

**Terms and Conditions:**

1. This **2 January 2019 to 31 March 2019** Wealth Management Products (“WMP”) promotion (“**Promotion**”) is organized by Citibank Berhad (297089-M) (“**Citibank**” or “**Bank**”) and will run from **2 January 2019 to 31 March 2019** both dates inclusive (“**Promotional Period**”).
2. This Promotion is governed by the terms and conditions set out below and by participating in this Promotion, Participants (as defined below) agree to be bound by these terms and conditions.
3. Subject to these terms and conditions, this Promotion is only open to Citibank existing clients or new Citibank clients (“**Clients**”) who are not employees of any subsidiaries and/or any affiliates of Citigroup Inc.
4. To be eligible for the Promotion, Clients must purchase the Unit Trust/Market Linked Investment/ Retail Bond/Private Retirement Scheme/New Dual Currency Account via face to face channel only. For the avoidance of doubt, this Promotion is not open to Clients who purchase the aforesaid product via online channel or other channel (if any).
5. Under this Promotion, subject to these terms and conditions including Clauses 5.1, 5.2, 5.3, 5.4 and 5.5 below as well as the other terms and conditions below, Clients who meet the criterion as stated in column 2 of the tables below during the Promotional Period in a single day, will be given gifts (“**Gift**”) set out opposite each criterion as indicated in column 3 of the respective Tables below:

**Table 1:**

Tier	Amount required to be invested on any day during the Promotional Period in Unit Trust which fulfills the conditions listed in Clause 6 below, Retail Bond and/or Market Linked Investment falling in the following range:	Gift Type A (RM)
1	RM 200,000 to ≤ RM 449,999	Sony Sound Bar with Bluetooth Technology (HT-S100F) or RM500 Parkson voucher or RM500 AEON voucher
2	RM 450,000 to ≤ RM 699,999	Apple Watch Series 4 (Space Gray Aluminum Case with Black Sport Band 40mm) or RM1,700 Parkson voucher or RM1,700 AEON voucher
3	RM 700,000 to ≤ RM 999,999	Huawei Mate20 128GB (Black) or RM2,700 Parkson voucher or RM2,700 AEON voucher
4	≥RM1,000,000	iPhone XR 128GB (Black) or RM3,800 Parkson voucher or RM3,800 AEON voucher

**Table 2:**

Tier	Amount required to be invested on any day during the Promotional Period in Private Retirement Schemes,	Gift Types B (RM)
1	RM 10,000 and above	RM50 Parkson voucher

**Table 3:**

Tier	Amount required to be invested on any day during the Promotional Period in Dual Currency Account by New DCA Clients, as defined below, falling in the following	Gift Type C (RM)
1	RM 500,000 to ≤ RM 699,999	RM200 Parkson voucher
2	RM 700,000 to ≤ RM 999,999	RM300 Parkson voucher
3	≥RM 1,000,000	RM500 Parkson voucher

5.1 Subject to these terms and conditions, Table 1, above is only applicable to Clients who invest in any of the Unit Trust funds, Retail Bond or Market Linked Investments distributed by Citibank, who fulfill the following criteria set out in paragraph (a) below:

- (a) The Clients need to invest a minimum of RM200,000/- into Unit Trust which fulfills the conditions listed in Clause 6 below, Retail Bond and/or Market Linked Investment respectively with and/or through Citibank in a single day during the Promotional Period. The Client will then be entitled to the gifts in the respective investment tiers as per Table 1 provided the conditions are fulfilled.

For example:

If the Client invests a total of RM200,000 into Unit Trust, which fulfills the conditions listed in Clause 6 below, Retail Bond and/or Market Linked Investment as per the investment tiers in Table 1 above which are distributed by Citibank the Client will then be entitled to select either the gift item or voucher following the respective investments tiers as per Table 1 above.

5.2 Subject to these terms and conditions, Table 2 above is only applicable to Clients who invest into Private Retirement Schemes with and/or through Citibank a minimum of RM10,000 or more in a single day during the Promotional Period. The eligible Clients will be entitled to the gift as per Table 2.

