

2H 2021 New-To-Bank Clients Acquisition Promotion (“Promotion”)
Terms and Conditions

Promotion Period

1. This Promotion is organized by Citibank Berhad (Registration no. 199401011410/ 297089-M) (“**Citibank**” or “**Bank**”) and is valid from **1st August 2021** until **31st December 2021**, both dates inclusive (“**Promotional Period**”).
2. This Promotion is governed by the terms and conditions set out below and by participating in this Promotion, the client(s) (“**Client(s)**”) agree to be bound by them. These terms and conditions shall be read in conjunction with:
 - a. the terms and conditions governing the operation of any account(s) with Citibank, including but not limited to the Citibank Account Terms and Conditions; and
 - b. our rules and regulations,

and if there is any inconsistency or conflict between these terms and conditions and any or all of the terms and conditions stated above, these Terms and Conditions will apply insofar as it is applicable for purposes of this Promotion. These and such mentioned terms and conditions are accessible via <https://www.citibank.com.my>.

Eligibility and Qualifying Criteria

3. Subject to these terms and conditions, this Promotion is open to participants who are new-to-bank clients (“**NTB Clients**”). NTB Clients includes new-to-bank Citibanking clients (“**NTB Citibanking Clients**”), new-to-bank Citigold clients (“**NTB Citigold Clients**”) and new-to-bank Citi Priority clients (“**NTB Citi Priority Clients**”).
4. For the avoidance of doubt, subject to Clause 5 below, NTB Clients **excludes** the following :
 - a. Citibank clients who had previously closed any of the following accounts in the past 6 months prior to the date that such client would like to participate in this Promotion:
 - i. Local Currency Checking accounts, Local and Foreign Currency Savings accounts, Local and Foreign Currency Time Deposits, Local Currency Islamic Checking and Saving accounts, Local Currency Islamic Time Deposits Market Linked Investment, Dual Currency Account, Gold Accounts, Unit Trust, Private Retirement Scheme, Retail Bond, and Overdraft Facility against Time Deposit accounts; and
 - ii. Secure Growth Premier, Level Term, ValuePac, Wealth Enhancer, Wealth Heritage Secure, Elite Life, Elite Guard and any other investment linked insurance policy(/ies) or endowment insurance products that Citibank may identify from time to time; or
 - b. Existing Citibank clients who have any one or more of the products listed in Clause 4(a) above with and/or through Citibank.
5. For clarity, all existing and new mortgage clients who do not have any of the above accounts with Citibank will be considered as NTB Clients. This includes:
 - Homecredit, Business Power and Mortgage Power clients who do not have any of the above accounts other than the local currency checking account opened solely for the purpose of the respective mortgage loans; and
 - Flexihome loan clients who do not have any of the above accounts other than local currency current account opened solely for the purpose of the Flexihome loan.
6. Employees of Citibank or any subsidiaries and/or any affiliates of Citigroup Inc. are not entitled to participate in this Promotion.
7. This Promotion is not open to US Person. “**United States Person**” or “**US Person**” is described as any of the following:

- a. Any citizen or resident of the United States of America including any person with a United States of America domicile;
 - b. Any person with a United States of America account mailing address;
 - c. Any person holding a United States of America Green Card;
 - d. Any person who meets the “substantial presence test”, that is one who is present in the United States of America for at least 183 calendar days by counting all the days (at least 31) in the current year, 1/3 of the days in the immediately preceding year, and 1/6 of the days in the second preceding year; or
 - e. Any person defined as a US Person for United States of America Tax purposes.
8. The Promotion is not offered to individual resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, the Isle of Man or the UK. This Promotion is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products mentioned herein to such individuals.
 9. To participate in the Promotion as NTB Citigold and/or Citi Priority, NTB Client must place with Citibank, AUM (as defined below) of $RM450,000 \leq AUM < RM1,000,000$ (for Tier 1 NTB Citigold Clients) or minimum of RM1,000,000 (for Tier 2 NTB Citigold Clients) or minimum of RM150,000 (for NTB Citi Priority Clients) in Fresh Funds (as defined below).

“AUM” refers to combined balances held in client’s primary relationship accounts including Citi checking and savings account (CASA), time deposits (TD), Investments and Insurance plans. For clarity, mortgage loan amount and its mortgage linked current account balance will not be counted towards AUM for this Promotion.

