CITIBANK ONLINE: REGISTER AND WIN PHILLIPS AIR PURIFIER

TERMS & CONDITIONS

The Campaign Period

This Citibank Online: Register and Win Phillips Air Purifier (“Campaign”) organized by Citibank Berhad (Company No. 297089-M) (“Citibank”) will run from 12th November 2014 to 17th December 2014 (both dates inclusive) (“Campaign Period”).

Eligibility

1. The Campaign is only open to selected existing Citibank customers who have received Citibank’s invitation vide electronic direct mailer (“EDM”) and/or short messaging service text (“SMS”) to participate in the Campaign and such customers accepting the invitation by registering for a Citibank Online account during the Campaign Period at https://www.citibank.com.my/MYGCB/JSO/reg/Setup.do website through desktop or laptop.

2. The following persons are NOT eligible to participate in this Campaign:
   a) Any person who is not a resident of Malaysia;
   b) Any person who owns a Citibank Credit Card(s), Citibank Banking account(s), Citibank Mortgage and/or Debit & ATM Cards not commenced or issued in Malaysia, as the case may be;
   c) Any Citibank customer who is in default of any facilities granted by Citibank at any time during the Campaign Period, subject to Citibank’s discretion; and/or
   d) Any person who has committed or is suspected of committing any fraudulent or wrongful acts in relation to any other Citibank services or facilities, including Citibank Online.

The Campaign

3. An Eligible Person must not have closed or have had their Banking/ Mortgage/ Credit Card/ Citibank Ready Credit (“CRC”) account(s) closed or terminated by Citibank. Any Eligible Person whose Banking/Mortgage/ Credit Card/ CRC account(s) have been closed before any prize have been awarded to him/her under this Campaign will not be entitled to receive any prize under this Campaign.

4. In respect of:
   a) Citibank Credit Cards and/or CRC, an Eligible Person’s account(s) must be valid and in good standing, including not being overdue in payment and has not exceeded its credit limit in order for the Eligible Person to participate in the Campaign;
   b) Citibank Mortgage accounts, an Eligible Person’s account must be valid and in good standing, including not being overdue in payment and not restructured or under any re-write programs, subject to the discretion of Citibank; and
c) All accounts (including Credit Card accounts, Banking, CRC and/or Mortgage accounts) and services pertaining to them, including usage of Debit & ATM Card, such account or use of service must not have been part of or suspected to be part of any fraudulent or wrongful acts or is in default of any other provision governing those facilities, accounts or services which have not been remedied;

5. Upon registering for a Citibank Online account within the Campaign Period, Eligible Person is entitled to receive Phillips Air Purifier model: AC4025/00 worth RM699 (Prize) on a first-come-first-served basis according to the Weekly Cycle slots as per below:

<table>
<thead>
<tr>
<th>Weekly Cycle</th>
<th>Number of winners</th>
</tr>
</thead>
<tbody>
<tr>
<td>12:00 pm, 12 November 2014 – 11:59 am, 19 November 2014</td>
<td>20</td>
</tr>
<tr>
<td>12:00 pm, 19 November 2014 – 11:59 am, 26 November 2014</td>
<td>20</td>
</tr>
<tr>
<td>12:00 pm, 26 November 2014 – 11:59 am, 3 December 2014</td>
<td>20</td>
</tr>
<tr>
<td>12:00 pm, 3 December 2014 – 11:59 pm, 10 December 2014</td>
<td>20</td>
</tr>
<tr>
<td>12:00 pm, 10 December 2014 – 11:59 pm, 17 December 2014</td>
<td>20</td>
</tr>
</tbody>
</table>

6. Citibank will notify all Winners when they have won the Prize(s) via SMS or email or letter. The notification and Prize will be received within 4-8 weeks from the end of the Campaign Period;

7. For avoidance of any doubt, the winners for each Campaign week in the table above will win on a first-come-first-served basis, based on the time of registration;

8. An Eligible Person is entitled to win only one Prize;

9. The following additional terms and conditions will apply to the Prizes:

a) Supplementary Citibank Credit Cardmembers or secondary Banking/Mortgage Eligible Persons who have registered for their own Citibank Online account are entitled to win the Prize. Prize won by a supplementary Citibank Credit Cardmembers or secondary Banking/Mortgage Eligible Persons, if any, will be delivered to the principal Citibank Credit Cardmembers or Banking/Mortgage Eligible Persons instead. This restriction is not applicable to CRC Account holders as there is/are no secondary account holder(s) for CRC Facility;

b) All Prizes are given “as is” basis and are not transferable, nor exchangeable for credit or kind whether in part or in full;

