

November 2019 Citibank Credit Cards Standard Promotion Terms & Conditions

1. The November 2019 Citibank Credit Cards Standard Promotion (hereinafter referred to as “**CCSP1911CT-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**”) as a Service Provider for bank products that are being applied for.
2. Citibank credit cards eligible for CCSP1911CT-Promotion are Citi Simplicity+ Card , Citi Rewards Visa Signature, Citi PremierMiles Visa Card, Citi Clear Card, Citi Cash Back Platinum Card, Citi Cash Back Card, and Lazada Citi Platinum Card (hereinafter referred to as “**Eligible Credit Cards**”).

Promotion Period

3. The CCSP1911CT -Promotion comprises of the following periods:
 - a. “**Sign-Up Period**” runs from 1 November 2019 to 14 November 2019, both dates inclusive; and
 - b. “**Redemption Period**” runs from 15 December 2019 to 31 March 2020, both dates inclusive.

Promotion Eligibility

4. The CCSP1911CT-Promotion is open to individuals who are:
 - a. 21 years old and above, with a residential address in Peninsular Malaysia; and
 - b. 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.
 - c. must register interest, during the Sign-Up Period, for any of the Eligible Credit Cards on CompareHero.my website, to get redirected to Citibank website; and
 - d. completes the Citibank online application process before the end of the Sign-Up Period; and
 - e. 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 the promotion.
5. The following individuals are not eligible for the CCSP1911CT-Promotion:
 - a. permanent and/or contract employees of Citibank (including its subsidiaries and related companies) and their respective immediate family members; and/or
 - b. representatives and/or agents (including advertising and campaign agents) of Citibank and their respective immediate family members; and/or
 - c. any individuals who had cancelled any of his/her Citibank credit card within six (6) months before the date of application and is re-applying for any Citibank Credit Card under the CCSP1911CT-Promotion; and/or
 - d. present holders of any Citibank credit card(s) whether issued in Malaysia or otherwise; and/or
 - e. 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
 - f. those who apply for any of the Eligible Credit Cards via other methods from Clause 4(c) and 4(d).
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) will be considered a “**Successful Cardholder**” of the CCSP1911CT -Promotion.
 - a. Eligible Spend of the CCSP1911CT-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's 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) CCSP1911CT-Promotion gift (hereinafter referred to as “**Promotion Gift**”), regardless of the number of approved and activated Eligible Credit Cards from Citibank.
 9. Promotion Gift is defined as one (1) unit of Harman Kardon Esquire Mini 2.
 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.

Promotion Gift Redemption

11. For the avoidance of doubt, it is the Successful Cardholder’s responsibility to redeem the Promotion Gift within the Redemption Period.
12. CompareHero.my will contact all Successful Cardholders to redeem the Promotion Gift, between 4-8 weeks after card activation (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.
13. 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.
14. Promotion Gift or Substitute Gift cannot be transferred to other parties, is not refundable and not exchangeable for cash, credit, or other goods.
15. 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.
16. 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).
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.
22. Promotion Gift brand/s or merchandise are not a participant in or sponsor of this CCSP1911CT-Promotion. The brand/s logo and/or trademarks remains the intellectual property of the brand.

General Promotion Terms and Conditions

23. The use of the CompareHero.my website and services constitutes the acceptance of the general [Terms and Conditions](#) and [Privacy Policy](#).
 - a. For the avoidance of doubt, during the course of using CompareHero.my services, individuals that registered interest and/or applied for a Citibank product listed on CompareHero.my, are deemed to have given explicit consent to the collection, use and sharing of their personal data between CompareHero.my and Citibank, for the purposes of the administration of this promotion, including application status, card activation status, and other qualifying criteria.

24. CompareHero.my reserves the right as it deems fit to vary or change any of these promotion 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.
25. In this respect, the participants of this promotion also signifies 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).
26. 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.
27. The decisions of CompareHero.my in relation to every aspect of the promotion, including but not limited to the definition of Successful Cardholders, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained.
28. These promotion terms and conditions are governed by and construed under the laws of Malaysia.

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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