

### January 2019 Credit Card Promotions Terms & Conditions

- The (“**January 2019 Credit Card Promotions**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for CompareHero.my.
- The **January 2019 Credit Card Promotions** shall run from 1 January 2019 to 31 January 2019, with both dates inclusive (“**January 2019 Credit Card Promotions Period**”).
- Depending on context, the following shall be collectively known as (“**Participating Banks**”) and (“**Eligible Credit Cards**”) for the **January 2019 Credit Card Promotions**:
  - Alliance Bank Malaysia – all credit cards listed on [www.comparehero.my](http://www.comparehero.my)
  - Citibank Malaysia – all credit cards listed on [www.comparehero.my](http://www.comparehero.my)
  - HSBC Bank Malaysia – all credit cards listed on [www.comparehero.my](http://www.comparehero.my)
  - Standard Chartered Bank Malaysia – all credit cards listed on [www.comparehero.my](http://www.comparehero.my)
- The **January 2019 Credit Card Promotions** is open to individuals:
  - 21 years old and above, 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](http://www.comparehero.my)) or Comparehero.my Facebook page ([www.facebook.com/CompareHero.my](http://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 **January 2019 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 **January 2019 Credit Card Promotions**:
  - A set of Condotti 20” and 24” Trolley Luggage Bags - Citibank Malaysia OR Standard Chartered Bank Malaysia
  - A unit of Xiaomi Amazfit BIP Smartwatch - Alliance Bank Malaysia OR HSBC Bank Malaysia
- A **Promotion Gift** will be honoured to all (unless otherwise stated) **Successful Applicants** of the **January 2019 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 **January 2019 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.
- 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 the **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 **January 2019 Credit Card Promotions** offer.
- **Successful Applicants** are responsible for providing their delivery information to CompareHero.my via the **Gift Redemption Form** before 31 May 2019. Any redemption after that date will not be entertained and no gift will be given.
- **Promotion Gift** is estimated to be fulfilled between 6-8 weeks from the activation date of the approved **Eligible Credit Cards** (pending official bank reports, stock availability, and delivery schedules).
- **Promotion** 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.
- **Successful Applicants** who receive a **Promotion Gift** is still able to participate in campaigns, promotions, and offers on the websites of the **Participating Banks**.
- 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.
- Decisions on the **Promotion Gift to Successful Applicants** are deemed final and any appeal raised will not be entertained after.
- 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.

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