

**CITI 2019 MID YEAR CARDS USAGE CAMPAIGN  
TERMS & CONDITIONS**

**CAMPAIGN PERIOD**

This Cards Usage Campaign (“**Campaign**”) organized by Citibank Berhad (Co. No. 297089-M) (“**Citibank**”) will commence from **17 May 2019** to **13 September 2019** (both dates inclusive) (“**Campaign Period**”). The Campaign Period is divided into four (4) Campaign months (each a “**Campaign Month**” or if reference is made to more than one Campaign Month, “**Campaign Months**”): -

Campaign Month	Period	No. of Days
1	17 May till 15 June 2019	30
2	16 June till 15 July 2019	30
3	16 July till 14 August 2019	30
4	15 August till 13 September 2019	30

**ELIGIBILITY**

- Subject to these terms and conditions, this Campaign is open to existing or new customers of Citibank Berhad, who have attained the age of 21 years, must be a resident of Malaysia and are in the following categories (“**Eligible Persons**” and each, an “**Eligible Person**”): -

Description	Eligibility
Existing Cardmember	Subject to Clause 2 below, an existing cardmember of any principal <b>Citi credit card(s)</b> and <b>Citibank Debit &amp; ATM card(s)</b> issued by Citibank in Malaysia; (hereafter collectively referred to as “ <b>Citi Cards</b> ” or “ <b>Citi Card</b> ” if singular)
<b>New Cardmember</b> <sup>1</sup>	A person whose application for any <b>Citi credit card(s)</b> is/are successfully <b>activated</b> during the Campaign Period.

- The following persons are **NOT** eligible to participate in this Contest: -
  - Citibank Ready Credit;
  - CitiBusiness Signature and CitiBusiness Gold Cardmembers (Business Underwriting)<sup>2</sup>;
  - holder(s) of any Citi card(s) not issued in Malaysia;
  - Citi Staff Corporate Card (Business Underwriting);
  - representatives and/or agents (including advertising agents and Campaign management agents) of Citibank, including their respective immediate family members, meaning parents, spouses, children and siblings;
  - Citibank staff who are directly involved in organizing the Campaign;
  - holder(s) of any Citi card(s) who is (are) in default of any facilities granted by Citibank at any time during the Campaign Period, subject to Citibank’s discretion; and/or;
  - any person who has committed or suspected to have committed and fraudulent or wrongful acts in relation to his/her Citi Card Account or any facility, service or accommodation granted by Citibank, including Citibank Online, accessible via [www.citibank.com.my](http://www.citibank.com.my)
  - US Person is described as any of the following: “**United States Person**” or “**US Person**”
    - Any citizen or resident of the United States of America including any person with a United States of America domicile.
    - Any person with a United States of America account mailing address;
    - Any person holding a United States of America Green Card;

<sup>1</sup> “**New Cardmember**” means an applicant who has not within six (6) months prior to the Campaign start date, has had his or her Citi Card(s) or Citi Account(s) cancelled or terminated for whatever reason and is applying for a Citibank Card or Citibank Account during the Campaign Period.

<sup>2</sup> For the avoidance of doubt, below is the list of eligible and non-eligible Citi Cards:

Eligible (Personal Underwriting)	Non-Eligible (Business Underwriting)
Citi Business Platinum Card CitiBusiness Gold (Personal underwriting)	Citi Business Signature Card CitiBusiness Gold (Business underwriting)

- d. Any person who meets the “substantial presence test”, that is one who is present in the United States of America 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; or
  - e. Any person defined as a US Person for United States of America Tax purposes.
3. Citibank reserves the right at its discretion to approve or reject any application and/or the supporting documents submitted to Citibank, which are or suspected to be not legitimate or are fraudulent. For the avoidance of any doubt, Citibank reserves the right, as it deems fit to determine if the supporting documents are sufficiently legible or genuine for purposes of the approval of the application.
  4. An Eligible Person may enquire the status of the application by contacting Citibank at the following telephone numbers: +603-2383 0000 (Kuala Lumpur), +604-296 0000 (Penang), and +607-268 0000 (Johor Bahru), +606-852 0000 (Melaka) or 1800-82-1010 (Sabah & Sarawak) (“**Citiphone**”).

