



February 2019 Flash Deal Terms & Conditions

Terms and Conditions – Effective 12 February 2019

1. The February 2019 Flash Deal (hereinafter referred to as “**Flash Deal**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for **CompareHero.my**.

Promotion Period

2. The **Flash Deal** comprises of a “**Sign-Up Period**” that runs from 00:00 12 February 2019 to 23:59 14 February 2019, both times and dates inclusive.

Participating Banks and Eligible Credit Cards

3. “**Participating Bank/s**” is defined as banks or financial institutions (listed below) which have entered into an agreement with **CompareHero.my** to participate in the **Flash Deal**.
 - a. Citibank Malaysia
4. “**Eligible Credit Card/s**” are defined as credit cards of the **Participating Banks** listed on **CompareHero.my**’s website.

Flash Deal Eligibility

5. The **Flash Deal** is open to individuals who are:
 - a. Malaysian residents, 21 years old and above; and
 - b. successfully registers interest for any of the **Eligible Credit Cards** via CompareHero.my website (<https://www.comparehero.my>) or Comparehero.my social media pages, including Facebook (www.facebook.com/CompareHero.my) and Instagram (www.instagram.com/comparehero.my) during the **Sign-Up Period**; and
 - c. is either a New-to-Bank or New-to-Card applicant.
 - i. *New-to-Bank is defined as a person who does not have any accounts or a financial relationship with a bank.*
 - ii. *New-to-Card is defined as existing bank customer who does not hold any active credit card/s from a bank.*
6. The following individuals are not eligible for the **Flash Deal**:
 - a. those who cancel any of the **Eligible Credit Cards** within six (6) months from the start date of **Flash Deal**; and/or
 - b. those who have open (in process) or had unsuccessful applications of the **Eligible Credit Cards** within three (3) months from the start date of **Flash Deal**; and/or
 - c. those who make a direct or online application for any of **Eligible Credit Cards** at any of the **Participating Banks** branch / own website / direct sales representative / other third-party sales agents.
7. **CompareHero.my** reserves the right to reject information submitted at the CompareHero.my website or social media if we deem it not legible, in non-English alphabets, use of foul language, suspected as spam.

Promotion Mechanics

8. One (1) **Flash Deal Gift** will be honoured to the first one hundred (100) Successful Applicants of the **Flash Deal**.
 - a. “**Successful Applicants**” are defined as:
 - i. an individual who fulfilled the **Flash Deal** eligibility (clauses 5 and 6); and
 - ii. had their **Eligible Credit Card/s** application approved; and
 - iii. activated approved **Eligible Credit Card/s**; and
 - b. To determine the first 100, **Successful Applicants** will be sorted according to:
 - i. the **Eligible Credit Card** activation date (closest to **Sign-Up Period** to furthest from **Sign-Up Period**); and
 - ii. registration of interest date of the **Eligible Credit Card** via CompareHero.my during the **Sign-Up Period**.
9. A **Successful Applicant** is entitled to only one (1) **Flash Deal Gift**, regardless of number of approved and activated **Eligible Credit Cards** from **Participating Banks**.
10. **Successful Applicants** are not eligible for other **Participating Banks** promotional gifts that may be offered upon activation or minimum spend of the new credit card.

Flash Deal Gift

11. “**Flash Deal Gift**” is defined as:
 - a. Harman Kardon Aura Studio 2 - limited to a maximum quantity of one hundred (100) units only.
12. The **Flash Deal Gift** cannot be transferred to other party or parties, and is not exchangeable for cash, credit, or other goods.
13. **CompareHero.my** will provide an online gift redemption form to request the delivery address from the **Successful Applicant** for the fulfilment and delivery of the **Flash Deal Gift**.
14. **Successful Applicants** are responsible for providing their delivery information to **CompareHero.my** via the Gift Redemption Form before 14 June 2019. Any attempt of gift redemption after that date will not be entertained and no gift will be given.
15. **Flash Deal 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).
16. **Flash Deal Gift** choice of colour is at the discretion of **CompareHero.my** and based on available stock.
17. **CompareHero.my** can replace the **Flash Deal Gift** with something of equivalent or higher value if it runs out of stock. Once all 100 Flash Deal Gifts have been honoured, at the discretion of CompareHero.my, an alternative or goodwill gift of any value may be offered to other Successful Applicants.
18. **CompareHero.my** is not responsible for any loss, damage, delay, tampering, theft or modification of the **Flash Deal Gift** once it has been collected from **CompareHero.my's** place of dispatch for delivery by the courier company.
19. 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**.

General Terms and Conditions

20. **CompareHero.my** reserves the right as it deems fit to vary or change any of these terms and conditions from time to time or cancel, terminate, withdraw, or suspend this **Flash Deal** and/or replace this **Flash Deal** with another similar promotion, Promotion or program with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on **CompareHero.my** website, social media or in any other manner as **CompareHero.my** deems fit. In this respect, the participants of this **Flash Deal** also signify his/her agreement to access the **CompareHero.my** website and/or social media at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which **CompareHero.my** may effect from time to time. Participants also agree that their continued participation in this **Flash Deal** will constitute their acceptance of these terms and conditions (as varied from time to time). For the avoidance of doubt, any cancellation, termination, withdrawal or suspension by **CompareHero.my** of this **Flash Deal** will not entitle participants to any compensation against **CompareHero.my** for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
21. These **Flash Deal** terms and conditions are governed by and construed under the laws of Malaysia.
22. The use of the **CompareHero.my** site and social media constitutes the acceptance of the **Flash Deal** Terms and Conditions stated above, general [Terms and Conditions](#) and [Privacy Policy](#).

CompareHero.my's Privacy Policy

Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Malaysia's PDPA (Personal Data Protection Act 2010) 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 as well.

Our [Privacy Policy](#) DOES NOT include a publicity waiver and release. It means we do not have your consent to advertise, publicise or feature any of your personal information submitted to us.

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