



April 2019 Credit Card Promotions Terms & Conditions

Terms and Conditions – Effective 1 April 2019

1. The April 2019 Credit Cards Promotion (hereinafter referred to as “**Promotion**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for **CompareHero.my**.

Promotion Period

2. The **Promotion** comprises of a “**Sign-Up Period**” that runs from 00:00 1 April 2019 to 23:59 30 April 2019, both times and dates inclusive.

Participating Banks and Eligible Credit Cards

3. “**Participating Bank/s**” are defined as banks or financial institutions (listed below) which have entered into an agreement with **CompareHero.my** to participate in the **Promotion**.
 - a. Alliance Bank Malaysia
 - b. Citibank Malaysia
 - c. Standard Chartered Malaysia
4. “**Eligible Credit Card/s**” are defined as credit cards of the **Participating Banks** listed on **CompareHero.my**’s website during the **Sign-Up Period**.

Promotion Eligibility

5. The **Promotion** 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 **Promotion**:
 - a. those who have registered under a different or previous **CompareHero.my** campaign within six (6) months prior to the start date of this **Promotion**; and/or
 - b. those who cancel any of the **Eligible Credit Cards** within six (6) months prior to the start date of Promotion; and/or
 - c. those who had unsuccessful/unapproved applications of the **Eligible Credit Cards** within three (3) months prior to the start date of **Promotion**; and/or

- d. 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 on the CompareHero.my website and social media if we deem it not legible, in non-English alphabets, use of foul language, or suspected as spam.

Promotion Mechanics

8. One (1) **Promotion Gift** will be honoured to each **Successful Applicant** of the **Promotion**.
- a. **“Successful Applicant”** is defined as:
 - i. an individual who fulfilled the **Promotion** eligibility (clauses 5 and 6); and
 - ii. had their **Eligible Credit Card/s** application approved; and
 - iii. activated the approved **Eligible Credit Card/s**.
9. A **Successful Applicant** is entitled to only one (1) **Promotion Gift**, regardless of number of approved and activated **Eligible Credit Cards** from **Participating Banks**.

Promotion Gift

10. **“Promotion Gift”** is defined for each of the **Participating Banks** of the **Promotion** below:
- a. Alliance Bank Malaysia: 1 set of Barry Smith 20” + 24” Hardcase +
 - i. *+ Only available for Successful Applicants in West Malaysia; Successful Applicants residing in East Malaysia will receive a RM200 Lazada voucher instead.*
 - b. Citibank Malaysia: 1 unit of Khind Cordless Vacuum Cleaner (VC9675) +
 - i. *+ Only available for Successful Applicants in West Malaysia; Successful Applicants residing in East Malaysia will receive a RM200 Lazada voucher instead.*
 - c. Standard Chartered Malaysia: 1 unit of Derma Dehumidifier (LD700)
 - i. *+ Only available for Successful Applicants in West Malaysia; Successful Applicants residing in East Malaysia will receive a RM200 Lazada voucher instead.*
11. The **Promotion Gift** cannot be transferred to other party or parties, and is not exchangeable for cash, credit, or other goods.
12. **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 **Promotion Gift**.
13. **Successful Applicants** are responsible for providing their delivery information to **CompareHero.my** via the Gift Redemption Form before 31 August 2019. Any attempt of gift redemption after that date will not be entertained and no gift will be given.
14. **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).
15. **Promotion Gift** choice of colour is at the discretion of **CompareHero.my** and based on available stock.
16. **CompareHero.my** can replace the **Promotion Gift** with something of equivalent or higher value if it runs out of stock.
17. **CompareHero.my** is not responsible for any loss, damage, delay, tampering, theft or modification of the **Promotion 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 **Promotion Gift**. Please refer to warranty card / box / notification attached with the **Promotion 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 **Promotion** and/or replace this **Promotion** 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 **Promotion** 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 **Promotion** 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 **Promotion** 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 **Promotion** 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 **Promotion** 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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