

CITIBANK 2019 CREDIT CARDS ACQUISITION CAMPAIGN

Terms and Conditions ("these Terms and Conditions")

IMPORTANT NOTES:

(1) The offers in this Citibank 2019 Credit Cards Acquisition Campaign Terms and Conditions are effective 1 January 2019. For avoidance of any doubt, Eligible Persons who had made their credit card application(s) under the Citibank 2018 Credit Cards Activation Campaign Terms and Conditions **before 1 January 2019** will still be bound by them if their application(s) have been successfully approved after 1 January 2019.

(2) The Citibank Credit Cards mentioned in these Terms and Conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. These Terms and Conditions are not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of Citibank products or services mentioned herein to such individuals.

Campaign Period

1. This campaign, organized by Citibank Berhad (Co. No. 297089-M) ("**Citibank**") called the "Citibank 2019 Credit Cards Acquisition Campaign" ("**Campaign**") will run from **1 January 2019** to **31 December 2019** both dates inclusive ("**Campaign Period**").

Eligibility

2. Subject to these Terms and Conditions, the Campaign is open to all **new-to-bank**¹ individuals who are residents of Malaysia, who do not have any credit card issued by Citibank in Malaysia and, who has attained the age of 21 years ("**Eligible Persons**" or each, an "**Eligible Person**") at the time of making an application for any one or more of the following Citibank credit card(/s) as a **principal cardmember** during the Campaign Period:-
 - a) Citi PremierMiles Visa Credit Card;
 - b) Citi Rewards Visa Credit Card;
 - c) Citi Clear Visa Credit Card;
 - d) Citi Simplicity+ Visa Credit Card;
 - e) Citi Cash Back Platinum Visa Credit Card;
 - f) Citi Cash Back Visa Credit Card;
 - g) Citi Business Platinum Visa Credit Card; and/or
 - h) Shell-Citi Visa Credit Card.

Each of the Citibank Credit Cards above shall be referred to as "**Card**" or "**Citibank Credit Card**" and collectively as "**Cards**" or "**Citibank Credit Cards**", depending on context.

¹ "New-to-bank" also includes individuals or Citibank customers, but excluding those persons who fall under Clause 4(c) in these Terms and Conditions. They will not be qualified to participate.

3. To be eligible for this Campaign, an Eligible Person must apply for any one or more Citibank Credit Cards **in person/ face-to-face²** or via **Citibank Online**, accessible at <https://www.citibank.com.my> (“**the Website**”) by completing an electronic online Citibank credit card application form and uploading all required supporting documents to Citibank.

Eligible Persons who applies for any one or more Citibank Credit Cards under this Campaign shall hereinafter be referred to as “**Applicants**” or each, an “**Applicant**”.

4. The following persons are **NOT** eligible to participate in this Campaign:
- permanent and/or contract employees of Citibank (including its subsidiaries and related companies) and their respective immediate family members;
 - representatives and/or agents (including advertising and campaign agents) of Citibank and their respective immediate family members;
 - any Applicant or persons who had cancelled any of his/her Citibank credit card within six (6) months before the date of application and is re-applying for any Citibank Credit Card under the Campaign;
 - present holders of any Citibank credit card(s) whether issued in Malaysia or otherwise; and/or
 - any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Card account(s), any facility, service or accommodation granted by Citibank, including Citibank Online (Website).

The Campaign

5. Subject to these Terms and Conditions, each Applicant whose application has been submitted during the Campaign Period and successfully approved by Citibank **on or before 31 January 2020** will be entitled to the gift in the table below provided such Applicant fulfills any of the qualifying criteria (defined below):

Fulfillment Criteria	Acquisition Gift (“Gift”)
<p>Minimum eight (8) times Retail Spend made using your successfully approved Citibank Credit Card under this Campaign within the Qualifying Period.</p> <p>“Qualifying Period” is defined as first sixty (60) days from the date the Card has been successfully approved.</p>	<p>20” Trolley Bag (worth approximately to the equivalent retail value of RM199)</p> <p>Or</p> <p>Smart Backpack and Gym Bag (worth approximately to the equivalent retail value of RM199)</p>

6. For the avoidance of doubt:

² “Face-to-Face” (FTF) means non-digital channels where Applicants apply for a Citibank Credit Card with interaction directly with a Citibank personnel, including branch staff and includes applications assisted by any such staff via Citi authorised mobile tablets, example, iPad.



