Citibank Online Credit Card Campaign Terms and Conditions ("these Terms and Conditions")

The Campaign Period

1. This Citibank Berhad (Co. No. 297089-M) ("Citibank") "Citibank Online Credit Card Campaign" ("Campaign") will run from 21 August 2013 to 31 October 2013 (both dates inclusive) ("Campaign Period"). All applications must be made within the Campaign Period.

Eligibility

2. Subject to these terms and conditions, the Campaign is open to any New-to-bank applicant who, during the Campaign Period, applies for at least ONE (1) principal Citibank Credit Card via "Citibank Online" or via "SMS":

3. For all applicants, "Citibank Online" or via “SMS” is more particularly described as follows:

   a) Applications made via Citibank Online at www.citibank.com.my ("Website")
      i) by filling out and/or completing an electronic online Citibank credit card application form and submitting it via Citibank Online on the Website;
      ii) subsequently completing and submitting a physical credit card application form (together with all supporting documents) to Citibank by mail or facsimile before the deadline set out in Clause 8 below; or

   b) Applications made via SMS
      i) By sending a short messaging service text ("SMS") to Citibank’s 36700 SMS channel to express interest in applying for a Citibank Credit Card; and
      ii) Subsequently completing and submitting a physical application form (together with all supporting documents) to Citibank by mail or facsimile before the deadline set out in Clause 8 below. For the avoidance of doubt, tel-co charges may apply for sending the SMS.

   For the purposes of this terms and conditions, all applicants will be referred to as “Customer”.

4. The following persons are not eligible to participate in the Campaign:

   a) Any Customer who is not a resident of Malaysia and/or does not meet the minimum age requirement of twenty one (21) years old.

   b) Permanent and/or contract employees of Citibank (including its subsidiaries and related companies) and their immediate family members;

   c) Any Customer who is in default of repayment of sums due under the Customer’s Citibank Credit Card Account, Citibank Ready Credit CRC Account and/or any other facilities with Citibank, which includes being overdue in payment and exceeding the Customer’s credit limit at any time during the Campaign Period;

   d) A Customer who had cancelled his/her Citibank credit card(s) within three (3) months before the date of application and is applying or re-applying for any Citibank Credit Card under the campaign.

   e) All supplementary Citibank Credit Card applicants; and/or

   f) Any person who has committed or is suspected of committing any fraudulent or wrongful acts in relation to the Card, Citibank Ready Credit facility and/or any other Citibank services or facilities.

Approval of Applications

5. The Applicants ("Successful Applicants") are those who have their Citibank Credit Card applications successfully approved between 21 August 2013 and 14 November 2013 (both dates inclusive) ("Approval Period").

6. For the avoidance of doubt, in relation to Citibank Credit Card applications, “successfully approved” means that the Customer’s credit card application has been approved by Citibank and a Citibank credit card is being or has been issued to the said Customer. Conditional approvals of Citibank credit card applications which may informed to or has been received by a Customer from Citibank are not deemed to be successfully approved.

7. Citibank reserves the right as it deems fit to approve or reject any credit card applications, and/or the supporting documents as requested by Citibank. For the avoidance of doubt, Citibank reserves the right as it deems fit to determine if the supporting documents are sufficiently clear for purposes of the approvals.
8. The physical completed credit card application forms must be submitted, together with such clear and readable supporting documents as may be requested by Citibank no later than 31 October 2013. An applicant may verify and confirm the relevant card approval status by contacting CitiPhone at the following telephone numbers: 03-2383 0000 (Kuala Lumpur), 04-296 000 (Penang), 07-268 0000 (Johor Bahrul), 09-509 0000 (Kuantan), 06-852 0000 (Melaka) or 1800-82-1010 (Sabah & Sarawak) (“CitiPhone”). For the avoidance of doubt:

   a) If your application or supporting documents are dispatched by facsimile, proof of transmission does not mean proof of receipt by Citibank; and
   b) If your application or supporting documents are dispatched by courier, Citibank will not be responsible for any mishandling or misdirection of any courier.

The Cash Back(s)

9. Subject to the clauses above, all Successful Applicants will receive RM50 Cash Back, provided:

   a) They submit the completed credit card application form within 7 business days from the date of application; and
   b) The approved credit card is used for a minimum of three (3) times within sixty days from approval date.

