

November 2018 Credit Card Promotions Terms & Conditions

- The (“**November 2018 Credit Card Promotions**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for CompareHero.my.
- The **November 2018 Credit Card Promotions** shall run from 1 November 2018 to 30 November 2018, with both dates inclusive (“**November 2018 Credit Card Promotions Period**”).
- Depending on context, the following shall be collectively known as (“**Participating Banks**”) and (“**Eligible Credit Cards**”) for the **November 2018 Credit Card Promotions**:
 - Alliance Bank Malaysia – all credit cards listed on www.comparehero.my
 - Citibank Malaysia – all credit cards listed on www.comparehero.my
 - HSBC Bank Malaysia – all credit cards listed on www.comparehero.my
 - Standard Chartered Bank Malaysia – all credit cards listed on www.comparehero.my
- The **November 2018 Credit Card Promotions** is open to individuals:
 - 21 years old and above, residing in West Malaysia; and
 - successfully registers interest for any of the **Eligible Credit Cards** issued by **Participating Banks** via CompareHero.my website (www.comparehero.my) or Comparehero.my Facebook page (www.facebook.com/CompareHero.my); and
 - becomes a New-to-Bank applicant (NOT existing cardholder who still holds any of **Participating Banks** credit cards within the past 6 months prior to the **November 2018 Credit Card Promotions** start date).
- Depending on context, the following shall be collectively known as (“**Promotion Gift**”) for each of the **Participating Banks** in the **November 2018 Credit Card Promotions**:
 - A set of Condotti 20” and 24” Luggage Bag and Duffel Bag - Alliance Bank Malaysia
 - A unit of SonicGear BT2100 Soundbar with Subwoofer - Citibank Malaysia
 - A unit of Xiaomi Amazfit BIP Smartwatch - HSBC Bank Malaysia
 - A unit of Fujifilm Instax Mini 9 - Standard Chartered Bank Malaysia
- A **Promotion Gift** will be honoured to all (unless otherwise stated) **Successful Applicants** of the **November 2018 Credit Card Promotions**.
 - (“**Successful Applicants**”) are defined as
 - individuals who meet the requirements of the **Participating Banks’** approval of **Eligible Credit Cards**; and
 - the activation date of approved **Eligible Credit Cards**; and
 - sequence of which the registration of interest and subsequent **Eligible Credit Cards** application referral was submitted via CompareHero.my during the **November 2018 Credit Card Promotions Period**.
- **Successful Applicants** are only entitled to 1 (one) **Promotion Gift** (unless otherwise stated), even if the applicant has been approved for more than 1 (one) credit card from the same bank.

- *Successful Applicants are eligible for other **Participating Banks** promotional gifts that may be offered upon activation or minimum spend of the new credit card.*
- The **Promotion Gift** cannot be transferred to other party or parties, and is not exchangeable for cash, credit, or other goods.
- CompareHero.my will provide the **Gift Redemption Form** to request the delivery information from **Successful Applicants** for the fulfilment and delivery of the **Promotion Gift**.
 - The ("**Gift Redemption Form**") is defined as an online web-form that is provided only to **Successful Applicants** to fill up for the administrative and processing purposes of the **November 2018 Credit Card Promotions** offer.
- **Promotion Gift** will be fulfilled between 6-8 weeks from activation date of the approved **Eligible Credit Cards** (pending official bank reports, stock availability and delivery schedules).
- **Successful Applicants** are responsible for providing their delivery information to CompareHero.my via the **Gift Redemption Form** before 31 March 2019. Any redemption after that date will not be entertained and no gift will be given.
- **Promotion Gift** choice of colour is at the discretion of CompareHero.my and based on available stock.
- CompareHero.my is allowed to replace the **Promotion Gift** with something of equivalent or higher value if it runs out of stock.
- Decisions on the **Promotion Gift** to **Successful Applicants** are deemed final and any appeal raised will not be entertained after.
- By applying for cards from the **Participating Banks**, **Successful Applicants** agree to these terms and conditions, and consent to the use of their personal data for administrative purposes for this offer and other purposes.
- CompareHero.my reserves the right to amend these Terms & Conditions at any point without prior notice and reserves the right to cancel the offer without prior notice. Cancellation, termination, or suspension of the offer by CompareHero.my will not entitle **Successful Applicants** any compensation or claims for any loss, damages, and inconveniences caused.
- This November 2018 Credit Card Promotions Terms & Conditions shall be written in English, Bahasa Malaysia and Chinese. All language versions are considered to be equally authentic. In the event of any discrepancy between the three aforementioned versions, the English version shall prevail in determining the spirit, intent, and meaning of this Terms & Conditions.

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