

Citibank Cash Bonus Campaign Terms & Conditions

1. The **CITIBANK Cash Bonus Campaign** (hereinafter referred to as “**CPCB2006CT-Campaign**”) is organized by Compargo Malaysia Sdn Bhd [201301020939 (1050769-U)] for CompareHero.my (hereinafter referred to as “**CompareHero.my**” or “we”) and in partnership with Citibank Berhad [199401011410 (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 **CPCB2006CT-Campaign** are Citi Simplicity+ Card , Citi Rewards Card, Citi PremierMiles Card, Citi Clear Card, Citi Cash Back Platinum Card, Citi Cash Back Card, Lazada Citi Credit Card (hereinafter referred to as “**Eligible Credit Cards**”).
3. Citibank personal loan eligible for **CPCB2006CT- Campaign** is Citi Personal Loan (hereinafter referred to as “**Eligible Personal Financing**”).

Campaign Period

4. The **CPCB2006CT- Campaign** comprises of the following periods:
 - a. “**Sign-Up Period**” runs from **11 June 2020** to **11 July 2020**, both dates inclusive;
 - b. “**Approval Period**” runs from **11 June 2020** to **30 September 2020**, both dates inclusive;
 - c. ‘Activation Period & “**Spend Period**” is defined as forty-five days after card approval date but no later than **30 September 2020**;
 - d. “**Redemption Period**” runs from **1 July 2020** to **31 October 2020**.

Campaign Eligibility

5. The **CPCB2006CT- Campaign with respect to Eligible Credit Cards** is open to individuals who:
 - a. are 21 years old and above; and
 - b. are either New-to-Bank, which includes individuals or Citibank customers who do not have any credit card issued by Citibank in Malaysia or otherwise, but excluding those individuals who fall under Clause 7 of these Terms & Conditions; and
 - c. register their 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. complete the Citibank Credit Card online application process before the end of the Sign-Up Period; and
 - e. have their application approved by Citibank (hereinafter referred to as “**Cardholder**”) and activate the Eligible Credit Card within the approval period and activation period respectively.
6. The **CCSC2006CT1- Campaign with respect to Eligible Personal Loan** is open to individuals who:
 - a. are 21 years old and above; and
 - b. register their interest, during the Sign-Up Period, for the Eligible Personal Financing on CompareHero.my website, to get redirected to Citibank website; and
 - c. complete the Citibank Personal Loan online application process before the end of the Sign-Up Period for a minimum principal loan of RM 25,000.00; and
 - d. have their application approved by Citibank (hereinafter referred to as “**Borrower**”) within the Approval Period.
7. The following individuals are not eligible for the **CPCB2006CT- Campaign**:
 - 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. those who had cancelled any of their Citibank credit card within twelve (12) months before the date of application and are re-applying for any Citibank Credit Card under the **CPCB2006CT- Campaign**; 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 credit card account(s), any facility, service or accommodation granted by Citibank, including Citibank Online (Website); and/or
 - f. those who have registered for a previous credit card campaign organized by Citibank within the three (3) months preceding the start date of **CPCB2006CT-Campaign**. It is clarified that any such individual will not be eligible to apply for any Eligible Credit Cards under this **CPCB2006CT-Campaign**, irrespective of whether their Eligible Credit Card application made under the previous campaign with Citibank has been completed and/or approved by Citibank. Such individual may, however, be eligible to apply for an Eligible Personal Financing under this **CPCB2006CT-Campaign**.
8. CompareHero.my reserves the right to reject information submitted on the CompareHero.my website and/or social media if we deem it not legible, in non-English alphabets, to use foul language, or suspect it as spam or of a fraudulent nature.

Campaign Mechanics

9. Cardholders or Borrowers who fulfil the Campaign Eligibility requirements set out in clauses 4, 5 and 6, and their subclauses above will be considered a **“Successful Cardholder”** or **“Successful Borrower”** respectively, of the **CPCB2006CT-Campaign**.
10. Successful Cardholders or Successful Borrowers shall be issued one (1) **“Guaranteed Gift”**. Guaranteed Gift is defined as **one (1) RM300 Lazada eVoucher**.
11. Each Successful Cardholder or Successful Borrower may be entitled to and shall only receive one (1) Guaranteed Gift regardless of the number of approved and activated Eligible Credit Cards issued by Citibank or the number of approved Eligible Personal Financing by Citibank.
12. Each Successful Cardholder or Successful Borrower will be considered **“Shortlisted Participant”** for the **“Campaign Gift”**.
 - a. In the case of a Successful Cardholder, Campaign Gift is defined as a chance to get up to **RM 2,000.00 in cash** that is, the Successful Cardholder may be entitled to receive the amount spent on their Eligible Credit up to a limit of RM 2,000.00 in cash if they are selected to receive the Campaign Gift.
 - b. In the case of a Successful Borrower, Campaign Gift is defined as **RM 2,000.00** in cash.
13. Each Shortlisted Participant will be entitled to the below number of **“Entries”** (Entries are defined as the number of times the Shortlisted Participant’s name is entered into the draw box for a chance at being selected as a Winner for the Campaign Gift):-
 - a. Upon application and approval of Eligible Credit Card or Eligible Personal Financing within the Sign-Up period and Approval Period respectively – 5 Entries;
 - b. Upon activation of Eligible Credit Card within the Activation Period – 10 additional Entries;
 - c. Upon spend of any amount on Eligible Credit Card within the Spend Period – 20 additional Entries.
14. On or before 31 October 2020, names of the Shortlisted Participants of the **CPCB2006CT-Campaign** will be randomly drawn from the draw box to determine the Shortlisted Participants entitled to the Campaign Gifts (Each a **“Winner”** and together **“Winners”**), up to a maximum of 20 Winners. The drawing of Winners as set out above is done by CompareHero.my, not the Bank and the final determination of Winners shall be made by CompareHero.my in its absolute discretion.
15. Successful Cardholders or Successful Borrowers who receive the Campaign Gift or Guaranteed Gift, as applicable, shall not be eligible to participate in other sign-up card or loan campaigns, promotions or offers by Citibank or its third-party sales agents.