## REGISTRATION

5. To participate in the Campaign, an Eligible Person is required to register with Citibank within the Campaign Period via any of the following methods: -
  - a) register via short messaging service text (“SMS”) to Citibank in accordance with the instructions as set out in Citibank’s promotional materials; or
  - b) register online at [www.citibank.com.my/winwin](http://www.citibank.com.my/winwin) (“**Campaign Website**”);
6. Only Eligible Persons who: -
  - a) registers via SMS and receives a confirmation of successful registration from Citibank on their mobile number from which the registration SMS was sent; or
  - b) registers online on the Campaign Website and receives a confirmation of successful registration from Citibank shown on the Campaign Website; shall be considered as “**Participants**” or singularly “**a Participant**”.
7. Each Eligible Person is only required to register **once (1)** during the Campaign Period. In the event an Eligible Person has multiple Citi Cards, he or she is required to register **one (1)** of his/her Citi Credit Card during Campaign Period. All related Citi Card including his/her supplementary card(s) shall be automatically tracked for purposes of tabulation of the Qualifying Requirements (as defined below) throughout the Campaign Period.
8. Standard telecommunication charges for registration via SMS will apply and shall be borne by the Eligible Persons.
9. Citibank is not responsible for nor have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or the Bank’s SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the Campaign Period.

**IMPORTANT: For purposes of fulfilling campaign criteria, any new Citi Card applied must be approved and activated within the Campaign Period.**

## QUALIFYING REQUIREMENTS

10. For the purposes of these terms and conditions “**Qualifying Requirements**” means cash withdrawals and retail purchases, including online purchases, bill payment on Citibank Online including Citi Mobile and Mobile Phone Prepaid Reload, which are made with Citi Card(s) in the selected categories within Campaign Period, as well as for application for both Principal and Supplementary credit cards, and application for current account and/or savings accounts (“CASA”) and categorized under Citigold and/or Citi Priority relationship, which is more specifically detailed in the table under “Campaign Mechanics” below<sup>3</sup>.
11. The following shall **NOT** be included as Qualifying Requirements for the purposes of this Campaign: -
  - a) Instalments paid under Citibank Flexi Payment Plan or Citibank Easy Payment Plan (for Citi Credit Cards)
  - b) Instalments paid under Citi Ready Credit Balance Transfer via Instalment Plan or Paylite (for Citi Ready Credit);
  - c) Qualifying Requirements which are subsequently cancelled or refunded;
  - d) Disputed, unauthorized or fraudulent purchase transactions;
  - e) Payment of annual Citibank Card membership fees,
  - f) Interest and principal payments;
  - g) Service Tax or any other taxes;
  - h) Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees; or

<sup>3</sup> For foreign Citi Card transactions (including online transactions), tabulation of total Qualifying Requirements are after conversion to Ringgit Malaysia (RM) and shall be based on Citibank’s transaction records. Citibank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by International Incorporated, any merchant establishments or any other party.

- i) Transactions made by Participants with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Participant/Cardmember with any corporation or business entity in which he is an employee or employer or works with or has shares or interest in or is a director of.

### CAMPAIGN MECHANICS

12. "**Eligible Spend**" means any spend with a minimum amount equivalent to **RM50 and above in a single transaction on any local Qualifying Purchases** or **RM50 and above (based on the prevailing foreign exchange rate) in a single transaction on any overseas Qualifying Purchases** per transaction made during the Campaign Period using Citi Cards to earn entry(ies) for this Campaign.
13. For every Eligible Spend in one transaction, Participants can earn entries during each Campaign Month, Participants ("**Contest Entries**" or "**Entries**" or each, an "**Entry**") by performing any of the following transaction under the Qualifying Requirement(s) with his/her Citi Cards as follows: -