   A “business day” means a day when Citibank Berhad in Kuala Lumpur is opened for business and excludes weekends and public holidays.

10. Over and above the clauses above, the first 400 Successful Applicants who makes a retail purchase of the following tier within 60 days from the approval date (“Qualifying Period”) will receive the following Cash Back:

<table>
<thead>
<tr>
<th>Retail Purchase Range</th>
<th>Cash Back</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM800 – RM3499</td>
<td>RM200</td>
</tr>
<tr>
<td>RM3500 and above</td>
<td>RM500</td>
</tr>
</tbody>
</table>

11. For the avoidance of doubt, a “retail purchase” may include any retail purchase paid for under the Citibank Easy Pay Plan (EPP) (as defined in the Website, as hereinafter defined) but shall exclude the following expenditures or circumstances:

   a) outstanding balance transferred pursuant to the Citibank Balance Transfer Program (as defined in the Website) or any other similar program by a Successful Applicant from any other Citibank credit card account to the account of the Citibank Credit Card approved under the Promotion;
   b) cash advance or cash withdrawal debited to the account of the Citibank Credit Card;
   c) Dial-For-Cash (DFC) or Balance Conversion or under Flexi Payment Plan (FPP) (both terms are as defined in the Website);
   d) any fees and/or charges prescribed from time to time by Citibank to be paid to or in connection with the Citibank Credit Card (including entrance fee, annual fee, finance charges, handling charges, late payment charges and any other charges or fee);
   e) government service tax and any other similar taxes;
   f) charges to the Citibank Credit Card which are disputed by the Successful Applicant which are subsequently reversed by Citibank;
   g) Such other expenditures or circumstances as Citibank may determine from time to time.

Fulfillment

12. The following terms and conditions apply to the Cash Back(s):

   a) The Cash Back(s) awarded to a Successful Applicant will be reflected in his/her monthly credit card statement within 4-8 weeks after the end of the Qualifying Period and upon fulfillment of all terms and conditions listed.
   b) If there is any dispute or non-receipt of the Cash Back(s), the Successful Applicant is required to contact CitiPhone by 28 February 2013 at the latest to request an inquiry. No request for any inquiry will be entertained after 28 February 2013.
   c) The Citibank credit card account(s) of the Successful Applicant must be in good standing during the Campaign and Approval Period in order to be entitled to receive the Cash Back.
   d) The Cash Back(s) are not exchangeable for cash, credit or in kind, in part or in full.
   e) The Successful Applicant are not allowed to transfer or sell his/her right to the Cash Back to any other person.
   f) For the avoidance of doubt, a Successful Applicant can receive up to a maximum of RM550 in cash back, upon fulfillment of all terms and conditions listed.
**Miscellaneous**

13. Citibank’s decision on all matters relating to the Campaign will be final and binding.

14. Citibank reserves the right not to disclose its reasons for not approving any credit card application.

15. To the fullest extent permitted by law, by participating in this Campaign, each and every 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 the Campaign.

16. Citibank reserves the right as it deems fit to vary or change any of these terms and conditions with notice. These terms and conditions may be varied or changed by Citibank by way of posting on Citibank Facebook Webpage or in any other manner deemed suitable by Citibank. Participants who had participated in the Campaign are deemed to have accessed Citibank Facebook Webpage and/or Citibank’s website at www.citibank.com.my (“Website”) and to have knowledge of and to have agreed to any changes or variations to these terms and conditions. Participants agree that their continued participation in the Campaign will constitute their acceptance of these terms and conditions (as varied or changed).

17. 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.

18. Citibank reserves the right to cancel, revise, terminate or suspend the Campaign with notice. For the avoidance of doubt, any cancellation, revision, termination or suspension by Citibank of the Campaign shall not entitle any Participant and/or Customer to any claim or compensation against Citibank for any and all loss or damage suffered or incurred by any Eligible Person, Participant and/or Winner as a direct or indirect result of the act of cancellation, revision, termination or suspension.

19. These Terms and Conditions are governed by and construed under the laws of Malaysia.