

## August 2019 Citibank Credit Cards Standard Promotion Terms & Conditions

1. The August 2019 Citibank Credit Cards Standard Promotion (hereinafter referred to as “**CCSP1908CT-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**”).
2. Citibank credit cards eligible for CCSP1908CT-Promotion are Citi Simplicity+ Card , Citi Rewards Visa Signature, Shell-Citi Credit Card, Citi PremierMiles Visa Card, Citi Clear Card, Citi Cash Back Platinum Card and Citi Cash Back Card (hereinafter referred to as “**Eligible Credit Cards**”).

### Promotion Period

3. The CCSP1908CT -Promotion comprises of the following periods:
  - a. “**Sign-Up Period**” runs from 1 August 2019 to 23 September 2019, both dates inclusive; and
  - b. “**Redemption Period**” runs from 15 September 2019 to 31 January 2020, both dates inclusive.

### Promotion Eligibility

4. The CCSP1908CT-Promotion is open to individuals who are:
  - a. 21 years old and above, with a residential address 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](http://www.facebook.com/CompareHero.my)) or Instagram ([www.instagram.com/comparehero.my](http://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 Citibank.
    - ii. New-to-Card is defined as existing bank customer who does not hold any active credit card/s from Citibank.
  - 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 CCSP1908CT-Promotion.
5. The following individuals are not eligible for the CCSP1908CT-Promotion:
  - a. those who have registered under a different CompareHero.my promotion within three (3) months from the start date of CCSP1908CT-Promotion; and/or
  - b. existing Citibank cardholders who cancel any of the Eligible Credit Cards within six (6) months from the date of approval of their Eligible Credit Cards’ application; and/or
  - c. existing Citibank cardholders who are participating in any other concurrent Citibank credit card promotions; and/or
  - d. holder(s) of invalid or cancelled Citibank Eligible Credit Cards and/or whose accounts are delinquent within Citibank’s definition at any time during the Sign-Up Period; and/or
  - e. holder(s) of a company and/or corporate Citibank credit cards; and/or
  - f. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their card account/s, any facility, service or accommodation granted by Citibank, including Citibank Online (website); and/or
  - g. those who make a direct or online application for any of Eligible Credit Cards at any Citibank branch / Citibank websites / Citibank 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, and its subclauses) and perform a minimum of three (3) times “Eligible Spend” (of any amount) within forty-five (45) days from the end date of CCSP1908CT-Promotion will be considered a “**Successful Cardholder**” of the CCSP1908CT-Promotion.
  - a. Eligible Spend of the CCSP1908CT-Promotion 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:
  - b. instalments paid under Citibank’s FlexiPayment Plan, EPP transactions, Credit Shield Plus, Quick Cash, Balance Transfer, Balance Transfer via Instalment Plan and Cash Advance; and/or

- c. any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions; and/or
  - d. payment of annual Citi Credit Card membership fees; and/or
  - e. interest payments, late payment fees, charges for cash withdrawals, Goods and Service; and/or
  - f. tax or other taxes and any other form of service/miscellaneous fees; and/or
  - g. finance charges/management fees and credit card annual fees for the Eligible Credit Cards.
8. Each Successful Cardholder is entitled to only one (1) CCSP1908CT-Promotion gift (hereinafter referred to as “**Promotion Gift**”), regardless of number of approved and activated Eligible Credit Cards from Citibank.
  9. Promotion Gift is defined as one (1) Tomei 1gram Gold Bar (999.9 Fine Gold).
  10. Successful Cardholders who receive the Promotion Gift are not able to participate in other sign-up card campaigns, promotions or offers by Citibank or its third-party sales agents.

### Gift Redemption

11. For the avoidance of doubt, at the time of gift redemption, should a Successful Cardholder be unable to provide a residential address in Peninsular Malaysia or declines the said Promotion Gift, a “**Substitute Gift**” will be issued.
  - a. Substitute Gift is defined as a RM200 Lazada eVoucher and request for other options will not be entertained.
12. Promotion Gift or Substitute Gift cannot be transferred to other parties, is not refundable and not exchangeable for cash, credit, or other goods.
13. CompareHero.my will contact all Successful Cardholders between 4-8 weeks after fulfilment of Eligible Spend (pending official bank 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.
14. Promotion Gift or Substitute Gift is considered redeemed when a Successful Cardholder 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.
15. 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).
16. Promotion Gift or Substitute 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 or Substitute Gift with something of equivalent or higher value if the merchant/s runs out of stock.
17. Promotion Gift or Substitute 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.
18. 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.
19. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Promotion Gift or Substitute Gift. Please refer to warranty card / box / notification attached with the Promotion Gift.
20. 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.
21. Promotion Gift brand/s or merchandise are not a participant in or sponsor of this CCSP1908CT-Promotion. The brand/s logo and/or trademarks remains the intellectual property of the brand.

### General Terms and Conditions

22. 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.

23. These promotion terms and conditions are governed by and construed under the laws of Malaysia.
24. 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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