

General Terms & Conditions

- The (“**October 2018 Credit Card Promotions**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for CompareHero.my.
- The **October 2018 Credit Card Promotions** shall run from 1 October 2018 to 31 October 2018, with both dates inclusive (“**October 2018 Credit Card Promotions Period**”).
- Depending on context, the following shall be collectively known as (“**Participating Banks**”) and (“**Eligible Credit Cards**”) for the **October 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
 - Maybank Malaysia – all credit cards listed on www.comparehero.my
 - Standard Chartered Bank Malaysia – all credit cards listed on www.comparehero.my
- The **October 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 hold any of **Participating Banks** credit cards within the past 6 months prior to the **October 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 **October 2018 Credit Card Promotions**:
 - A set of Condotti 20” and 24” Luggage Bag and security backpack - 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 JBL Inspire 100 In-ear Sport Earphones - Maybank Malaysia
 - A unit of Sharp 20Liter Microwave Oven Model: R213CST - Standard Chartered Bank Malaysia
- A **Promotion Gift** will be honoured to all (unless otherwise stated) **Successful Applicants** of the **October 2018 Credit Card Promotions**.
 - (“**Successful Applicants**”) are defined as individuals who (1) met the requirements of the **Participating Banks** approval and activation of **Eligible Credit Cards** & (2) sequence of which the registration of interest and subsequent **Eligible Credit Cards** application referral was submitted via CompareHero.my during the **October 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.
- **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).
- **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.
- CompareHero.my reserves the right to amend these Terms & Conditions at any point without prior notice.