

## Citibank Personal Loan Promotion Terms & Conditions

1. The Citibank Personal Loan Promotion (hereinafter referred to as “**PLSP1908CT-Promotion**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for CompareHero.my and in partnership with Citibank Berhad (297089-M) (hereinafter referred to as “**Citibank**” or “**Citi**”).

### Promotion Period

2. The PLSP1908CT-Promotion comprises of the following periods:
  - a. “**Application Period**” runs from 1 August 2019 to 31 December 2019, both dates inclusive; and
  - b. “**Redemption Period**” runs from 15 September 2019 to 30 April 2020, both dates inclusive.

### Promotion Eligibility

3. The PLSP1908CT-Promotion is open to individuals who are:
  - a. successfully registers interest for a Citibank Personal Loan via CompareHero.my website (<https://www.comparehero.my>) or Facebook (<www.facebook.com/CompareHero.my>) or Instagram (<www.instagram.com/comparehero.my>) during the Application Period; and
  - b. subsequently has the Citibank Personal Loan application approved and funds fully disbursed.
4. 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

5. Individuals who fulfil Promotion Eligibility (clause 3 and its subclauses) will be considered a “**Successful Customer**” of the PLSP1908CT-Promotion.
6. Each Successful Customer is entitled to only one (1) PLSP1908CT-Promotion gift (hereinafter referred to as “**Promotion Gift**”), within the Redemption Period.
7. Promotion Gift is defined as a RM100 Lazada eVoucher (hereinafter referred to as “**Promotion Gift**”).

### Gift Redemption

8. Promotion Gift cannot be transferred to other parties, is not refundable and not exchangeable for cash, credit, or other goods.
9. CompareHero.my will contact all Successful Customers between 4-8 weeks after full disbursement of approved loan amount (pending official Citibank reports):
  - a. via email (email address in CompareHero.my’s record) with gift redemption instructions; and/or
  - b. via SMS (mobile phone number in CompareHero.my’s record) as a reminder to respond to the email above.
10. Promotion Gift is considered redeemed when a Successful Customer responds to the gift redemption email instructions before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained and no Promotion Gift will be issued.
11. Delivery or fulfilment of Promotion Gift is estimated to be between 2-4 weeks from redeemed date (pending stock availability, and/or merchant delivery schedules).
12. Promotion Gift choice of size, technical specifications and/or colour is at the discretion of CompareHero.my, based on available stock from the merchant/s. CompareHero.my can replace the Promotion Gift with something of equivalent or higher value if the merchant/s runs out of stock.
13. Promotion Gift does not include any accessories or items (unless stated) that may be shown on any marketing materials, as they are for illustration purposes only.
14. 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 or fulfilment 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.
15. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Promotion Gift. Please refer to warranty card / box / notification attached with the Promotion Gift.

16. CompareHero.my and Citibank are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise of 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.
17. Promotion Gift brand/s or merchandise are not a participant in or sponsor of this PLSP1908CT-Promotion. The brand/s logo and/or trademarks remains the intellectual property of the brand.

#### **General Terms and Conditions**

18. 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, suspend and/or replace this promotion with another similar promotion or campaign with prior notice. Such variation, changes, cancellation, termination, withdrawal, suspension and/or replacement 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.
19. These promotion terms and conditions are governed by and construed under the laws of Malaysia.
20. 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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