- a) If your application or supporting documents are dispatched by facsimile, proof of transmission does not mean proof of receipt by Citibank;
 - b) If your application or supporting documents are dispatched by courier, Citibank will not be responsible for any mishandling or misdirection of any courier; and/or
 - c) all relevant conditions under these Terms and Conditions must be fulfilled, including the Card account of the Successful Applicant in good standing, in order for to be eligible for any of the Gifts or other privileges, waivers and benefits under this Campaign.
7. **"Retail Spend"** means the purchase of any goods or services (local or international) with the use of the Card and may, at Citibank discretion, include any card transaction as may be determined by Citibank except for the following transactions:
- a) Instalments paid under Citibank's FlexiPayment Plan, EPP transactions, Credit Shield Plus, Quick Cash, Balance Transfer, Balance Transfer via Installment Plan and Cash Advance;
 - b) Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
 - c) Payment of annual Citi Credit Card membership fees;
 - d) Interest payments, late payment fees, charges for cash withdrawals, Goods and Service Tax or other taxes and any other form of service/miscellaneous fees; and/or
 - e) Transactions made by the Citibank cardmembers with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Citibank cardmembers with any corporation or business entity in which he is an employee or employer or works with or has shares or interest in or is a director of.
8. The following additional terms and conditions shall apply for **Gift**:
- a) The Gift will be given in the form of a unique e-code issued by Citibank's participating partner merchant ("Partner") and sent by Citibank via SMS (Short Messaging System) as per the application form within twelve (12) weeks after the fulfilment of criteria in Clause 5 above;
 - b) Applicants are responsible for redeeming the Gift directly from Partner's website as stated in the SMS sent by Citibank within the validity of the unique e-code;
 - c) If there is any non-receipt of the e-code, the Successful Applicant is required to contact CitiPhone by 31 Mar 2020 at the latest, to request for an inquiry. No request for any inquiry will be entertained after 31 Mar 2020;
 - d) The Gift has to be redeemed within two (2) month or upon expiry of the e-code as indicated in our communication whichever earlier from the date the Applicant receives an SMS from Citibank and the instructions on how to redeem the Gift can be found on Partner's website. If the Gift remains unused or unredeemed after the said period, the Gift will lapse and will not be replaced;
 - e) The Gift is provided on an "As Is" basis;
 - f) The Gift is subject to availability from the supplier. In the event that the supplier is unable to supply the same model of the Gift, Citibank reserves the right, as it deems fit to substitute the Gift with another product of similar retail value;
 - g) The Gift does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustrative purposes only;
 - h) The delivery of the Gift will be fulfilled by Partner;
 - i) The Gift is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;

- j) For the avoidance of any doubt, the unique e-code received by the Successful Applicant can only be used on Partner's website;
 - k) To the fullest extent permitted by law, there are no, and Citibank expressly excludes and disclaims any, representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or suitability or fitness for a particular purpose in respect of the Gift. All disputes, claims or warranties must be addressed with the supplier or the manufacturer. Successful Applicants will be solely responsible to bear any taxes, charges or fees attributable to such purchases;
 - l) The title in the Gift and any risk of loss or damage to the Gift will pass to the Successful Applicant upon delivery of the Gift to the Successful Applicant. Citibank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Gift where such defect, loss or damage in respect of the Gift is not due to the fault and/or negligence of Citibank.
9. In addition and pertaining to Partner engagement, Applicants and/or Eligible Persons are responsible to read and understand the Partner's security and privacy policies and terms and conditions (including their end-user license agreement(s)), including for purposes for fulfilment of the Gift(s). No data transmission over the internet are guaranteed to be completely secure, and to the fullest extent permitted by law, neither Citibank, nor its officers, directors, employees, subsidiaries or affiliate entities warrant the security of any information you transmit nor shall be liable for any losses or damages (directly or indirectly) arising out of any security breach or intrusions.
10. For the avoidance of any doubt, "**successfully approved**" means an Applicant's Card application that is applied during the Campaign Period and approved by Citibank **on or before 31 January 2020** and a conditional approval of a Card application is not a "successfully approved" application. An Applicant whose Application is successfully approved in accordance with these Terms and Conditions is hereinafter referred to as a "**Successful Applicant**".
11. Citibank reserves the right at its absolute discretion to approve or reject any application and/or the supporting documents as requested by Citibank. For the avoidance of doubt, Citibank reserves the right, as it deems fit to determine if the supporting documents are valid or sufficiently clear for purposes of the approval.
12. An Applicant may enquire the status of the Application by contacting Citibank at the following telephone numbers: 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), and 07-268 0000 (Johor Bahru) ("Citiphone").
13. An Applicant may also be participating in more than one Citibank credit card promotions organised for or in conjunction with the acquisition of new credit card customers where the Applicant may also be similarly entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period, then the **Applicant understands that he/she shall only be entitled to receive the gifts or rewards from the first Citibank credit card approved by Citibank via the channel that the Applicant had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.**

