

TERMS & CONDITIONS – EARN UP TO RM100 CASH BACK WITH CITIBANK DEBIT CARD

CAMPAIGN PERIOD

1. The “**EARN UP TO RM100 CASH BACK WITH CITIBANK DEBIT CARD** (“Campaign”) organized by Citibank Berhad (Registration No. 199401011410 (297089-M)) (“Citibank” or “Bank”) will run from **29 March 2021 to 30 June 2021**, both dates inclusive (“Campaign Period”).
2. This Campaign and/or product(s) of services(s) offered here are not offered to any individuals of the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK. These terms and conditions are not, and should not be construed as, an offer, invitation or solicitation to buy, sell or invest in any of the products mentioned herein to such individuals.
3. The Campaign Period will be divided into **three (3)** Campaign Months (each a “Campaign Month”) as follows:

Campaign Month	Duration
1	29 March to 30 April 2021
2	01 May to 31 May 2021
3	01 June to 30 June 2021

4. This Campaign will run for the duration of the Campaign Period or until the Cash back Pool Capping amount (defined in Table 2) has been exhausted, whichever is earlier.
5. This Campaign is governed by these terms and conditions, which is 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) Citibank’s rules and regulations,

and if there is any inconsistency or conflict between these terms and conditions and the terms and conditions stated in (a) and (b) above, these terms and conditions will apply insofar as it is applicable for purposes of this Campaign. These terms and conditions and the terms and conditions stated in (a) and (b) above are accessible via Citibank’s website, accessible via <https://www.citibank.com.my> . By participating in this Campaign, Eligible Participants agree to be bound by these terms and conditions (subject to any variation or modification from time to time with prior notice). Citibank reserves the right, at its reasonable discretion, to disqualify any Eligible Participant or anyone from participating in the Campaign (for example, if the person had committed fraud or forged a transaction or retail purchase).

ELIGIBILITY

6. Subject to these Terms and Conditions, this Campaign is **strictly by invitation only** to selected Citibank Debit Cardholders (“Eligible Participants or an Eligible Participant”) via Invitation SMS or Invitation E-Mail. Eligible Participants will be auto-enrolled in the Campaign once a transaction is made on the Eligible Participants’ Citibank Debit Card issued by Citibank (hereafter collectively referred to as “debit cards” or “debit card”) during the Campaign Period.
7. The following persons are **NOT** eligible to participate in this Campaign:-
 - a) Eligible Participants who do not receive an Invitation SMS and/or Invitation E-Mail directly from Citibank;
 - b) holder(s) of any debit card(s) not issued in Malaysia;

- c) holder(s) of any debit card(s) who is (are) in default of any facilities granted by Citibank at any time during the Campaign period, subject to Citibank's reasonable discretion;
- d) 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; and/or
- e) **"United States Person" or "US Person"** is described as any of the following:
 - (i) Any citizen or resident of the United States of America including any person with a United States of America domicile;
 - (ii) Any person with a United States of America account mailing address;
 - (iii) Any person holding a United States of America Green Card;
 - (iv) 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
 - (v) Any person defined as a US Person for United States of America Tax purposes.

"US" INCLUDES THE UNITED STATES OF AMERICA, GUAM, PUERTO RICO, AMERICAN VIRGIN ISLANDS, AMERICAN SAMOA AND THE NORTHERN MARIANA ISLANDS. "United States Person" or "US Person" definition is subject to change by Internal Revenue Service (the U.S. government agency responsible for tax collection and tax law enforcement) from time to time.

CAMPAIGN MECHANICS & QUALIFYING REQUIREMENTS

8. Subject to these Terms and Conditions, Eligible Participant who meet the following Qualifying Requirement as per Table 1 below shall be eligible for cash back reward (collectively referred to as "cash back") as follows:

Table 1: Qualifying Requirement(s)		
No. of transaction(s) per Campaign Month	Cash back	
1	RM5	<ul style="list-style-type: none"> No minimum spend required Maximum RM100 cash back¹ is capped at per Debit Card throughout the campaign period
2	RM15	
3 & above	RM25	
Bonus At least 1 transaction for 3 consecutive Campaign Months get additional cash back	RM25	

¹Subject to the Cash back Pool Capping in Table 2 below.

HERE'S HOW YOU GET RM100 CASH BACK:

Illustration #1:

Campaign Month	Qualifying Requirement	Eligible Cashback
1	Meet 3 transactions	RM25
2	Meet 4 transactions	RM25
3	Meet 5 transactions	RM25
Bonus <i>(Eligible for BONUS cash back because meet the Qualifying Requirement for 3 consecutive months)</i>		RM25
Total Cash Back		RM100

Illustration #2:

Campaign Month	Qualifying Requirement	Eligible Cashback
1	Meet 2 transactions	RM15
2	Meet 3 transactions	RM25
3	-	-
Bonus <i>(Not eligible for BONUS cash back because did not meet the Qualifying Requirement for 3 consecutive months)</i>		-
Total Cash Back		RM40

