

Citibank Malaysia



## **Bundle Deal Top 8 e-Billers Campaign (RM50 Cash Back) - Terms and Conditions**

### **Promotion Period**

1. This campaign organized by Citibank Berhad (Co. No. 297089-M) ("Citibank") called the Bundle Deal Top 8 e-Billers Campaign ("Promotion") will run from 1st September to 31st October 2011 (both dates inclusive) ("Promotion Period").

### *Eligibility*

2. Subject to Clause 3 hereunder, all individuals who are Citibank customers or staff who are existing account and/or credit card holders of Citibank, who receive an invitation from Citibank either via short message service ("SMS") or electronic direct mailers ("EDM") on their mobile phones or email account respectively, are eligible to participate in this Promotion ("Eligible Persons").

3. The following individuals are NOT eligible to participate in this Promotion:

- a) Representatives and/or agents (including advertising and promotion agents) of Citibank, their permanent and/or contract employees and their respective immediate family members;
- b) holder (s) of Citibank credit card(s) not issued in Malaysia; and
- c) holder (s) of Citibank credit card(s) who is (are) in default of facilities granted by Citibank at any time during the Promotion Period, subject to Citibank's discretion.

## Promotion Mechanics

To participate in the Promotion, the Eligible Person must register as a user of Citibank's Online Bill Payment Service ("Participant").

4. Subject to these Terms and Conditions, each Participant who, on each calendar month during the Promotion Period, makes payments via Citibank's Online Payment Service to at least three (3) Payees from the below list of "Citibank's Top e-Billers" ("Qualifying Transactions") will be rewarded with a Ringgit Malaysia Fifty (RM 50) only cash rebate ("Cash Rebate"). Such Participant is hereafter referred to as a "Successful Participant".

5. Below is the list of Citibank's Top e-Billers for purposes of this Promotion:

- Tenaga Nasional Berhad
- Syabas
- Maxis
- Celcom
- Digi
- Astro
- Telekom
- All Majlis Perbandaran- Assessment

6. Qualifying Transactions shall exclude any Online Bill Payments that are rejected or not successfully effected. For the avoidance of doubt, only successful Qualifying Transactions shall be taken into account in the award of the Cash Rebate and a Citibank Online Bill Payment is deemed successful if the payment instruction is successfully effected and cleared funds have been received by the relevant Payee.

7. Qualifying Transactions made by a supplementary holder of a Citibank credit card or a secondary holder shall be aggregated with the principal cardholder's Qualifying Transactions and only the principal cardholder will be entitled to the Cash Rebate.

8. Regardless of the number of Qualifying Transactions made, each Participant shall only be entitled to one time Cash Rebate.

9. For purposes of calculation of the Qualifying Transactions, the number of the Payees is considered and not the number of payments made to a single Payee. For example:-

- A Participant makes three (3) Online Bill Payments to Syabas in the same calendar month, such transactions shall be considered as One (1) Qualifying Transaction; and
- A Participant makes three (3) Online Bill Payments to three different Payees from the Citibank's Top e-Billers List in the same calendar month, such transactions shall be considered as three (3) Qualifying Transactions.

10. The Cash Rebate awarded to a Participant will be reflected in his/ her monthly statement for Citibank Credit Card or account within four to six weeks from the end of the Promotion Period. Notwithstanding this, Citibank shall not be held liable for any delay in the processing and crediting of Cash Rebate. The Cash Rebate will be credited into the account from which the Participant's first Qualifying Transaction was made from.

11. The following terms and conditions apply to the Cash Rebates:

- (a) If there is any dispute or non-receipt of the Cash Rebate, the Successful Participant is required to contact Citiphone by 30th November 2011 at the latest to request an inquiry. No request for any inquiry will be entertained after.
- (b) The Citibank credit card account(s) of the Successful Participant must be in good standing during the Promotion Period in order to be entitled to receive the Cash Rebate.
- (c) Each Successful Applicant is only entitled to receive the Cash Rebate ONCE regardless of the number of Qualifying Transactions made during the Promotion Period.
- (e) The Cash Rebate earned is not exchangeable for cash, credit or in kind, in part or in full.
- (f) The Successful Participant is not allowed to transfer or sell his/her right to the Cash Rebate to any other person.

12. Citibank reserves the right to disqualify an Eligible Person or Participant or Successful Participant (as the case may be) from participating in the Promotion and/or from receiving or using the Cash Rebate or cancel the Cash Rebate earned by any Successful Participant:

(a) where the minimum payment under any of his/her Citibank credit card account(s) (including any Citibank Credit Card) has been due for 30 days or more;

(b) if any of his/her Citibank credit card account(s) is closed by Citibank for any reason whatsoever;

(c) if he/she has committed or is suspected of committing any fraudulent or wrongful acts in relation to any of his/her Citibank credit card account(s) or any other Citibank services or facilities including Citibank Online, as defined in Citibank's website [www.citibank.com.my](http://www.citibank.com.my) ; and/or

(d) if the Cash Rebate is awarded to a person who is not eligible to receive the Cash Rebate in accordance with these Terms and Conditions.

*Miscellaneous*

13. Citibank shall not be liable for any default in respect of the Promotion due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or systems failure or any event beyond the reasonable control of Citibank.

14. Citibank's decisions on all matters relating to the Promotion, including the determination of the Eligible Persons will be final and binding and no further correspondence or attempts to dispute such decisions will be entertained.

15. Citibank reserves the right to cancel, terminate or suspend the Promotion with notice by way of posting the Microsite (as defined below). For the avoidance of doubt, cancellation, termination or suspension by Citibank of the Promotion shall not entitle the Participants or Successful Participants to any claim or compensation against Citibank for any and all loss or damage suffered or incurred by the Participants or Successful Participants whether as a direct or indirect result of the act of cancellation, termination or suspension.

16. Citibank reserves the right at its absolute discretion to modify, vary, delete, add to or amend any of these Terms and Conditions from time to time with notice. These Terms and Conditions may be modified, added, deleted or varied by Citibank by way of posting on Citibank's microsite – [www.citibank.com.my/topbiller](http://www.citibank.com.my/topbiller) (the "Microsite"), or in any other manner deemed suitable by Citibank. The Participants agree to access the Microsite at regular time intervals to view these Terms and Conditions and to ensure that they are kept up-to-date with any changes or variations to these Terms and Conditions. The Participants agree that their continued participation in the Promotion shall constitute their acceptance of these Terms and Conditions (as modified, varied, deleted, added to or amended from time to time).

17. All matters of disputes are subject to the final decision of Citibank.

18. These Terms and Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising the Promotion.

19. To the fullest extent permitted by law, each Participant is deemed to have waived any right he/she may have against 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), in respect of any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Promotion, even if Citibank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.