



Citibank April 2019 Flash Deal Campaign Terms & Conditions

Terms and Conditions – Effective 5th April 2019

1. The Citibank April 2019 Flash Deal campaign (hereinafter referred to as “**Campaign**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for **CompareHero.my** and in partnership with Citibank Berhad (297089-M) (“**Citibank**” or “**Citi**”)

Promotion Period

2. The **Flash Deal** comprises of the following periods:
 - a. “**Sign-Up Period**” runs from 00:00 2nd April 2019 to 23:59 4th April 2019, both times and dates inclusive; and
 - b. “**Qualifying Period**” is defined as the first sixty (60) days from the date the **Citibank** credit card is approved.

Campaign Eligibility

3. The **Campaign** 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
 - i. “**Eligible Credit Cards**” are Citi PremierMiles Visa Credit Card, Citi Rewards Visa Credit Card, Citi Clear Visa Credit Card, Citi Simplicity Visa Credit Card, Citi Cash Back Platinum Visa Credit Card, Citi Cash Back Visa Credit Card and Shell-Citi Visa Credit Card.
 - 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.*
4. The following individuals are not eligible for the **Campaign**:
 - a. those who cancel any of the **Eligible Credit Cards** within the last six (6) months from the start date of this **Campaign**; and/or
 - b. those who have open (in process) or unsuccessful applications of any of the **Eligible Credit Cards** within the last three (3) months from the start date of this **Campaign**; and/or
 - c. those who make a direct or online application for any of **Eligible Credit Cards** at any of **Citibank** branches / **Citibank** website / **Citibank** direct sales representative / other third-party sales agents; and/or
 - d. those who have registered under a different or previous **CompareHero.my** campaigns within the last six (6) months from the start date of this **Campaign**.
5. **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.

Campaign Mechanics

6. After approval and activation of any of the **Eligible Credit Cards**, cardholders who perform a minimum three (3) times Eligible Spend (of any amount) within the **Qualifying Period** will be considered as **“Shortlisted Cardholders”**.
 - a. **“Eligible Spend”** means the purchase of any goods or services (local or international) with the use of the same **Eligible Credit Card** and may, at **Citibank** discretion, include any card transaction as may be determined by **Citibank** except for the following transactions:
 - i. *Instalments paid under Citibank’s FlexiPayment Plan, EPP transactions, Credit Shield Plus, Quick Cash, Balance Transfer, Balance Transfer via Instalment Plan and Cash Advance;*
 - ii. *Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;*
 - iii. *Payment of annual Citi Credit Card membership fees;*
 - iv. *Interest payments, late payment fees, charges for cash withdrawals, Goods and Service*
 - v. *Tax or other taxes and any other form of service/miscellaneous fees; and/or*
 - vi. *finance charges/management fees and credit card annual fees for the **Eligible Credit Cards**.*
7. At the end of the **Qualifying Period**, **Shortlisted Cardholders** will be sorted by the earliest to the latest date the third (3rd) **Eligible Spend** was met and the date and time of the registration of interest via **CompareHero.my** during the **Sign-Up Period**.
8. The first one-hundred (100) of the sorted **Shortlisted Cardholders** will then become **“Successful Cardholders”** of the **Campaign** and be honoured with a **Campaign Gift**.

Campaign Gift

9. **“Campaign Gift”** is defined as a pair of Limited-Edition Bose SoundSport wireless headphones, limited to a quantity of one-hundred (100) units only.
10. The **Campaign Gift** cannot be transferred to other party or parties, and is not exchangeable for cash, credit, or other goods.
11. **CompareHero.my** will provide an online **Gift Redemption Form** to request the delivery address from the **Successful Cardholders** for the fulfilment and delivery of the **Campaign Gift**.
12. **Campaign Gift** will be fulfilled between 2 - 4 weeks from the date the delivery address is provided by Successful Cardholders (subject to stock availability and delivery schedules).
13. **Successful Cardholders** are responsible for providing correct delivery information to **CompareHero.my** via the **Gift Redemption Form** before 2nd August 2019. Any attempt for gift redemption after that date will not be entertained and no gift will be given.
14. **Campaign Gift** choice of colour is at the discretion of **CompareHero.my** and based on available stock.
15. **CompareHero.my** is allowed to replace the **Campaign Gift** with something of equivalent or higher value if it runs out of the stipulated stock above.
16. Once all one-hundred (100) Campaign Gifts have been honoured, at the discretion of CompareHero.my, an alternative or goodwill gift of any value may be offered to other cardholders or Shortlisted Cardholders of the Campaign.
17. **CompareHero.my** is not responsible for any loss, damage, delay, tampering, theft or modification of the **Campaign Gift** once it has been collected from **CompareHero.my’s** place of dispatch for delivery by the courier company.
18. All servicing or warranty claims should be directed to the manufacturer or distributor of the **Campaign Gift**. Please refer to warranty card / box / notification attached with the **Campaign Gift**.

General Terms and Conditions

19. **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 **Campaign** and/or replace this **Campaign** with another similar 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 **Campaign** 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 **Campaign** 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 **Campaign** 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.
20. These **Campaign** terms and conditions are governed by and construed under the laws of Malaysia.
21. The use of the **CompareHero.my** site and social media constitutes the acceptance of the **Campaign** 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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