



Citi Rewards Card Online 5X Reward Points Terms and Conditions (effective 15 March 2021)

The “Citi Rewards Card Online 5X Reward Points” (“Campaign”) organized by Citibank Berhad (Registration No. 199401011410 / 297089-M) (“Citibank”) will start from 15 March 2021 until 15 September 2021 (both dates inclusive) (“Campaign Period”).

These Terms and Conditions shall be read in conjunction with:

- a. Citi Credit Cards Terms and Conditions;
- b. Citi Rewards Credit Card Terms and Conditions; and
- c. the terms and conditions governing the operation of any account(s) with Us, including but not limited to the Citibank Account Terms and Conditions; and
- d. 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 Campaign. Unless stated otherwise, definitions used in these terms and conditions will carry the same meaning as the definition found in Citi Rewards Cards Terms and Conditions. These and such mentioned terms and conditions are accessible via <https://www.citibank.com.my>.

ELIGIBILITY

1. Subject to these terms and conditions, this Campaign is open to Citi Rewards Credit Card customers of Citibank Berhad, holding a valid Citi Rewards Credit Card issued in Malaysia (hereafter referred to as “Citi Rewards Card”) (“Eligible Persons” and each, an “Eligible Person”).
2. The following persons are **NOT** eligible to participate in this Campaign:-
 - a) holder(s) of any Citi Rewards Card not issued in Malaysia;
 - b) holder(s) of any Citi Credit Card(s) who is (are) in default of any facilities granted by Citibank at any time during the Campaign period, subject to Citibank’s discretion; and/or
 - c) any Citibank customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Citibank Card Account or any facility of service granted by Citibank, including Citibank Online, accessible via www.citibank.com.my

CAMPAIGN MECHANICS & REQUIREMENTS

1. Subject to these terms and conditions, Eligible Person who made “Eligible Spend(s)” in accordance with column 2 of the Table below (subject to the capping in column 3 in the Table below), with his/her Citi Rewards Card shall be eligible for 5x Citi Rewards Points for every RM1.00 spend. The Eligible Spend(s) transactions must be purchases made in Ringgit Malaysia (MYR) and captured in Citibank’s records and posted not later than **16 September 2021**.

Table

Offer	Eligible Spend(s)	Capping
5x Citi Rewards Points for every RM1.00 on Eligible Spend(s).	Spends on selected online merchant(s) using Citi Rewards Card as follows:- 1. Amazon 2. Taobao 3. Lazada	For transaction(s) made on Eligible Spend(s), the 5X Citi Rewards Points is capped at a maximum transaction amount of RM600 per calendar month per Citi Rewards Card Account. Subsequently, for any amount above the sum of RM600 in any particular calendar month, Eligible Person will earn one (1) Citi Rewards points for every RM1.00 of transaction.

2. Eligible Spend(s) by supplementary card(s) will be included in the computation of the principal Citi Rewards Cardmember’s total Eligible Spend(s). For the avoidance of doubt, all related Citi Rewards Card of an Eligible Person including his/her Citi Rewards supplementary Card(s) shall be automatically tracked for purposes of tabulation of the Eligible Spend(s) based on transaction dates and/or time (Malaysia Date and/or Time) captured in Citibank’s records only during the Campaign Period and posted not later than **16 September 2021**.

3. For the purposes of this Campaign, The following shall **NOT** be included as Eligible Spend(s):-
 - a) transactions which are subsequently cancelled and/or refunded;
 - b) disputed, unauthorized or fraudulent purchase transactions;
 - c) instalments paid under Citibank Flexi Payment Plan or Citibank Easy Payment Plan; and/or
 - d) transactions made by Eligible Person with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director) i.e. transactions by a Participant with any corporation or business entity in which he is an employee or employer or works with or has shares or interest in or is a director of.
4. Citibank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.
5. Any determination by Citibank as to what constitutes Eligible Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.

FULFILLMENT OF 5x Citi Rewards Points

1. 1x Citi Rewards Points will be credited to the Eligible Person's Rewards Card account within 3 working days from the posting date and 4x Citi Rewards Points will be credited to a Eligible Person's Rewards Card account within **45 days** from the posting date and will be reflected in his/her monthly credit card statement.

Below is the example:-

3 May 2021: customer spend RM200 at Lazada

4 May 2021: Posting of RM200 spend at Lazada in the credit card statement

5 May 2021: 200 Citi Rewards Points credited into Rewards Card account

15 June 2021: 800 Citi Rewards Points credited into Rewards Card account

2. The following additional terms and conditions shall apply to the Citi Rewards Points:
 - a. Citi Rewards Point is not transferable
 - b. If there is any dispute or non-receipt of Citi Rewards Point, an Eligible Person is required to contact Citiphone at 03-2383 0000 by 15 December 2021 at the latest to request for an inquiry. No request for any inquiry will be entertained after 15 December 2021.
 - c. All Citibank Card account(s) and/or other account(s), facilities or loans of the Eligible Person must be in good standing during the Campaign and fulfillment period, as the case may be in order to be entitled to receive the Citi Rewards Point, including being prompt in payments due.
 - d. Supplementary Cardmembers are not entitled to receive the Citi Rewards Point. Citi Rewards Point received by such supplementary Cardmember, if any, will be given to the principal Cardmember.
3. At any time prior to fulfillment of 4x Rewards Points to the Eligible Person, if Citibank discovers that the Cardmember is a person who:
 - a. is not eligible for the Campaign;
 - b. any of his/her Citibank Credit Card account(s) is closed by Citibank for any reason whatsoever;
 - c. does not hold an active Citi Rewards Card which entitle Cardmembers to participate in this Campaign; and/or
 - d. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his use of any Citibank services or facilities (including Citibank Online)

Citibank reserves the right to disqualify such person from receiving the Citi Rewards Points.

OTHER TERMS AND CONDITIONS

1. Citibank shall not be liable for any delays on posting of transaction dates made by any merchants or any discrepancies on categorizations of the respective merchants under the Categories. Citibank shall not be responsible for any failures or delays in the transmission of evidence of sales transactions by International Incorporated merchant establishments or any other parties.
2. Citibank's decision on all matters relating to the Campaign will be final and binding.
3. To the fullest extent permitted by law, by participating in this Campaign, each and every Eligible Person is agreeing that he/she will not hold Citibank and its officers, servants, employees, representatives and/or agents, liable for any loss or damages that he/she may incur, in connection with the Campaign.
4. Citibank will not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure or any event beyond the reasonable control of Citibank.
5. Citibank 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, or suspend this Campaign and/or replace this Campaign 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 or in any other manner as Citibank deems fit. In this respect, the Eligible Persons participation in this Campaign 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. Eligible Persons also agree that their continued participation in this Campaign 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 Campaign will not entitle the Eligible Person to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the Eligible Person as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
6. Any terms and conditions applicable to this Campaign 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.
7. These Terms and Conditions are governed by and construed under the laws of Malaysia.