Gift Redemption

16. For the avoidance of doubt, it is the Successful Cardholder's or Successful Borrower's responsibility to redeem the Guaranteed Gift within the Redemption Period.
17. CompareHero.my will contact all Successful Cardholders or Successful Borrowers to redeem the Guaranteed Gift, between four (4) to eight (8) weeks after card activation or loan disbursement (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).
18. The Guaranteed Gift cannot be transferred to other parties, is not refundable and are strictly not exchangeable for cash, credit, or other goods.
19. The Guaranteed Gift is considered redeemed when a Successful Cardholder or Successful Borrower 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 Guaranteed Gift will be issued.
20. Delivery or fulfilment of the Guaranteed Gift is estimated to be four (4) weeks from redeemed date (subject always to availability of third-party distribution and supply channels, stock availability and/or merchant delivery schedules, over which we have no control).
21. The Guaranteed 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 Campaign Gift, Guaranteed Gift or Substitute Gift with something of equivalent or higher value if the merchant/s runs out of stock.
22. The Guaranteed 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.
23. The use of the Guaranteed 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 the Guaranteed 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.
24. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Guaranteed Gift. Please refer to the warranty card / box / notification attached with the Guaranteed Gift.
25. CompareHero.my and Citibank are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise of the Guaranteed Gift. Any query and/or dispute on the usage of the Guaranteed Gift must be directed to, and resolved directly with the issuing merchant/s.
26. Guaranteed Gift brand/s or merchandise are not a participant in or sponsor of this **CPCB2006CT-Campaign**. The brand/s logo and/or trademarks remains the intellectual property of the brand.
27. CompareHero.my will announce and contact the 20 Winners after completing the determination of Winners:
 - a. via email (email address in CompareHero.my's record); and/or
 - b. via SMS (mobile phone number in CompareHero.my's record).
28. The Campaign Gift will be transferred to the winners' registered DuitNow account in accordance with the following:
 - a. The Shortlisted Participants need to register at [DuitNow](#) using their registered mobile number during the application process on CompareHero.my's website; no further action is required if the stated mobile number is already registered to a [DuitNow](#) account.
 - b. The Campaign Gift can **ONLY** be transferred to the [DuitNow](#) account that is registered using the mobile number used for the application process on CompareHero.my's website and not to any other [DuitNow](#) accounts.

- c. The [DuitNow](#) account name must match the Successful Cardholder or Successful Borrower's name, or else such individual will be disqualified.
29. By accepting the Campaign Gift or the or Guaranteed Gift, the Successful Cardholder or Successful Borrower agrees to give CompareHero.my the discretion to publish their name and masked phone number in a list on all CompareHero.my's website, social media accounts and communication platforms.

General Campaign Terms and Conditions

30. 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 have registered their interest and/or have 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 Campaign, including application status, card activation status, spend status, total spend within campaign period and other qualifying criteria.
31. CompareHero.my reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Campaign Gift or Guaranteed Gift if:
- a. the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any CompareHero's processes, or website); and/or
 - b. the redemption request is found to have been made via other channels, made outside of the Redemption Period, or are fraudulent, against the spirit of the Campaign, or non-compliant with the Campaign Terms and Conditions.
32. In the event of disputes, CompareHero.my's decision shall be final.
33. Where we suspect a participant is participating in any form of unlawful and/or fraudulent activity, we reserve the right to report such activity or suspicions to the police or relevant authorities.
34. Final approval of any Eligible Credit Card or Eligible Personal Financing is determined by the relevant banks in their absolute discretion and is subject to the banks' credit and risk processing criteria. Participating in this Campaign does not guarantee the approval of any Credit Card or Personal Loan. CompareHero.my does not guarantee the approval of any Eligible Credit Card or Eligible Personal Financing.
35. CompareHero.my reserves the right as it deems fit to vary or change any of these Campaign terms and conditions from time to time or cancel, terminate, withdraw, suspend and/or replace this Campaign with another similar 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.
36. CompareHero.my reserves the right to change the Sign-up Period, Activation Period, Approval Period, Spend Period or Redemption Period if the launch of the Campaign is delayed and shall have no liability for the same.
37. In this respect, the participants of this Campaign also signifies their 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 Campaign will constitute their acceptance of these terms and conditions (as varied from time to time).
38. Any cancellation, termination, withdrawal or suspension by CompareHero.my of this Campaign 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.

39. The decisions of CompareHero.my and Citibank in relation to every aspect of the Campaign, including but not limited to the definition of Successful Cardholders and Successful Borrowers, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained.
40. These Campaign 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.

END OF DOCUMENT