Qualifying Requirement(s)	No. of Contest Entries earnable
i) Each <b>approved applications</b> below: a. <b>New-to-Bank Citi Credit Card**</b> b. <b>Supplementary Citi Credit card**</b> c. <b>Citi Personal Loan*</b> d. <b>Citi Quick Cash^*</b> e. <b>Balance Conversion^*</b> f. <b>FlexiPayment Plan^*</b>  <i>^Capped at 100 entries for each approved product each month</i> <i>*Pre-requisite is to own a Citi credit card</i> <i>**Approved and Activated</i>	<b>100</b>
ii) Each <b>approved applications</b> or <b>criteria</b> below: a. <b>Categorized under Citigold relationship*</b> b. <b>Categorized under Citi Priority relationship*</b> c. <b>CI Care Plus Insurance Plan*</b> d. <b>Log-in to Citi Mobile App on your IOS or Android smartphone or mobile devices***</b> e. <b>ATM withdraw via Cash Advance of RM1,000 and above</b> via Citi Credit Card (excluding Citibank Debit & ATM Card) f. <b>Credit Limit Increase</b> with successful Income Information updated  <i>*Pre-requisite is to own a Citi credit card</i> <i>***Log-in once a month consecutively for 3 months (log-in will be counted from the campaign start date regardless of the enrolment date)</i>	<b>50</b>
iii) For <b>every RM50</b> (or equivalent) spent via Citi Card(s): a. <b>Overseas transactions (in foreign currency)</b> b. <b>Online transactions</b> c. <b>Shell</b> (automated fuel dispenser/kiosks nationwide)	<b>20</b>
iv) For every <b>RM50</b> spent during <b>Citi #WINWIN Carnival</b> (to be held from 6-9 Sept 2019 @ Mid Valley Exhibition Centre)  v) For <b>every RM20</b> (or equivalent) spent on Citi Card(s) via <b>SamsungPay</b>	
vi) For <b>every RM50</b> via Citi Card(s) on all local retail purchases and transactions	<b>5</b>
vii) For any spend <b>RM2,000 &amp; above</b> (or equivalent) in a single receipt	<b>Additional 2X entries</b>

14. For **Qualifying Requirements Nos. (iii), (iv), (v) and (vi)**, Participant must fulfill Eligible Spend and: -  
 14.1. if a Participant fulfills multiple **Qualifying Requirements** above in one (1) transaction, each Participant may only be entitled to earn the highest Contest Entries from the relevant group of

- Qualifying Requirements fulfilled. For example, Qualifying Requirements Nos. (iv) and (v) above shall entitle a Participant a total of 20 x Contest Entries for every spent on eligible Citi Cards, and not 40 x Contest Entries;
- 14.2. no split transactions (more than a total of three (3) transactions in a day performed at the same merchant) shall be allowed. In the event a participant performed a total of three (3) or more transactions at the same merchant on the same day, such Eligible Spend shall be disqualified.
15. For **Qualifying Requirements Nos. (i) and (ii)**, Contest Entries will only be earned for applications and submissions of documents that are approved and activated and/or deemed successful by Citibank during the Campaign Period and **no later than 13 September 2019**.
16. For the avoidance of doubt, applications and submissions of documents as required for Qualifying Requirements are not limited to be made only via Campaign Website. Participants may at their own discretion, opt to submit applications and documents to Citibank via channels that are readily available, namely but not limited to, Citibank Online, accessible via [www.citibank.com.my](http://www.citibank.com.my), officers who are appointed by Citibank through Citibank branches, roadshows and/or CitiPhone.
17. Tabulation of Qualifying Requirements for each Campaign Month shall be based on those transacted within respective Campaign Month and posted **no later than the 15<sup>th</sup> of the subsequent month** based on Citibank's transaction records.
18. All Participants will be notified periodically throughout the Campaign Period of their total Contest Entries via SMS and/or E-mail only as an indicator of the Contest Entries earned by a Participant. At the end of the Campaign Period, the total number of Contest Entries received by a Participant shall be based on Citibank's records, which will be reflected in the Overall Campaign Summary. The Overall Campaign Summary is final and conclusive and will be sent to each eligible Participant via SMS/eDM or any other communication method which Citibank deems fit at the end of the Campaign Period.
19. Citibank shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party which is beyond Citibank's reasonable control.

#### CAMPAIGN PRIZES

20. Subject to the Campaign mechanics below, there will be eighteen (18) Campaign Grand Prize, twenty-eight (28) Campaign Second Prize and three hundred and eighty-eight (388) Campaign Third Prizes per Campaign month, bringing the total of one thousand seven hundred and thirty-sixty (1,736) Prizes up for grab in this four (4) months Campaign, and shall be referred as the "**Prizes**" or each, a "**Prize**" or where context requires, in their own name): -
21. Each Participant may only win **one (1)** Prize per Campaign Month and up to **four (4)** Prize(s) throughout the Campaign Period.

