



### **48-Hours December 2018 Flash Deal Terms & Conditions**

- The (“**48-Hour December 2018 Flash Deal**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for CompareHero.my (“**The Organiser**”).
- The **48-Hour December 2018 Flash Deal** shall run from 00:00, 18 December 2018 to 23:59, 19 December 2018, with both dates and times (Malaysian Standard Time) inclusive (“**48-Hour December 2018 Flash Deal Period**”).
  - **The Organizer** reserves the right to end earlier or extend the **48-Hour December 2018 Flash Deal Period**.
- Depending on context, the following shall be collectively known as (“**Participating Banks**”) and (“**Eligible Credit Cards**”) for the **48-Hour December 2018 Flash Deal**:
  - Citibank Malaysia
    - Citi Simplicity+ Card
    - Citi Clear Card
    - Shell-Citi Credit Card
    - Citi Cash Back Card
    - Citi Cash Back Platinum Card
    - Citi Rewards Visa Signature
    - Citi PremierMiles Visa Card
  - Standard Chartered Bank Malaysia
    - Standard Chartered JustOne Platinum MasterCard Credit Card
    - Standard Chartered Visa Platinum Credit Card
    - Standard Chartered WorldMiles World MasterCard
- The **48-Hour December 2018 Flash Deal** is open to individuals:
  - 21 years old and above, New-to-Bank credit card applicant residing in Malaysia; and
  - successfully registers interest for any of the **Eligible Credit Cards** issued by **Participating Banks** via CompareHero.my website (www.comparehero.my) or social media advertisements during the **48-Hour December 2018 Flash Deal Period**.
- The following individuals are not eligible for the **48-Hour December 2018 Flash Deal**:
  - those that hold active **Eligible Credit Cards** issued by the **Participating Banks** in the last 6 (six) months prior to the **48-Hour December 2018 Flash Deal** start date; or
  - those that cancelled any of the **Eligible Credit Cards** issued by the **Participating Banks** in the last 6 (six) months prior to the **48-Hour December 2018 Flash Deal** start date; or
  - those that had an application for any of the **Eligible Credit Cards** issued by the **Participating Banks** approved or denied in the last 6 (six) months prior to the **48-Hour December 2018 Flash Deal** start date; or

- those who make a direct or online application for any of **Eligible Credit Cards** at the **Participating Banks'** branch / own website / sales representative / other third-party sales agents.
  - **The Organiser** reserves the right to approve or reject information submitted at the CompareHero.my website or lead forms without assigning any reason.
- Depending on context, the following shall be collectively known as (“**Flash Deal Gift**”) for in the **48-Hour December 2018 Flash Deal**:
    - PlayStation® 4 - **limited to a maximum quantity of 200 (two hundred) sets only.**
      - Citibank – 100 (one hundred) sets; and
      - Standard Chartered – 100 (one hundred) sets.
  - **A Flash Deal Gift** will be honoured to the **first 100 (one hundred) Successful Applicants of each Participating Bank** of the **48-Hour December 2018 Flash Deal**.
    - (“**Successful Applicants**”) are defined as
      - individuals who successfully activated their approved Eligible Credit Card; and is
      - sorted by the card activation date (closest to **48-Hour December 2018 Flash Deal Period** to furthest from **48-Hour December 2018 Flash Deal Period**); and
      - registration of interest date of the **Eligible Credit Card** via CompareHero.my during the **48-Hour December 2018 Flash Deal Period**.
- **Successful Applicants** are only entitled to 1 (one) **Flash Deal Gift**, even if the **Successful Applicants** has been approved for more than 1 (one) **Eligible Credit Card** from the **Participating Banks**.
  - The **Flash Deal Gift** cannot be transferred to other party or parties, and is not exchangeable for cash, credit, or other goods.
  - **The Organiser** will provide a **Gift Redemption Form** to request the delivery address from the **Successful Applicants** for the fulfilment and delivery of the **Flash Deal Gift**.
    - The (“**Gift Redemption Form**”) is defined as an online web-form that is provided to **Successful Applicants** to fill up for the administrative and processing purposes of the **48-Hour December 2018 Flash Deal** offer.
  - **Flash Deal Gift** will be fulfilled between 6 - 8 weeks from card 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 **The Organiser** via the **Gift Redemption Form** before 18 April 2019. Any redemption after that date will not be entertained and no gift will be given.
  - **Flash Deal Gift** choice of colour is at the discretion of **The Organiser** and based on available stock.
  - **The Organiser** is allowed to replace the **Flash Deal Gift** with something of equivalent or higher value if it runs out of the stipulated stock. **Once all 200 (two hundred) Flash Deal Gifts have been honoured, at the discretion of The Organiser, an alternative or goodwill gift of any value may be offered to other Successful Applicants.**
  - **The Organiser** is not responsible for any loss, damage, delay, tampering, theft or modification of the **Flash Deal Gift** once it has been collected from **The Organiser's** place of dispatch for delivery by the courier company.
  - All servicing or warranty claims should be directed to the manufacturer or distributor of the **Flash Deal Gift**. Please refer to warranty card / box / notification attached with the **Flash Deal Gift**.

- The decisions of **The Organiser** in relation to every aspect of the **48-Hour December 2018 Flash Deal**, including but not limited to the **Flash Deal Gift**, shall be deemed final and conclusive under any circumstance and no complaint or appeal from visitors of Comparehero.my or **Successful Applicants** will be entertained.
- By registering interest of **Eligible Credit Cards** at CompareHero.my, all individuals consent to the use of their personal data by **The Organiser** for the purposes of the administration of this **48-Hour December 2018 Flash Deal** and other purposes to which the individual has consented to, such as the [Terms and Conditions](#), and [Privacy Policy](#) published at CompareHero.my.
- **The Organiser** reserves the right to amend the terms and conditions, cancel, terminate or suspend the **48-Hour December 2018 Flash Deal** without notice. Any cancellation, termination or suspension of the **48-Hour December 2018 Flash Deal** by **The Organiser** shall not entitle the visitors to any claim or compensation against **The Organiser** for any inconvenience, loss or damage incurred by the visitor as a direct and/or indirect result of such cancellation, termination or suspension.
- Should there be **48-Hour December 2018 Flash Deal** terms and conditions 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 these terms and conditions.
- The terms and conditions contained here shall be governed by and construed in accordance with the laws of Malaysia.

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