“Fresh Funds” refer to funds that do not originate from any existing account(s) with Citibank (“Fresh Funds”).

“Participant(s)” refer to the Eligible NTB Clients who is/are participating in this Promotion.

Promotion applicable for NTB Citigold and NTB Citi Priority

Base Reward

10. Subject to these Terms and Conditions, the NTB Citigold Clients and NTB Citi Priority Clients who meet the AUM criteria illustrated in below table within the Promotion Period will be entitled to the “Gift” illustrated in below table.

Customer Segment	Tiering	AUM criteria	Gift
NTB Citigold Clients	1	$RM450,000 \leq AUM < RM1,000,000$	1 x Dyson Micro 1.5kg™ (“Citigold Gift T1”)
	2	AUM of $\geq RM1,000,000$	1 x Dyson Purifier Cool™ Formaldehyde air purifier TP09 (Nickel/Gold) (“Citigold Gift T2”)
NTB Citi Priority Clients	-	AUM of $\geq RM150,000$	1 x NESCAFÉ® Dolce Gusto® Genio S Touch (“Citi Priority Gift”)

11. To be eligible for the Gift, NTB Clients must ensure that the minimum AUM as specified under these terms and conditions for Citigold and/or Citi Priority is fully funded within the first 3 months-on-board (MOB) and the AUM balances must be maintained for the next 3 consecutive months (“Criteria Fulfilment Date”). For clarity, first 3 MOB refer to the first 3 months from the new Citigold or Citi Priority relationship account open date (i.e. if the new account (under Citigold relationship) was opened on August 2021, the first 3 MOB includes the month of August 2021 until October 2021). If the AUM is fully funded in October 2021, the required AUM must be maintained from October 2021 to December 2021.

Banking Account Referral Reward

12. During the Promotion Period, NTB Citigold / Citi Priority Clients who successfully refer their friends and families (“referee”) to open NTB Citigold /Citi Priority relationship account will be entitled to enjoy an additional 1% per annum on top of the prevailing rate for existing Time Deposit/ Investment bundles (“Banking Account Referral Reward”) offered by Citibank. Both the NTB Citigold/Citi Priority Clients and his/her referee are entitled to enjoy

the same Banking Account Referral Reward under this Promotion.

13. To be eligible for this Banking Account Referral Reward: -
- (a) The NTB Client and the referee must open the NTB Citigold /Citi Priority relationship account within 14 working days once a NTB Client account is established;
 - (b) account opened by the referee must be an individual account or if the referee opens a joint account, the referee must be the primary account holder of the said joint account; and
 - (c) NTB Clients and the referee must ensure that the minimum AUM as specified under these terms and conditions for Citigold and/or Citi Priority is fully funded within the first 3 MOB.
14. Upon meeting the eligibility criteria in Clause 13 above, NTB Clients and the referrer will be eligible for the Banking Account Referral Reward. For the avoidance of doubt, both eligible NTB Clients and the referrer must redeem the Banking Account Referral Reward within one (1) month from the date of full funding of the required minimum AUM under these terms and conditions.
- In the event that the NTB Clients have placed Investment, Insurance, Time Deposit or Time Deposit/Investment bundle prior to meeting the eligibility criteria (under Clause 13) and/or redemption of the Banking Account Referral Reward, such existing Investment, Insurance, Time Deposit or Time Deposit/Investment Bundles will not be eligible for Banking Account Referral Reward. The NTB Clients will need to place a fresh Time Deposit/Investment bundles to be eligible for the Banking Account Referral Reward.
15. The Time Deposit rate may be subject to changes as and when communicated by Citibank throughout the Promotion Period.

Fulfillment of Gift

16. Subject to these terms and conditions, the Gift will be made available to the Participant who successfully fulfills the criteria under clauses 9 and 11 above within 8-10 weeks from the Criteria Fulfilment Date.
17. Each successful NTB client is only entitled to one (1) Gift and one (1) Banking Account Referral Reward regardless of the number of accounts/relationships opened between NTB Citigold/Citi Priority with their friends and families under this Promotion.