- Subject to these terms and conditions, each Eligible Participant will be eligible to win a maximum of one (1) time cash back each Campaign Month and maximum of RM100 cash back (“cash back”) throughout the Campaign Period.
- Total cash back available under this Campaign is capped at **RM200,000** (“Cash back Pool Capping”). The cash back will be awarded to any Eligible Participant who meets the Qualifying Requirement on a “**first-come-first-serve**” basis. **For the avoidance of any doubt, once the Cash back Pool Capping have been exhausted, the Campaign will end notwithstanding that the Qualifying Requirement(s) may have been met by any other Eligible Participants.**

Table 2: Campaign Month and Cash Back Pool Capping

Campaign Month	Duration	Cash back Pool Capping
1	29 March to 30 April 2021	RM50,000
2	01 May to 31 May 2021	RM50,000
3	01 June to 30 June 2021	RM50,000
Bonus At least 1 transaction for 3 consecutive Campaign Months get additional RM25 cash back		RM50,000

QUALIFYING TRANSACTIONS

- For the avoidance of any doubt, only Qualifying Transactions will be counted toward meeting the Qualifying Requirements. “**Qualifying Transactions**” means any local retail purchases, including online purchases excluding international/foreign transaction(s), made with an Eligible Participant’s debit card within the Campaign Period, excluding:-
 - Qualifying Transactions which are subsequently cancelled or refunded; and
 - Disputed, unauthorized or fraudulent purchase transactions.
- For avoidance of any doubt, transactions made during the Campaign Period but subsequently cancelled or refunded during the Campaign Period will not be taken into account as part of the computation of Qualifying Transactions during the Campaign Period as such transactions will be reversed on cancellation or refund.
- Calculation of total Qualifying Transactions is based on total cumulative count of transactions posted to the Eligible Participant’s Savings or Current Account(s) within the Campaign Period based on Citibank’s records. To the fullest extent permitted by law, 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 not due to any act, omission or instruction by Citibank. Any determination by Citibank as to what transactions qualifies towards meeting the Qualifying Requirement and all transactions as recorded by Citibank, save for manifest error (for example, incorrect entries) or fraud, shall be final and conclusive.

FULFILLMENT OF CASH BACK

14. At the end of the Campaign Period, the Qualifying Transactions of each Eligible Participants will be calculated and sorted via date and time stamp in ascending order.
15. The cash back will be credited into the Eligible Participant's Current Account or Savings Account tied to their Debit Card within 90 days after the end of Campaign Period. For the avoidance of any doubt, Citibank may at its reasonable discretion, forfeit the cash back in the event:-
 - a) the Eligible Participant closes or terminates his/her banking account with Citibank and/or its relevant debit card during the Campaign Period or before the cash back is credited into the Eligible Participant's account ; and/or
 - b) the Eligible Participant has committed or 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, accessible via <https://www.citibank.com.my> (Website).
16. Citibank reserves the right at its reasonable discretion to substitute the cash back with other products of approximately equivalent value at any time with prior notice.
17. 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 Rewards.
18. To the fullest extent permitted by law, by participating in Campaign, 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 Campaign), liable for any loss or damages that he/she may incur, in connection with this Campaign and the use of the cash back by the eligible Participant and/or any other persons.
19. The cash back is non-exchangeable for credit or kind, whether in part or in full.

MISCELLANEOUS

20. Citibank reserves the right to disqualify anyone from participating in this Campaign and/or receiving any cash back.
21. This Campaign shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.
22. Citibank shall not be liable for any default in respect of this Campaign 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.
23. Save for manifest error (for example, incorrect entries) or fraud, Citibank's decision on all matters relating to this Campaign is final and binding.
24. 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 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 ("**Website**"), or in any other manner as Citibank deems fit. In this respect, the Participant's 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. 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). For the avoidance of doubt, any cancellation, termination, withdrawal or suspension by Citibank of this Campaign 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.

25. The Participant hereby give their consent to and authorize Citibank to process, including but not limited to disclose, store, utilize and/or transfer their personal data such as their names, addresses and contact numbers to Citibank and/or Citibank N.A., Citigroup Inc. or any of Citibank's/their offices, affiliates or subsidiaries ("Citigroup"), including any person to whom Citibank and/or Citigroup have outsourced the performance of Citibank's/their operational functions, any other third party service providers and any regulatory authorities (whether all of these are within or outside Malaysia), in connection with this Campaign, for confidential use, processing this campaign, data processing, meeting legal and regulatory requirements, fulfillment and delivery of gifts and/or payment of incentives upon successful referral, to Participant in connection with this Campaign (where applicable) and all the purposes incidental and associated with any of the above. This consent is in addition to any other consents that the Participant has given to the Bank.
26. Any terms and condition 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.
27. These terms and conditions are governed by and construed in accordance with the laws of Malaysia.

CITIBANK'S PRIVACY NOTICE

Keeping personal data of individuals secure is a top priority for all of us at Citibank. Please visit us at www.citibank.com.my/privacyEng to view our Notice and Choice Principle Statement where we seek to outline how we intend to deliver all the rights and protections that you are entitled to in respect of your personal data.