



## Revisions to the Rewards Points / Cash Back / Miles for Direct Debit Transactions with Citi Credit Cards.

Effective 21 February 2022, there will be revisions to our Citi Credit Cards Terms and Conditions. The revisions are made to clarify that direct debit transactions are not included in the calculation of Rewards Points / Cash Back / Miles earning.

In line with the above, the respective Credit Cards Terms and Conditions have been updated:

### 1. Citi Credit Cards Terms and Conditions

Changes made are as follows: -

Section	Revision
Definition	Insertion of a new definition for “JomPAY” and “Direct Debit”  “JomPAY” is a national initiative, supported by banks, to enable online bill payment via internet and mobile banking using funds from the account holder’s checking account, savings account or card accounts.  “Direct Debit” refers to an arrangement(s) made with a bank that allows a third party to transfer money from a person’s account (checking account, savings account, or card accounts) on agreed dates whether on recurring or periodic basis.
Clauses 21.2	The words “Direct Debit” has been inserted to provide clarity on the type of transactions which are not included in the calculation of Citi Rewards Points, Cash Back and/or Miles earning.

### 2. Terms and Conditions for individual Citi Card products

The words “Direct Debit” has been inserted to provide clarity on the type of transactions which are not included in the calculation of Citi Rewards Points, Cash Back and/or Miles earning.

Following are the links to view the revised Citi Credit Cards Terms and Conditions and the terms and conditions for the individual Citi Credit Card products as referred above.

	Revised Terms and Conditions
Citi Credit Cards Terms and Conditions	<a href="https://www.citibank.com.my/cardstnc_vFeb22.pdf">https://www.citibank.com.my/cardstnc_vFeb22.pdf</a>
Citi Prestige Card	<a href="https://www.citibank.com.my/global_docs/pdf/Prestige_Credit_Card_TnC_vFeb22.pdf">https://www.citibank.com.my/global_docs/pdf/Prestige_Credit_Card_TnC_vFeb22.pdf</a>
Citi PremierMiles Card	<a href="https://www.citibank.com.my/global_docs/pdf/PREMIERMILES-CREDIT-CARD-TandC_vFeb22.pdf">https://www.citibank.com.my/global_docs/pdf/PREMIERMILES-CREDIT-CARD-TandC_vFeb22.pdf</a>



Citi Rewards Card	<a href="https://www.citibank.com.my/rewardscardtnc_vFeb22.pdf">https://www.citibank.com.my/rewardscardtnc_vFeb22.pdf</a>
Citi Clear Card	<a href="https://www.citibank.com.my/english/docs/pdf/clear/citibank_clear_card_tnc_vFeb22.pdf">https://www.citibank.com.my/english/docs/pdf/clear/citibank_clear_card_tnc_vFeb22.pdf</a>
Citi Rewards Platinum Card	<a href="https://www.citibank.com.my/english/credit-cards/rewardsplat/pdf/citibank-rewards-platinum-card-tnc_vFeb22.pdf">https://www.citibank.com.my/english/credit-cards/rewardsplat/pdf/citibank-rewards-platinum-card-tnc_vFeb22.pdf</a>
Citi Gold Card	<a href="https://www.citibank.com.my/english/credit-cards/pdf/citibank_gold_creditcard_tandc_vFeb22.pdf">https://www.citibank.com.my/english/credit-cards/pdf/citibank_gold_creditcard_tandc_vFeb22.pdf</a>
Citi Choice Card	<a href="https://www.citibank.com.my/citi-choice-card_vFeb22.pdf">https://www.citibank.com.my/citi-choice-card_vFeb22.pdf</a>
Citi Silver Card	<a href="https://www.citibank.com.my/silver-card-tnc_vFeb22.pdf">https://www.citibank.com.my/silver-card-tnc_vFeb22.pdf</a>
Lazada Citi Platinum Card	<a href="https://www.citibank.com.my/global_docs/pdf/lazadaciticcreditcardtnc_vFeb22.pdf">https://www.citibank.com.my/global_docs/pdf/lazadaciticcreditcardtnc_vFeb22.pdf</a>
Citi Cash Back and Cash Platinum Card	<a href="https://www.citibank.com.my/cashbacktnc_vFeb22.pdf">https://www.citibank.com.my/cashbacktnc_vFeb22.pdf</a>
Citi Business Platinum Card	<a href="https://www.citibank.com.my/english/docs/pdf/citi-business-platinum-tnc_vFeb22.pdf">https://www.citibank.com.my/english/docs/pdf/citi-business-platinum-tnc_vFeb22.pdf</a>