Cashback Debit Card Offer (“Usage Offer”)

18. Any NTB Clients who open an account during the Promotion Period will be entitled to participate in this Usage Offer.
19. The Usage Offer is in addition to the Base Reward and Banking Account Referral Reward whereby NTB Clients including NTB Citibanking Clients who activates their new Citi Debit & ATM Card within the Promotion Period and perform a minimum of 5 qualifying transactions (refer Qualifying Transactions section below for Debit & ATM Cards) within 30 days after the debit card activation (“**Transaction Period**”) will be entitled to cashback in column 6 of the illustration table in Clause 20 below (“**Rewards**”). There is no minimum spend required on the 5 transactions to be eligible for this Rewards.

20. Illustration:

NTB Client	NTB Client Base Reward	NTB Referee Client	NTB Referee Client Base Reward	Bonus Reward: Additional 1% on bundles/ rates for NTB Client and NTB Referee Client	Activation Offer: Debit Card Cashback for NTB Client (upon fulfilment of criteria)	Activation Offer: Debit Card Cashback for NTB Referee Client (upon fulfilment of criteria)

Citigold	Citigold Gift T1/T2	Citigold	Citigold Gift T1/T2	Yes	RM60	RM60
Citigold	Citigold Gift T1/T2	Citi Priority	Citi Priority Gift	Yes	RM60	RM60
Citigold	Citigold Gift T1/T2	Citibanking	N/A	No	RM60	RM30
Citi Priority	Citi Priority Gift	Citi Priority	Citi Priority Gift	Yes	RM60	RM60
Citi Priority	Citi Priority Gift	Citibanking	N/A	No	RM60	RM30
Citibanking	N/A	N/A	N/A	N/A	RM30	N/A

Note: T1 = Tier 1, T2 = Tier 2

Qualifying Transactions

21. Qualifying Transactions includes local retail purchases, international retail purchases and online purchases, made with NTB Client's primary Debit & ATM Card. NTB Clients must perform at least 5 qualifying transactions within 30 days after activation of debit card ("**Transaction Period**") to be qualified for the Rewards. See illustration below:

Category	Debit card activation date:	5th transaction performed on:	Rewards
NTB Citibanking Clients	4 August 2021	28 August 2021 (24 days after activation)	RM30
	4 August 2021	4 September 2021 (31 days after activation)	-

22. The following shall not be included as Qualifying Transactions for the purposes of this Promotion:

- (i) Qualifying Transactions which are subsequently cancelled or refunded; and
- (ii) Disputed, unauthorized or fraudulent purchase transactions.

23. For avoidance of any doubt, transactions performed but subsequently cancelled or refunded during the Promotion Period or any other period as stated under these terms and conditions will not be taken into account as part of the computation of Qualifying Transactions as such transactions will be reversed on cancellation or refund.

24. Calculation of total Qualifying Transactions is based on total cumulative count of transactions posted to the Client's Card account based on Citibank's records within the Transaction Period.

Fulfillment of The Usage Offer: Cashback Debit Card offer

- 25. Each Clients are eligible to receive the Usage Offer Rewards once (1) only upon fulfillment of the requirement for the Usage Offer.
- 26. The Reward will be credited into the Current Account or Savings Account tied to the respective Debit & ATM Card within 10-12 weeks after the end of Transaction Period.