Item		RPP (RM)	Unit
Month 1			
Grand Prize	Samsung 65" TV + Sound bar	7,199.00	18
Second Prize	Dyson Hairdryer	1,699.00	28
Third Prize	Cash back (RM88)	88.00	388
Month 2			
Grand Prize	Microsoft Surface Pro 6	6,979.00	18
Second Prize	Apple Watch Series 4	1,899.00	28
Third Prize	Cash back (RM88)	88.00	388
Month 3			
Grand Prize	Air Asia Big Points	7,000.00	18
Second Prize	Nintendo Switch	1,559.00	28
Third Prize	Cash back (RM88)	88.00	388
Month 4			
Grand Prize	iMac 21.5-inch	6,449.00	18
Second Prize	Philip Smart Pro Compact Robot Vacuum	1,799.00	28
Third Prize	Cash back (RM88)	88.00	388

22. The Campaign Third Prize, which is in the form of Cash Back will be credited into the respective Citi Card account of the Monthly Winner within twelve (12) weeks after the monthly winner announcement of the relevant Campaign Month and captured in the Participant's monthly statement of account.

## WINNER SELECTION PROCESS

23. Participants are eligible to earn and accumulate entries only starting from the **Campaign Month** in which Eligible Person first register for this Campaign. For example, if he/she enrolls on 18 June 2019, his/her Contest Entries will be recorded from Campaign Month 2 onwards until end of the Campaign and shall enable he/she a chance to be shortlisted for a prize of that particular Campaign Month onwards.
24. At the end of the Campaign Month, each Contest Entry earned by Participants during the Campaign Month will be given a random serial number and then sorted in ascending numeric value based on this number. After sorting, each Contest Entry will be numbered sequentially starting from 01 ("**Sequential Number**") for the smallest random serial number. A total of 1,302 shortlisted Participants with the smallest random serial number starting from 01 will be shortlisted ("**Shortlisted Participants**" or each a "**Shortlisted Participant**"), to be in line to win the Campaign Grand Prize, Campaign Second Prize followed by Campaign Third Prize.
25. In this respect:
  - 25.1. Shortlisted Participants, starting with the Participant who has the Contest Entry with the smallest Sequential Number, will be sent an SMS containing a question and instructions to reply ("**SMS Q&A**"), to that Participant's latest telephone numbers furnished to Citibank as shown in Citibank's records on a selected day on any day that Citibank in Kuala Lumpur is open for business.
  - 25.2. A Shortlisted Participant who responds with the correct answer to the SMS Q&A in the **fastest time** and **within eight (8) hours** after the SMS Q&A will be the winner of the of that Campaign Month.
  - 25.3. A Shortlisted Participant who responds with the correct answer to the SMS Q&A in the **fastest time** will be entitled to win based on the following sequence: Campaign Grand Prize then followed by Campaign Second Prize then Campaign Third Prize.
  - 25.4. In the event a Shortlisted Participant's reply is not received by Citibank **within eight (8) hours** after the SMS Q&A was sent to, the Shortlisted Participant will be deemed disqualified from the Campaign. Citibank reserves the right to replace a disqualified Participant with a next-in-line Participant at its sole discretion
  - 25.5. If a Shortlisted Participant sends more than one SMS, only the first SMS received by Citibank will be counted. Standard telecommunication charges to reply to the SMS Q&A will apply.
  - 25.6. Citibank is not responsible for nor it have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or the Bank's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the SMS Q&A.
  - 25.7. At the point of shortlisting, all Citi Card(s) of the Eligible Cardmember/Participant must not be delinquent, invalid and/or cancelled; otherwise the Eligible Cardmember/ Participant will be disqualified.
  - 25.8. Each Participant can only be shortlisted **once (1)** throughout a Campaign Month. In the event where multiple Contest Entries of a Participant are selected, he/she will only be shortlisted for his/her Contest Entries with the smallest Sequential Number.
  - 25.9. Winners will be announced by Citibank on the Campaign Website within twelve (12) weeks from the end of Campaign Period.

## ADDITIONAL TERMS & CONDITIONS AND DISCLAIMERS

26. The following additional terms and conditions shall apply to the Prizes: -
  - 26.1. Fulfilment of the Prizes will be provided by Citibank's supplier within twelve (12) weeks from the end of Campaign Period.
  - 26.2. Prizes are given out on "as is" basis. Prizes are non-transferable and non-exchangeable for cash or other goods, whether in part or in full.
  - 26.3. Participants/ Winners must abide by all laws and regulations currently in place and the terms and conditions of the party(ies) arranging and/or providing the Prize and the terms and conditions attached to the Prize, if any.
  - 26.4. Supplementary Citi Cardmembers are not entitled to win the Prize. Prizes will be given to the principal Citi Cardmember only.
  - 26.5. All Citibank Card account(s) and/or other account(s), facilities or loans of the Winners must be in good standing during the Contest, including the shortlisting process and before the date of delivery or collection of any Prize(s), as the case may be in order to be entitled to receive the Prize(s), including being prompt in payments due.
  - 26.6. 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.
  - 26.7. Picture(s) of the Prize(s) shown in any advertisement, promotional, publicity and other materials relating to or in connection with this Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Prize(s) and does not include any optional accessories.



