

Citibank 2021 Mortgage Cash Back Plus Campaign Terms and Conditions

Campaign Period

This "Citibank 2021 Mortgage Cash Back Plus Campaign" ("**Campaign**") is organized by Citibank Berhad (Co. No. 297089-M) ("**Citibank**") and will run from **2 January 2021** to **31 December 2021** (both dates inclusive) ("**Campaign Period**").

The offers mentioned in these Terms and Conditions are not offered to individuals resident in 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 or sell any of Citibank products or services mentioned herein to such individuals.

Eligibility

1. Subject to these Terms and Conditions (and subject to the qualifying Loan Amounts stipulated in the table below), the Campaign is open to any individual applicant or Mortgage Customers (defined below), during the Campaign Period who applies for a Citibank Mortgage Loan (defined below) for:-
 - 1.1. financing of the purchase of completed residential property(ies);
 - 1.2. refinancing of completed residential property(ies) from other bank; or
 - 1.3. an increase in line/ top-up of the existing Citibank Mortgage Loans (completed residential property(ies) only).

2. For the purpose of these Terms and Conditions:-

"**Cash Back Plus**" means the Cash Back Plus amount indicated in the table below;

"**Mortgage Loan**" means Citibank Housing Loan (excluding Citibank FlexiHome Loan);

"**Mortgage Customers**" means existing or new Mortgage customers/ Applicants who applies for a Mortgage Loan for (a) part-financing the purchase of completed residential property(ies), (b) refinancing of completed property(ies) from other bank or (c) increase in line/ top-up of the existing Mortgage Loans (completed residential property(ies) only), but excludes Citigold Customers;

"**Citigold Customers**" means existing or new Citigold customer who applies for (a) part-financing the purchase of completed residential property(ies), (b) refinancing of completed property(ies) from other bank, or (c) increase in line/ top-up of the existing Mortgage (completed residential property(ies) only);

The term "**Increase in line**" means an increase in the amount of loan which is above the original loan amount of the existing Citibank Housing Loan of the Mortgage Customers or Citigold Customers; and

The term "**drawdown**" means Mortgage Loan applications which have actually been accepted by Mortgage Customers or Citigold Customers, drawdown by Citibank and captured in Citibank's system as first loan drawdown status by 30 June 2022;

3. The following persons are NOT eligible to participate in this Campaign:
 - a. any person (s) who had obtained their Mortgage facility from any Citibank subsidiaries and/or affiliates in countries other than Malaysia;
 - b. any person (s) who is (/are) in default of any loans or facilities granted by Citibank, its subsidiaries and/or affiliates at any time during the Campaign Period, subject to Citibank's reasonable discretion; and/or
 - c. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Card account(s), any facility, service or accommodation granted by Citibank, including Citibank Online (accessible at <https://www.citibank.com.my>).

For avoidance of doubt, the employees of Citibank (including its Malaysian incorporated subsidiaries and/or affiliates) can participate in this Campaign if the Mortgage Loan is/was applied under non-staff loan and the Mortgage complies

with the provisions under these Terms and Conditions. All taxes whatsoever (if any) on the Cash Back Plus will be borne by the respective employee.

Campaign Mechanics

4. For purposes of this Campaign, the following criteria is applicable:-
 - 4.1. applicants must send in their application for a Mortgage Loan with supporting documents reasonably required by Citibank during the Campaign Period;
 - 4.2. If the application is approved, accept the Letter of Approval/ supplemental Letter of Approval **within seven (7) working days** from the date of such Letter of Approval / Supplemental Letter of Approval. For the avoidance of any doubt, if the date of the Letter of Approval / Supplemental Letter of Approval is **between 24 December 2021 and 31 December 2021**, acceptance must **not** be **later than 10 January 2022**; and
 - 4.3. once the application is approved, any part of the Mortgage Loan is first drawdown **on or before 30 June 2022**.
5. Applicants shall bear all reasonable cost and expenses incidental to the Loan application including legal fees, disbursement, stamp duties, valuation cost and all relevant taxes.
6. This Campaign is not valid with other promotions, offers, discounts, rebates or privileges, unless stated otherwise by Citibank.

Cash Back Plus

7. Every Mortgage Customer or Citigold Customers who fulfills the criteria set out in these Terms and Conditions will be entitled to Cash Back Plus ("**Eligible Mortgage Customer**" or "**Eligible Citigold Customer**"):-

No	Customer Type*	Loan Amount	Cash Back Plus
A.	Mortgage Customers	RM500,000 and above	0.55% of the total loan amount subject to a cap of RM10,000 + RM2,000
B.	Citigold Customers	RM500,000 and above	0.55% of the total loan amount subject to a cap of RM30,000 + RM2,000

8. The following additional terms and conditions shall apply to the Cash Back Plus:
 - 8.1. Upon first loan drawdown, the Cash Back Plus that the Eligible Mortgage Customer or Eligible Citigold Customer is entitled to under these Terms and Conditions, will be credited into Eligible Mortgage Customer's or Eligible Citigold Customer's Mortgage Loan account within one (1) month from the first loan drawdown date;
 - 8.2. For Citibank Housing Loan account, the Cash Back Plus that the Eligible Mortgage Customer or Eligible Citigold Customer entitled will be credited into the Mortgage Loan account which will be used to reduce the Mortgage Loan outstanding balance;
 - 8.3. An Eligible Mortgage Customer's or Eligible Citigold Customer's account(s) must be in good standing throughout the Campaign Period until the date of crediting the Cash Back Plus into his/her respective Citibank Housing Loan account in order to be entitled to participate in this Campaign and be eligible for the Cash Back Plus; and
 - 8.4. *The Applicant's Cash Back Plus entitlement will be based on the Applicant's segment (whether the Applicant is categorised as Citigold Customers or otherwise) in the Citibank's system at the point of first loan drawdown.
9. For the avoidance of doubt, in the case of joint applications for a Citibank Mortgage, Eligible Mortgage Customers or Eligible Citigold Customers are only entitled to one (1) time Cash Back Plus per loan application.
10. By participating in this Campaign, the Eligible Mortgage Customers or Eligible Citigold Customers hereby expressly agree to be bound by these Terms and Conditions and the decisions of Citibank. In the event of any inconsistency

between these Campaign terms and conditions and any brochure, marketing or promotional materials relating to the Campaign, these Terms and Conditions shall prevail to the extent of such inconsistency.

11. Citibank reserves the right to disqualify anyone from participating in the Campaign and/or receiving the Cash Back Plus.
12. Citibank reserves the rights to cancel, terminate, suspend or extend the Campaign with notice. For the avoidance of doubt, to the fullest extent permitted by law, any cancellation, termination, suspension, or extension by Citibank of the Campaign shall not entitle any Mortgage Customers, Citigold Customers or any persons to any claim of compensation against Citibank for any and all losses or damages suffered or incurred as result of the act of cancellation, termination, suspension or extension of the Campaign (save for willful default or negligence on the part of Citibank).
13. Citibank shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or system failure or any event beyond the reasonable control of Citibank.
14. Subject to these Terms and Conditions, Citibank's decision on all matters relating to the Campaign will be final and binding.
15. 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 including but not limited to the eligibility criteria from time to time. 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 applicant'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. Applicants 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 applicant to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the applicant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
16. This Campaign shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia and such other relevant regulatory bodies.
17. Any term 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.
18. These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia.

Privacy

At Citi, the security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Please refer to our [Notice and Choice Principle Statement](https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf) accessible via https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf which outlines how we intend to deliver all the rights and protections you are entitled to in respect of your personal data.