General Terms and Conditions relating to Gift and/or Rewards

27. The Gift and/or Reward is/are non-exchangeable for credit or kind, whether in part or in full.
28. The Gifts and/or Rewards are subject to availability. If the participating merchant or supplier is unable to supply the Gifts and/or Rewards to Citibank, Citibank reserves the right at its discretion to substitute the Gifts and/or Rewards with other products of approximately equivalent value at any time with prior notice. The title to the Gift and/or Rewards and any risk of loss or damage to the Gift passes to the Participant upon delivery of the Gift to the Participant. Citibank shall not be responsible for or obliged to recognize or replace any defective, lost, damaged or stolen Gifts and/or Rewards.
29. The Gift and/or Rewards will only be made available to the eligible participant when the relevant criteria specified in these terms and conditions above have been fulfilled.
30. To the fullest extent permitted by law, Citibank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Gift and/or Rewards.
31. To the fullest extent permitted by law, by participating in this Promotion, each and every eligible Participant is agreeing that he/she will not hold Citibank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that Citibank may engage for the purposes of this Promotion), liable for any loss or damages that he/she may incur, in connection with this Promotion and the use of the Rewards by the eligible Participant and/or any other persons.
32. In the case of joint accounts, the Gift and/or Rewards will be delivered to the primary account holder only.
33. The Participants hereby give their consent to and authorize Citibank to disclose their particulars to the appointed representatives engaged by Citibank for purposes of this Promotion, if any. Citibank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Participant's name, address and telephone number and shall be used only in relation to and for purposes of this Promotion.
34. If there is any non-receipt of the Gift and/or Rewards, the successful Participant is required to contact Citibank by 31 March 2022 at the latest, to request for an inquiry. No request for any inquiry will be entertained after 31 March 2022.
35. Where the Gifts and/or Rewards to be redeemed under this Promotion are in the form of certificates/vouchers issued by participating merchants or suppliers, the Gifts and/or Rewards are valid for use until the date specified on the certificates/vouchers and are subject to the relevant terms and conditions applicable to using them. If they remain unused or unredeemed after any specified date, these certificates/vouchers will lapse and will not be replaced.
36. In that respect, each and every eligible participant understands that the terms and conditions specified in the Gifts and/or Rewards (where the Gifts and/or Rewards are in the form of certificates/vouchers) are beyond Citibank's control and are determined by the participating merchants or suppliers. Any dispute(s) arising out of the terms and conditions applicable to such Gifts and/or Rewards must be settled directly by the relevant participant and the participating merchants or suppliers. Citibank is not responsible for investigating or resolving any disputes between any participant and the participating merchant or supplier and is not responsible for replacing or canceling any redemption as a result of such dispute(s).
37. To avoid any doubt, if the Gifts and/or Rewards (where the Gifts and/or Rewards are in the form of certificates/vouchers) are used for a value less than the amount stated on them, the difference will not be refunded to the participant. If the value of the Gifts is less than the value of the item(s) purchased, the participant must pay the difference.
38. To avoid further doubt, where Gifts and/or Rewards are in the form of certificates/vouchers for dining, travel and/or hotel accommodation purposes issued, such Gifts and/or Rewards do not constitute a reservation. Participants will have to make their own reservations based on the terms and conditions applicable to using them.
39. Citibank reserves the right, as it deems fit to substitute the Gift and/or Rewards with another Gift and/or Rewards of similar value with prior notice.
40. Citibank has the discretion to forfeit the Gift and/or Reward in the event:- (i) that the participant closes or terminates

his/her banking account with Citibank and/or its relevant Debit Card during the Promotion Period or before the Rewards is credited into the Participant's account; and/or (ii) the Participant had declared any material information which is untrue or misleading and/or (iii) the Participant had committed or reasonably suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Banking account, card account(s), any facility, service or accommodation granted by Citibank, including Citibank Online (Website).

Miscellaneous

41. NTB Clients may also participate in other ongoing promotions or campaigns' subject to such other on-going promotions' or campaign's respective terms and conditions. For the avoidance of doubt, NTB Clients cannot use the same funds placed for the purposes of this Promotion to participate in such other on-going promotions or campaigns. In the event that the campaign/promotion periods for such other campaign/ promotions overlap with the Promotion Period, then, the NTB Client understands that he/she shall only be entitled to receive the gifts or rewards from only ONE of such other promotions or the campaign.
42. Citibank reserves the right to disqualify anyone from participating in this Promotion and/or receiving the Reward.
43. Citibank reserves the right to substitute the Reward with other reward, products or items with approximately equivalent value at any time with prior notice.
44. The Reward is not exchangeable for cash, credit or kind, whether in part or in full.
45. This Promotion shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.
46. Citibank shall not be liable for any default in respect of this Promotion due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic or pandemic, technical or systems failure or any event beyond the reasonable control of Citibank.
47. Citibank's decision on all matters relating to this Promotion is final and binding.
48. Citibank reserves the right at its own discretion 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, campaign or program with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on Citibank's website at www.citibank.com.my ("**Website**"), or in any other manner as Citibank deems fit. In this respect, the Participant's participation in this Promotion also signifies his/her agreement to access the Website 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 Citibank 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 Citibank of this Promotion will not entitle the Participant to any compensation against Citibank 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.
49. Any term and condition applicable to this Promotion which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
50. These terms and conditions are governed by and construed in accordance with the laws of Malaysia.