

LINKED DINERS CLUB CARD EXTRA TERMS

PART 1

ADDITIONAL CITI TERMS AND CONDITIONS - LINKED DINERS CLUB CARD

It is important that you read these Additional Citi Terms and Conditions. They form part of and amend the 'Credit Card Terms and Conditions and Other Important Information' (as amended or replaced) ("Citi Terms and Conditions"). These Additional Citi Terms and Conditions apply if you have a Citi Prestige Credit Card, Citibank Rewards Credit Card - Signature or Citi Rewards Credit Card - Platinum Account with a Linked Diners Club Card.

These Additional Citi Terms and Conditions (as amended or replaced) form part of the pre-contractual information we are required to give you, and your credit contract with Citi and should be read in addition to any other terms and conditions relevant to your Citi Account.

The words and phrases defined in the Citi Terms and Conditions have the same meaning when used in these Additional Citi Terms and Conditions unless the context requires another meaning. All other terms and conditions applicable to your Citi Account with Citi remain unchanged unless specified.

1 Modification to Citi Terms and Conditions

a) In clause 2 ('Use of cards and the account') of the Citi Terms and Conditions, the following row is inserted in the table under the heading 'Using the account':

Make a Linked Diners Club Transfer	If you have a Linked Diners Club Card, balances on your Linked Diners Club Card will be transferred to your Account when you use your Linked Diners Club Card to make transactions.
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- b) The provisions in these Additional Citi Terms and Conditions modify definitions in clause 17 where relevant.

2 Additional Definitions

The following definitions are inserted in clause 17 of the Citi Terms and Conditions and apply in these Additional Citi Terms and Conditions:

Diners Club means Diners Club Pty Limited ABN 35 004 343 051.

Linked Diners Club Card means a charge card issued by Diners Club to you or any additional cardholder you have authorised under the Linked Diners Club Card Terms and Conditions, and includes any replacement or reissued card.

Linked Diners Club Transfer means a transfer of a balance from your Linked Diners Club Card to your Citi Account.

3 Your standing authorisation for us to transfer balances from your Linked Diners Club Card

You irrevocably authorise us to do Linked Diners Club Transfers from time to time by paying the balance on your Linked Diners Club Card when Diners Club requests us to do so. This may occur each time you make a transaction on your Linked Diners Club Card or on a daily basis.

4 When we process a Linked Diners Club Transfer from your Diners Club Card, we will treat it as a retail purchase

When we process a Linked Diners Club Transfer from your Linked Diners Club Card, it will increase your unpaid Citi Account balance by the amount of the Linked Diners Club Transfer (“Linked Diners Club Transfer Amount”).

This Linked Diners Club Transfer Amount will be treated as a purchase, and will form part of the ‘Retail Purchase Balance’ on your Citi Account for all purposes including charging interest under clause 8 of the Citi Terms and Conditions.

Any interest free periods applying to your retail purchase balances on your Citi Account will also apply to this Linked Diners Club Transfer Amount.

For the avoidance of doubt, a Linked Diners Club Transfer Amount is not treated as a Balance Transfer.

5 Available credit

The definition of Available Credit in clause 17 ('Dictionary') of the Citi Terms and Conditions is deleted and replaced with the following:

Your Available Credit on your Account is the difference between the Credit Limit and the sum of:

- the Outstanding Balance on your Account (including amounts charged to your Linked Diners Club Card); and
- any transactions and other amounts not yet charged to your Account (including amounts not yet charged to your Linked Diners Club Card).

You can use your Citi Account up to the Credit Limit by drawing any Available Credit.

6 Changing your details

When you change your contact details with Citi we will share your details with Diners Club to ensure your contact details are updated for your Linked Diners Club Card . However, you need to contact Diners Club separately if you have other Diners Club cards that should be updated.

7 Refunds

If whole or part of a transaction on your Linked Diners Club Card is refunded (including because of a merchant refund or because it was not authorised) and the transaction balance has been transferred to your Citi Account, Citi will reverse the transfer and credit your Citi Account. If an amount is otherwise paid into your Linked Diners Club Card and then that amount is paid to Citi, that amount will be treated as a payment or reversal for the purposes of your Citi Account.