5.3 Subject to these terms and conditions, Table 3 above is only applicable to Clients who invest for the first time in Dual Currency Account (‘New DCA Clients’) who fulfill the following criteria set out in paragraphs (a) and (b) below:

- (a) Clients who invest for the first time into Dual Currency Account with and/or through Citibank a minimum of RM500,000 or more in a single day during the Promotional Period will be entitled to the gifts in the respective investment tiers in Table 3.
- (b) During the Promotional Period, for investments in Dual Currency Account, each Client can only obtain once per Banking Account Relationship Number, the gifts set out in Table 3 above even if the Client opens more than one Dual Currency Account. Banking Account Relationship Number means a particular number assigned by Citibank to identify the particular Client’s banking relationship with Citibank.

5.4 To be eligible for the gifts in Table 1 above, Clients will be able to combine the total investment amount for Unit Trust, Retail Bond and/or Market Linked Investment (excluding Dual Currency Investment, Private Retirement Schemes) in a single day, during the Promotional Period to

determine the respective investment tier gifts that they can be entitled to and provided the conditions set out above are fulfilled.

To be eligible for the gifts in Table 2 above, Clients need to invest RM10,000 or more into Private Retirement Scheme in a single day (with and/or through Citibank), during the Promotional Period and provided the conditions set out above are fulfilled.

To be eligible for the gifts in Table 3 above, New DCA Clients need to invest RM500,000 or more into Dual Currency Account in a single day, during the Promotional Period to determine the respective investment tier gifts that they can be entitled to and provided the conditions set out above are fulfilled

- 5.5 A maximum cap of Four (4) Gifts under this Promotion per Banking Account Relationship Number applies for the duration of the Promotional Period.
6. Unit Trust to be invested by Clients as set out in the Table 1 in Clause 5 must have a sales charge of at least 2.5% except for RHB Smart Income Fund, Affin-Hwang Select Bond Fund MYR/USD, Affin Hwang AIIIMAN Income Plus Fund CIMB-Principal Bond Fund and CIMB-Principal Strategic Bond Fund which must have a sales charge of at least 2.0%, and where there is a cooling off period must not be cancelled during the cooling off period. Any investments in such Unit Trust which do not fulfil the aforesaid sales charge (if any) will not qualify to participate in this Promotion.
- Investments in any Unit Trusts made via switching of funds within the same fund house or cross fund house will also not qualify to participate in this Promotion.
- For Retail Bond to be invested by Clients as set out in the Table 1 in Clause 5, they must have a sales charge of at least 2.0% and where there is a cooling off period must also not be cancelled during the cooling off period. Any investments in such Retail Bonds which do not fulfil the aforesaid sales charge (if any) will not qualify to participate in this Promotion.
- For Market Linked Investment to be invested by Clients as set out in Table 1, where there is a cooling off period, they must not be cancelled during the cooling off period.
- For Private Retirement Schemes to be invested by Clients as set out in the Table 2 in Clause 5, they must have a sales charge of at least 2.0% and where there is a cooling off period, the Private Retirement Schemes must not be cancelled during the cooling off period. Any investments in such Private Retirement Schemes which do not fulfil the aforesaid sales charge (if any) will not qualify to participate in this Promotion.
7. This campaign is not available to US Person as defined below and may not be available in all jurisdictions.
- "US Person"** or United States Person means:-
- (i) Any citizen or resident including Permanent Resident Alien (green card holder) of the United States of America (US);
  - (ii) Any individual residing in the US;
  - (iii) Any individuals with recalcitrant or presumed US Status (cure documentation pending) as defined under Foreign Account Tax Compliance Act (FATCA) requirements;
  - (iv) Any person with a U.S. mailing address;
  - (v) Any person who meets the "substantial presence test", that is one who is present in the U.S. 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
  - (vi) Any person defined as a US Person for US tax purposes
- THE 'US' INCLUDES THE UNITED STATES OF AMERICA, GUAM, PUERTO RICO, AMERICAN VIRGIN ISLANDS, AMERICAN SAMOA AND THE NORTHERN MARIANA ISLANDS.**
- The "United States Person" or "US Person" definition is subject to change by the Internal Revenue Service (the U.S government agency responsible for tax collection and tax law enforcement) from time to time.
8. The campaign mentioned in this Promotion is not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This Promotion is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products mentioned herein to such individuals.
9. Clients participating in this Promotion ("**Participants**") can participate in other on-going promotions or campaigns except for the
- a. Unit Trust Investment and Time Deposit Bundle Program;
  - b. Retail Bond Investment and Time Deposit Bundle Program; and
  - c. New-to-Bank Citigold & Citi Priority Acquisition Campaign; and
  - d. Citigold Birthday Program
10. The following additional terms and conditions shall apply to the Gift:
- a. The Gifts are subject to availability. If the participating merchant or supplier is unable to supply the Gifts to Citibank, Citibank reserves the right at its discretion to substitute the Gifts with other products of approximately equivalent value at any time with prior notice. The title to the Gift and any risk of loss or damage to the Gift passes to the Participant upon delivery of the Gift to the Participant. Citibank shall not be responsible for or obliged to recognize or replace any defective, lost, damaged or stolen Gifts.
  - b. 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 Gift.
  - c. To the fullest extent permitted by law, by participating in this Promotion, 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 Promotion), liable for any loss or damages that he/she may incur, in connection with this Promotion and the use of the Gift by the Participant and/or any other persons.
  - d. The Gift is non-exchangeable for cash, credit or kind, whether in part or in full.
  - e. In the case of joint accounts, the Gift will be delivered to the primary account holder only.
  - f. The Gift will only be sent to clients when the relevant criteria specified in these terms and conditions above have been fulfilled.  
Delivery of gifts will take 8 to 10 weeks after the campaign end date.
  - g. The Participants hereby give their consent to and authorize Citibank to disclose their particulars to the appointed representatives engaged by Citibank for purposes of this Promotion, if any. Citibank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Participant's name, address and telephone number and shall be used only in relation to and for purposes of this Promotion.
  - h. Where the Gifts to be redeemed under this Promotion are in the form of certificates/vouchers issued by participating merchants or suppliers, the

