

This Amended Terms and Conditions for July 2019 Citibank Credit Cards Standard Promotion will supersede the existing Terms and Conditions with effect from 13 July 2019. The Promotion Gift has been changed and clause 8(a) has been amended to reflect the changes.

July 2019 Standard Chartered Credit Cards Standard Promotion Terms & Conditions

1. The July 2019 Standard Chartered Credit Cards Standard Promotion (hereinafter referred to as “**CCSP1907SC-Promotion**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for CompareHero.my and in partnership with Standard Chartered Bank Malaysia Berhad (115793-P) (hereinafter referred to as “**Standard Chartered**”).
2. Standard Chartered credit cards eligible for CCSP1907SC-Promotion are Standard Chartered WorldMiles World Mastercard®, Standard Chartered Visa Platinum Card and Standard Chartered JustOne Platinum Mastercard® (hereinafter referred to as “**Eligible Credit Cards**”).

Promotion Period

3. The CCSP1907SC -Promotion comprises of the following periods:
 - a. “**Sign-Up Period**” runs from 1 July 2019 to 31 July 2019, both dates inclusive; and
 - b. “**Redemption Period**” runs from 15 August 2019 to 30 November 2019, both dates inclusive.

Promotion Eligibility

4. The CCSP1907SC-Promotion is open to individuals who are:
 - a. 21 years old and above, residing in Peninsular Malaysia; and
 - b. successfully registers interest for any of the Eligible Credit Cards via CompareHero.my website (<https://www.comparehero.my>) or Facebook (www.facebook.com/CompareHero.my) or Instagram (www.instagram.com/comparehero.my) during the Sign-Up Period; and
 - c. is either a New-to-Bank or New-to-Card applicant; and
 - i. New-to-Bank is defined as a person who does not have any accounts or a financial relationship with Standard Chartered.
 - ii. New-to-Card is defined as existing bank customer who does not hold any active credit card/s from Standard Chartered.
 - d. have their application of the Eligible Credit Cards approved and activated (hereinafter referred to as “**Cardholder/s**”) within forty-five (45) days from the end date of CCSP1907SC-Promotion.
5. The following individuals are not eligible for the CCSP1907SC-Promotion:
 - a. those who have registered under a different CompareHero.my promotion within three (3) months from the start date of CCSP1907SC-Promotion; and/or
 - b. existing Standard Chartered cardholders who cancel any of the Eligible Credit Cards within three (3) months from the date of approval of their Eligible Credit Cards’ application; and/or
 - c. existing Standard Chartered cardholders who are participating in any other concurrent Standard Chartered credit card promotions; and/or
 - d. holder(s) of invalid or cancelled Standard Chartered Eligible Credit Cards and/or whose accounts are delinquent within Standard Chartered’s definition at any time during the Sign-Up Period; and/or
 - e. holder(s) of a company and/or corporate Standard Chartered credit cards; and/or
 - f. those who make a direct or online application for any of Eligible Credit Cards at any Standard Chartered branch / Standard Chartered websites / Standard Chartered sales representatives / other third-party sales agents.
6. 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

7. Cardholders who fulfil Promotion Eligibility (clauses 4 and 5) will be considered a “**Successful Cardholder**” of the CCSP1907SC-Promotion.
8. Each **Successful Cardholder** is entitled to only one (1) “**CCSP1907SC-Promotion Gift**”, regardless of number of approved and activated Eligible Credit Cards from Standard Chartered.
 - a. **CCSP1907SC-Promotion Gift** is defined as one (1) ~~RM200 adidas Malaysia eVoucher~~ Pensonic Convection Oven (PRO910) + Electric Food Steamer (PSM1603)* (hereinafter referred to as “**Promotion Gift**”)
 - i. * Successful Cardholders residing in East Malaysia will receive a RM200 Lazada eVoucher instead.

Gift Redemption

9. Promotion Gift cannot be transferred to other party or parties, is not refundable and not exchangeable for cash, credit, or other goods.
10. 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 Promotion Gift.
11. Successful Cardholders are responsible for providing their correct delivery information before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained and no gift will be given.
12. The use of the Promotion Gift is subject to terms and conditions of the issuing merchant/s. All additional terms and conditions will be stated in full, upon delivery of Promotion Gift. Additional terms and conditions may include validity dates, spend requirements, applicable or exclusion products and other conditions. The issuing merchant/s reserves the right to alter, cancel, terminate or suspend the order or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
13. CompareHero.my and Standard Chartered are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise related to the Promotion Gift. Any query and/or dispute on the usage of the Promotion Gift must be directed to, and resolved directly with the issuing merchant/s.
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/or delivery schedules).

General Terms and Conditions

15. 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.
16. These Promotion terms and conditions are governed by and construed under the laws of Malaysia.
17. 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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