PART 2

ADDITIONAL REWARDS TERMS – LINKED DINERS CLUB CARD

- CITIBANK REWARDS CREDIT
CARD **PLATINUM**

These Additional Rewards Terms (Citibank Rewards Credit Card – Platinum) form part of the ‘Citibank Rewards and Citibank Qantas Rewards Program Terms and Conditions – Citibank Rewards Credit Card – Classic, Citibank Gold Credit Card, Citibank Rewards Credit Card – Platinum’ (as amended or replaced) (“Citibank Rewards Terms – Classic, Gold and Platinum”). These Additional Rewards Terms (Citibank Rewards Credit Card – Platinum) apply if you have a Citibank Rewards Credit Card – Platinum Credit Card Account with a Linked Diners Club Card.

1 Interpretation and Modification to Definitions

In clause 3.1 and clause 7 of the Citibank Rewards Terms – Classic, Gold and Platinum, and in the definition of “Eligible Transactions”, all references to ‘Account’ includes your Diners Club Card Account, being a charge card account in relation to your Linked Diners Club Card (if applicable).

2 Accumulation of Points on your Linked Diners Club Credit Card

The table in clause 7.1 of the Citibank Rewards Terms – Classic, Gold and Platinum is amended so that the following row is inserted in the table:

Card type	Domestic Spend earn rate	International Spend earn rate
Linked Diners Club Card linked to a Citibank Rewards Credit Card – Platinum	2 Points	2 Points

3 Maximum spend that may earn Points

The table in clause 3.3 of the Citibank Rewards Terms – Classic, Gold and Platinum is amended so that the following rows are inserted in the table:

Card type	Maximum Domestic Spend per Statement Period that earns reward Points	Maximum International Spend per Statement Period that earns reward Points
Linked Diners Club Card linked to a Citibank Rewards Credit Card – Platinum enrolled in Citibank Rewards	Uncapped	Uncapped
Linked Diners Club Card linked to a Citibank Rewards Credit Card – Platinum enrolled in Citibank Qantas Rewards	Uncapped	Uncapped

4 If you are enrolled in the Citibank Qantas Rewards and not enrolled in Citibank Rewards

Clause 13.1 is modified so that if your Citi Account is linked to a Linked Diners Club Card, your earn rate on Eligible Transactions on that card is 1 Citibank Qantas Rewards Point for each \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period.

PART 3

ADDITIONAL REWARDS TERMS – LINKED DINERS CLUB CARD

- **CITI PRESTIGE**
- **CITIBANK REWARDS CREDIT CARD
SIGNATURE**

These Additional Rewards Terms (Citi Prestige and Rewards Signature) form part of the 'Citibank Rewards and Citibank Qantas Rewards Program Terms and Conditions – Citibank Rewards Credit Card – Signature and Citi Prestige Credit Card' (as amended or replaced) ("Citibank Rewards Terms – Signature and Prestige"). These Additional Rewards Terms (Citi Prestige and Rewards Signature) apply if you have a Citibank Rewards Credit Card – Signature or a Citi Prestige Credit Card with a Linked Diners Club Card.

1 Interpretation and Modification to Definitions

In clause 3.1 and clause 7 of the Citibank Rewards Terms – Signature and Prestige, and in the definition of "Eligible Transactions", all references to 'Account' includes your Diners Club Card Account, being a charge card account in relation to your Linked Diners Club Card (if applicable).

2 Accumulation of Points on your Linked Diners Club Credit Card if you are enrolled in Citibank Rewards

The table in clause 7.1 of the Citibank Rewards Terms – Signature and Prestige is amended so that the following rows are inserted in the table:

Card type	Domestic Spend earn rate	International Spend earn rate
Linked Diners Club Card that is linked to a Citibank Rewards Credit Card – Signature	2 Points per \$1 spent on all eligible Domestic Spend	2 Points per \$1 spent on eligible International Spend
Linked Diners Club Card that is linked to a Citi Prestige Card	2 Points per \$1 spent on all eligible Domestic Spend	2 Points per \$1 spent on all eligible International Spend

3 Accumulation of Points on your Linked Diners Club Credit Card if you are enrolled in Citibank Qantas Rewards

The table in clause 13.1 of the Citibank Rewards Terms – Signature and Prestige is amended so that the following rows are inserted in the table:

Card type	Domestic Spend earn rate	International Spend earn rate
Linked Diners Club Card that is linked to a Citibank Rewards Credit Card – Signature	1 Point per \$1 on all eligible Domestic Spend	1 Point per \$1 spent on eligible International Spend
Linked Diners Club Card that is linked to a Citi Prestige Card	1 Point per \$1 on all eligible Domestic Spend	1 Point per \$1 spent on all eligible International Spend



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DIN16470_(0618)