Miscellaneous

14. Citibank's decisions on all matters relating to the Campaign will be final and binding.
15. Citibank reserves the right to disqualify an Applicant /Successful Applicant (as the case may be) from participating in the Campaign and/or from receiving the Gift:
 - a) where the minimum payment or any amounts due and payable under any of the Successful Applicant's Citibank Credit Card account(s) are not settled on or before its due date; If any of the Successful Applicant's Citibank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily;
 - b) is not eligible to participate in the Campaign and/or receive the Gift; and/or
 - c) has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
16. Citibank shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic or pandemic, technical or systems failure or any event beyond the reasonable control of Citibank.
17. Citibank reserves the right to cancel, terminate or suspend the Campaign or any individual offer(s) in the Campaign with notice. In such an event, Citibank also reserves the right to replace any of the individual offer(s) with another similar offer in the Campaign. For the avoidance of doubt, any cancellation, termination or suspension by Citibank of the Campaign (or any individual offer(s) in the Campaign) shall not entitle any Applicant or Successful Applicant to any claim or compensation against Citibank for any and all loss or damage suffered or incurred by the Applicant, or Successful Applicant whether as a direct or indirect result of the act of cancellation, termination or suspension of the Campaign or any individual offer(s) in the Campaign.
18. Citibank reserves the right as it deems fit to vary or change any of these terms and conditions with notice. These terms and conditions may be varied or changed by Citibank by way of posting on Citibank Facebook Webpage or in any other manner deemed suitable by Citibank. Applicants and Successful Applicants who had participated in the Campaign are deemed to have accessed Citibank Facebook Webpage and/or Citibank's website at <https://www.citibank.com.my> (Website) and to have knowledge of and to have agreed to any changes or variations to these terms and conditions. Applicants and Successful Applicants agree that their continued participation in the Campaign will constitute their acceptance of these terms and conditions (as varied or changed).
19. By participating in the Campaign, Applicants and Successful Applicants agree to be bound by these Terms and Conditions (as modified and varied from time to time) and any decisions of Citibank. Successful Applicants hereby consent to and authorize Citibank to disclose their particulars to the third party service providers engaged by Citibank for purposes of the Campaign. Citibank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Successful Applicants' names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Campaign.
20. To the fullest extent permitted by law, by participating in the Campaign, each and every Applicant and Successful Applicant is agreeing that he/she will not hold Citibank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that Citibank may engage for the purposes of this Campaign) liable for any loss or damages that he/she may incur, in connection with the Campaign. Any liability that the Citibank may have to the Applicant and/or Eligible Person or any other party (if any) is limited to Direct



Damages only. **“Direct Damages”** means actual damages or losses suffered by the Applicant and/or Eligible Person or any party as a result of a direct and immediate action by Citibank and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of profits, business or value, whether or not foreseeable.

21. Any term or condition applicable to this Campaign which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
22. These terms and conditions are governed by and construed under the laws of Malaysia.

3-year Annual Fee Waiver for all Cards (except Citi Prestige Card and Simplicity+ Cards) (“Fee Waiver Promotion”) Terms and Conditions

1. In addition, each new-to-bank Eligible Persons whose application is successfully approved by Citibank **on or before 31 January 2020** will also be eligible to enjoy a 3-year annual fee waiver (see table below) **(except for Citi Prestige Card and Citi Simplicity+ Visa Credit Card) PROVIDED** that the Successful Applicant activates the Citibank Credit Card within sixty days (60) from the date the Card has been successfully approved (**“Qualifying Period”**).