- 26.8. Citibank reserves the right at its discretion to substitute the Prize with other product of approximately equivalent value at any time with prior notice.
- 26.9. For the avoidance of doubt, the Prizes are provided by Citibank's suppliers. The Eligible Persons, Participants and/or Winners hereby acknowledge and agree that Citibank excludes all warranty and/or liability in connection with the awarded prizes and/or the Contest. Participants 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 Contest, 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 Participants as a result of the participation in the Campaign and/or the use of the Prizes.
- 26.10. 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.
- 26.11. Where Prizes under this Campaign are in the form of certificates/vouchers issued by participating merchants or suppliers, the Prizes 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.
- 26.12. To avoid any doubt, if the Prizes (where the Prizes 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 Prizes is less than the value of the item(s) purchased, the Participant/ Winner must pay the difference.
- 26.13. To avoid further doubt, where Prizes are in the form of certificates/vouchers for dining, travel, entertainment and/or hotel accommodation purposes issued, such Prizes do not constitute a reservation or booking. Participants/Winners will have to make their own reservations based on the terms and conditions applicable to using them.
- 26.14. In that respect, each and every Eligible Person/ Participant/Winner understands that the terms and conditions specified in the Prizes, where applicable, are beyond Citibank's control and are determined by the supplier. Any disputes(s) arising out of the terms and conditions applicable to such Prize(s). Citibank is not responsible for investigating or resolving any disputes between any Winner and the supplier and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- 26.15. In that respect, each and every Eligible Person/ Participant/Winner understands that the terms and conditions specified in the Prizes, where applicable, are beyond Citibank's control and are determined by the supplier. Any disputes(s) arising out of the terms and conditions applicable to such Prize(s). Citibank is not responsible for investigating or resolving any disputes between any Winner and the supplier and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- 26.16. If there is any dispute or non-receipt of the Prize, winners are required to contact CitiPhone at 03-2383 0000 by **06 December 2019** at the latest to request an inquiry. No request for any inquiry will be entertained after **06 December 2019**.

#### **CONSENT & PUBLICITY**

27. 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 and participating merchants 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' or Participants' or Winners' names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Contest. 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.
28. Each of the Eligible Persons, Participants and/or Winners 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 Contest. Eligible Persons, Participants and/or Winners also agree to be featured in any publicity material relating to the Contest. No fee will be paid to the Winners for any of the foregoing.

#### **OTHER TERMS AND CONDITIONS**

29. If a Prize is to be awarded to a Participant who: -
  - 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 in relation to his/her use of any Citibank services or facilities.

30. Citibank reserves the right to disqualify such Participant from the Campaign and/or receiving the Prize.
31. Citibank shall not be liable for any delays on posting of transaction dates made by any merchants or any discrepancies on categorizations of the respective merchants under the Categories. Citibank shall not be responsible for any failures or delays in the transmission of evidence of sales transactions by International Incorporated, merchant establishments or any other parties.
32. Citibank's decision on all matters relating to the Campaign will be final and binding.
33. 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, liable for any loss or damages that he/she may incur, in connection with the Campaign. Any liability that Citibank may have to any Eligible Person/ Participant/ Winner or any other person (if any) is limited to Direct Damages only, "Direct Damages" means actual damages or losses suffered by the Eligible Person/Participant/Winner or any other party (if any) as a result of a direct and immediate action by Citibank and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of profits, business or value, whether or not foreseeable.
34. 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.
35. Citibank reserves the right as it deems fit 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. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the Campaign Website or on Citibank Online, accessible at [www.citibank.com.my](http://www.citibank.com.my) or in any other manner as Citibank deems fit. In this respect, the Participants 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. Participants 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 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.
36. Any terms and conditions 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.
37. The products and services mentioned in this Campaign terms and conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This Campaign is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
38. These Terms and Conditions are governed by and construed under the laws of Malaysia.

#### **CITIBANK'S PRIVACY POLICY**

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](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.