Gifts are valid for use until the date specified on the certificates/vouchers and are subject to the relevant terms and conditions applicable to using them. If they remain unused or unredeemed after any specified date, these certificates/vouchers will lapse and will not be replaced.

- i. In that respect, each and every Participant understands that the terms and conditions specified in the Gifts (where the Gifts are in the form of certificates/vouchers) are beyond our control and are determined by the participating merchants or suppliers. Any dispute(s) arising out of the terms and conditions applicable to such Gifts must be settled directly by the relevant Participant and the participating merchants or suppliers. Citibank is not responsible for investigating or resolving any disputes between any Participant and the participating merchant or supplier and is not responsible for replacing or canceling any redemption as a result of such dispute(s).
  - j. To avoid any doubt, if the Gifts (where the Gifts are in the form of certificates/vouchers) are used for a value less than the amount stated on them, the difference will not be refunded to the Participant. If the value of the Gifts is less than the value of the item(s) purchased, the Participant must pay the difference.
  - k. To avoid further doubt, where Gifts are in the form of certificates/vouchers for dining, travel and/or hotel accommodation purposes issued, such Gifts do not constitute a reservation. Participants will have to make their own reservations based on the terms and conditions applicable to using them.
11. Citibank reserves the right to disqualify anyone from participating in this Promotion and/or receiving the Gift and end the Promotion early.
  12. This Promotion shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.
  13. Citibank shall not be liable for any default in respect of this Promotion 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.
  14. Citibank's decision on all matters relating to this Promotion is 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 Promotion and/or replace this Promotion 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](http://www.citibank.com.my) ("**Website**"), or in any other manner as Citibank deems fit. In this respect, the Participant's participation in this Promotion 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 Promotion 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 Promotion 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.
  16. Any term and condition applicable to this Promotion 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.
  17. These terms and conditions are governed by and construed in accordance with the laws of Malaysia.