c) All Citibank Card account(s) and/or other account(s), facilities or loans of the Winner must be in good standing as the case may be in order to be entitled to receive the Prize(s), including being prompt in payments due;

d) To the fullest extent permitted by law, there are no, and 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 suitability or fitness for a particular purpose in respect of the Prizes;

e) For the avoidance of doubt, the Prizes are provided by Citibank’s suppliers. The Eligible Persons hereby acknowledge and agree that Citibank excludes all warranty and/or liability in connection with the awarded prizes and/or the Campaign. Eligible Persons shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from their participation in the Campaign, redemption and/or usage of the prizes. Citibank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the
Eligible Persons as a result of the participation in the Campaign and/or the use of the Prizes.

f) The Prize will be couriered to customers’ primary addresses as recorded with Citibank;

g) The title in the Prizes and any risk of loss or damage to the Prizes will pass to the Winners upon delivery of the Prizes to such Winners. Citibank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Prizes where such defect, loss or damage in respect of the Prize is not due to the fault and/or negligence of Citibank;

h) If there a case when the first delivery of Prize failed, a third party service provider will leave a note to Winners to contact the third party service provider in order to retrieve their Prize. The third party service provider will deliver up to two times to the same address and if Winners do not contact the third party service provider after a month from the date of second failed delivery, Winners will be disqualified.

i) Citibank reserves the right to select the colour of the Prize(s), where applicable; and

j) Citibank shall not be responsible for any defect or any other loss or damage that may be suffered in connection with any of the Prizes. Any dispute in relation to the warranty or quality of any Prize or any terms and conditions in respect thereof shall be settled directly between the relevant Eligible Persons and the relevant supplier. Citibank will bear no responsibility for resolving any dispute and the Winner must liaise directly with the relevant supplier and not Citibank in this regard. If the supplier is unable to supply the same model of the Prize(s).

k) Citibank gives no representation on the quality of the Prizes or their suitability for any purpose. Any dispute in relation to the Prizes must be settled between the Winner and the merchant. Citibank is not responsible for resolving such disputes and the Winners are to liaise directly with the merchant for services pertaining to the Prizes;

l) The Prizes are not exchangeable for cash, credit or kind, in part or in full; and title in the Prizes and any risk of loss or damage to the Prizes passes to the Winners upon delivery of the Prizes to the Winners. In the event of late delivery of the Prizes or queries in relation to the Prizes, Winners may contact CitiPhone, at the following telephone numbers: 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), and 07-268 0000 (Johor Bahru); and

Consent

10. Eligible Persons, Participants and/or Winners who participate in this Campaign are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of Citibank and/or the judges and, to the fullest extent permitted by law, to have consented to and authorized Citibank to disclose their particulars to the third party service providers engaged by Citibank for purposes of the Campaign. Citibank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Persons’ and/or Card members’ names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Campaign. Citibank’s decision on all matters relating to the Campaign (including the interpretation of these Terms and Conditions) shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.

11. Each of the Eligible Persons and/or card members is deemed to have given his/her consent and authorization to Citibank to use his/her name and any photographs taken or other information approved by the Eligible Persons, Participants and/or Winners for current and future advertising and publicity purposes relating to the Campaign. Eligible Persons and/or card members also agree to be featured in any publicity material relating to the Campaign. No fee will be paid to the Winners for any of the foregoing.
Miscellaneous

12. In the event that a Prize is awarded to Eligible Person(s) / Winner(s) who or in the event that Eligible Person(s) / Winner(s):
   
a) is not eligible to participate in the Campaign and/or receive the Prize; and/or,

b) has committed or is suspected of committing any misconduct, fraudulent or wrongful acts,

   Citibank reserves the right to disqualify such Eligible Person(s) / Winner(s) from participating in the Campaign and/or receiving the Prize.

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

14. To the fullest extent permitted by law, by participating in this Campaign, each and every Eligible Person, Eligible Person(s) and/or Winner(s) 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.

15. 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 Eligible Person(s) and/or Winner(s) to any claim or compensation against Citibank for any and all loss or damage suffered or incurred by the Eligible Person(s) and/or Winner as a direct or indirect result of the act of cancellation, revision, termination or suspension.

16. Citibank will not be liable for any damage, loss, cost or expenses suffered by an Eligible Person(s) and/or Winner(s) at any time from any cause due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failure or any event beyond the reasonable control of Citibank.

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 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. The Eligible Persons and/or Winner(s) 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. The Eligible Persons agree that their continued participation in the Campaign will constitute their acceptance of these terms and conditions (as varied or changed).

19. These terms and conditions are governed by and construed under the laws of Malaysia.