

CompareHero.my January Flash Deal

Frequently Asked Questions

How does the Flash Deal work?

1. Interested credit card applicants must register for the eligible credit cards via CompareHero.my within the Flash Deal period. Registration can be on the website (www.comparehero.my) or via CompareHero.my social media advertisements (Facebook and Instagram Lead Forms).
2. Applicants may receive a phone call or email from one of our Customer Heroes to clarify some personal information. We do not ask for private financial documents or any fees from applicants. Official application of credit cards is conducted directly by the participating bank.
3. If your credit card application is approved, you must activate your new credit card as soon as possible to be considered a *Successful Applicant of the Flash Deal.
4. The Flash Deal gift is delivered complimentary only to *Successful Applicants and in limited quantities. Please READ terms and conditions for more details.

Calls from Customer Hero Center are made via mobile phone numbers ending with xxx-xxx0211 and emails sent could be from hello@comparehero.my or apply@comparehero.my. We contact interested applicants the following working day after a registration is submitted. Please do pick up our call or check email spam folders for our emails.

When will the bank process my application?

Participating banks will call you between 1 – 2 working days after your registration with CompareHero.my to start your application process. The bank will require your financial documents for processing and, once submitted, may take between 1 – 2 weeks for a decision to be made. If the bank does not contact you within the said period, please reply our email to let us know and we will gladly help to follow up with the bank.

You may be asked for any number of the following documents. Please prepare your documents early for faster and smother processing. Any additional documents required will be requested by the bank.

Type of Applicant	Documents That May Be Required
Salaried Employee	<ul style="list-style-type: none">- Copy of MyKad (both sides)- Latest EPF statement- Latest 3 months' salary slip- Latest 3 months' bank statements- Latest EA form- Latest BE form with tax receipt
Self-Employed/ Business Owner	<ul style="list-style-type: none">- Copy of MyKad (both sides)- Copy of SSM Business Registration Certificate

	<ul style="list-style-type: none"> - Latest 6 months' bank statements - Latest B form with tax receipt
Salaried Expatriate	<ul style="list-style-type: none"> - Copy of passport - Latest 3 months' salary slip - Copy of work permit valid for at least 6 months at the time of application - Copy of letter of employment

Is CompareHero.my responsible for the approval and delivery of the credit cards after application?

No, CompareHero.my is not responsible for the approval nor the delivery of the cards. Kindly contact the issuing bank for the status of your card application, approval, rejection, and collection or delivery of cards.

What does it mean by “activate your card”?

When you receive a new credit card, it comes with instructions on how to activate the card. Unless the card is activated, it can't be used for purchases or cash advances. Activating a credit card will require you to follow the instructions from the issuing bank. Here are some common ways to do so:

- via SMS
- via bank website
- via bank hotline
- by making a retail purchase

Do I need to purchase or spend a certain amount to get the Flash Deal gift?

There is no purchasing or spending necessary to be eligible for the complimentary Flash Deal gift.

For the sake of clarity, customers who do not activate the approved credit card shall not be eligible to receive the Flash Deal gift.

Is the Flash Deal gift a guaranteed and free gift?

We do not guarantee the Flash Deal gift to everyone or every *Successful Applicant. But we do guarantee it's free!

We only have a limited quantity of Flash Deal gifts. So, we only give out that number of gifts according to “first activated, first get”. As an example: if there are only 100 Flash Deal gifts, then we give out according to the first 100 activated cards.

*For the sake of clarity, *Successful Applicants are sorted according to date of card activation and date & time of registration of interest with CompareHero.my.*

When will I know if I am one of the *Successful Applicants?

Official bank reports are issued to CompareHero.my approximately 2 weeks after a month ends (i.e. middle of the following month). CompareHero.my will then contact the X number of *Successful Applicants by email to get their delivery details.

As an **example**, if you activated your new card between 1-30 November, we will only receive the official bank report in the middle of December. All activated cards will be sorted according to date of activation and date & time of registration with CompareHero.my. If there are only 100 Flash Deal gifts to be given out, we will then contact only the first 100 names on the sorted list and honour them with the gift. The remainder may be given an alternative gift as a token of appreciation.

Is this a scam? Why is there no public announcement of who won the Flash Deal gifts?

Firstly, our Privacy Policy does not include a publicity waiver and release. It means we cannot publish any of our customers' names or private details that were submitted to us. It is also against Malaysia's PDPA (Personal Data Protection Act 2010) laws as we do not have explicit consent from any individual to publicise their details.

And no, the Flash Deals are not scams. It is based on card activation date (and date & time of registration with CompareHero.my). While you may have been the very first to register with us, your card activation may have been much later due to a variety of reasons (delays in submitting documents / longer approval process / late delivery or collection of cards / delay in card activation).

If the Flash Deal gift is unavailable or out of stock, will I receive a gift that is of the same value?

If you are one of the X number of *Successful Applicants, then yes – you will receive a gift of the same value.

If you are not one of the X number of *Successful Applicants, then no – you will not receive a gift of the same value.

Am I still eligible for any other gifts if I am not one of the X number of *Successful Applicants?

You may be eligible for an alternative gift. At our discretion, we may deliver a goodwill gift as a token of our appreciation.

The Flash Deal alternative gift will be a 20" Valentino Rudy Superlight Hard Case (worth RM490).



- Tough and durable ABS material
- Smooth 4-rolling wheels
- Built-in drink holder

How will I receive the gifts?

You will receive an email from us (hello@comparehero.my) with instructions on how to redeem your gift online OR we could request for your delivery details in a Gift Redemption Form. Either way, there will be specific instructions given in the email and in the end, the gifts will be delivered to the address given via a courier service.

**For applicants residing in East Malaysia, kindly read our Terms & Conditions if the Flash Deal is open to whole Malaysia or Peninsula Malaysia only.*

Is CompareHero.my a trustworthy and safe site for applying financial products such as credit cards and personal loans?

Yes, we are! We have been around for over 5 years and is part of the CompareAsiaGroup that operates in 7 different countries and is serving over 600 million customers in the region!

The issuing bank stated that I am eligible for the Flash Deal gift, but CompareHero.my says that I am not, what gives?

The ultimate and final decision on the Flash Deal gift eligibility comes from CompareHero.my and is based on the official bank report. If you were told by the bank that you'll be receiving the Flash Deal gift and we were not given such instructions, then a case will be raised to be investigated.

Tips to increase your chance of becoming a *Successful Applicant and receiving the Flash Deal gift.

1. Get all your latest financial documents ready.
2. Register your interest within the Flash Deal period.
3. Answer the call from our Customer Heroes (mobile phone numbers ending with xxx-xxx0211) or reply emails from hello@comparehero.my or apply@comparehero.my . Check spam folders too!
4. Answer the call from the bank and check your email for the application documents.
5. Fill up the forms clearly and properly, sign all the relevant areas, scan your documents and submit all required documents to the bank promptly.
6. If your application is approved, collect your new credit card as soon as possible and activate it immediately.

Even if you registered your interest within the first 24 hours but have delays in answering calls or submitting documents, it can cause further delays in the approval process. Remember, it's the card activation date that qualifies you for the Flash Deal gift.