Citibank Credit Card	Annual Fee Waiver
Citi PremierMiles Visa Credit Card	3 years (except for Citi Prestige Card and Citi Simplicity+ Visa Credit Card)
Citi Cash Back Platinum Visa Credit Card	
Citi Cash Back Visa Credit Card	
Citi Business Platinum Visa Credit Card	
Shell-Citi Visa Credit Card	
Citi Rewards Visa Credit Card	
Citi Clear Visa Credit Card	
Citi Simplicity+ Visa Credit Card	<i>Annual Fee Waiver Not Applicable</i>
Citi Prestige Card	

2. Subject to these Fee Waiver Promotion Terms and Conditions, this Fee Waiver Promotion is open to any Eligible Person applying for any Citibank Credit Card (except Citi Prestige or Simplicity+ Card) during the Promotion Period. “Promotion Period” for purposes of these Fee Waiver Promotion Terms and Conditions shall mean the period commencing **1 January 2019 to 31 December 2019**, both dates inclusive.
3. To qualify for the annual fee waiver, both principal and supplementary cardmembers whose card application is successfully approved by Citibank using a designated campaign source code must activate their respective principal and supplementary Card within the **Qualifying Period**. In the event any of the Applicants do not meet this activation requirement, Citibank reserves the right to



charge the annual fee. For the avoidance of further doubt, if **both** principal and supplementary Applicants want to enjoy the annual fee waiver each, they must have **both** applied for any Citibank Credit Card except for the Prestige card and the Simplicity+ card **in one application/ together and must each perform card activation within the Qualifying Period.**

Privacy

At Citi, the security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Please refer to our Notice and Choice Principle Statement accessible via https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf which outlines how we intend to deliver all the rights and protections you are entitled to in respect of your personal data.

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ADDENDUM TO

CITIBANK 2019 CREDIT CARDS ACQUISITION CAMPAIGN

Tactical Incentive For Citibank Credit Cards Application via Online Channel only

This promotion is supplemental to the existing **CITIBANK 2019 CREDIT CARDS ACQUISITION CAMPAIGN (“Master Acquisition Campaign”)** that takes effect since 1st January 2019 to 31 December 2019.

For the avoidance of doubt, the Master Acquisition Campaign terms and conditions are to be read together with the additional Terms and Conditions herein. If there is any inconsistency or conflict between the terms and conditions in the Master Acquisition Campaign and the additional terms and conditions, the additional terms and conditions will apply in so far as the Promotion is concerned.

All expressions used in the additional terms and conditions will have the same meaning used in the Master Acquisition Campaign terms and conditions except where the context otherwise requires or where expressly stated to the contrary.

Additional Terms and Conditions

The Promotion

23. **Tactical Incentive For Citibank Credit Cards Application via Online Channel (the “Promotion”)** will commence from **23 May 2019 to 30 June 2019** both dates inclusive (“**Promotion Period**”) to boost the online acquisition channel.
24. Subject to the Master Acquisition Campaign terms and conditions and the additional terms and conditions herein, the **first five hundred (500) applicants to submit their completed credit card application through Citi’s online application platform on www.citibank.com.my** during the Promotion Period together with the complete required supporting documents that are deemed acceptable, clear and legible within **five (5) business days** from the date of the submission of the online application will be rewarded with **Ringgit Malaysia Thirty (RM30.00) Boost redemption code (“the Reward”)**. For the avoidance of doubt, the Applicant will still be eligible for the Reward if the Applicant submitted a complete credit card application online on the last day of the Promotion Period and thereafter submit the required full supporting documents within five (5) business days from the date of submission of the online application.
3. The following terms and conditions shall apply to the Reward:
 - m) The Reward will be given in the form of a unique e-code issued by Citibank’s participating partner merchant (“Partner”) and sent by Citibank via SMS (Short Messaging System) as per the application form within eight (8) weeks after the fulfilment of criteria in Clause 2 above;
 - n) Applicants are responsible for redeeming the Reward directly through the Boost App as stated in the SMS sent by Citibank within the validity of the unique e-code;



- o) Each Applicant is only entitled to one Reward (one code per applicant) during the Promotion Period regardless of number of applications made;
- p) If there is any non-receipt of the e-code, the Applicant is required to contact CitiPhone by 15 September 2019 at the latest, to request for an inquiry. No request for any inquiry will be entertained after this date;
- q) The Reward has to be redeemed within the validity period of the e-code as indicated in our communication whichever earlier from the date the Applicant receives an SMS from Citibank and the instructions on how to redeem the Reward can be found on the Boost App. If the Reward remains unused or unredeemed after the said period, the Reward will lapse and will not be replaced;
- r) Citibank reserves the right, as it deems fit to substitute the Reward with another product of similar retail value with prior notice; and
- s) The Reward is not transferable, nor exchangeable for cash or credit or kind whether in part or in full.

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