

**1<sup>st</sup> July 2019 to 30<sup>th</sup> September 2019 Wealth Management Products (“WMP”) - Insurance**

Terms and Conditions

1. This client tactical campaign (“**Campaign**”) organized by Citibank Berhad (Co. No. 297089-M) (“**Citibank**”) will run from **1 July 2019 to 30 September 2019**, both dates inclusive for policy submission with policy issuance effective date by **31 October 2019** (“**Campaign Period**”).
2. Subject to these terms and conditions, this Campaign is open to new and existing Citibank customers (including Citibank staff, permanent or contractual), who must be at least 21 years of age and who are residents of Malaysia (“**Participants**”). This Campaign is 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 mentioned herein to such individuals.
3. By participating in this Campaign, Participants agree to be bound by these terms and conditions.
4. During the Campaign Period, all policy submissions must be handled by Citibank branches and are subject to the approval and underwriting of our participating insurance partners (“**Partners**”).
5. To be eligible for the Gift(s) (defined below), Participants must:
  - 5.1 purchase a minimum **annualised premium of RM1,000 (per year per policy)** for ValuePac or Level Term offered to walk-in customers at Citibank branches located nationwide,
  - 5.2 purchase a minimum **annualised regular premium of RM20,000.00 (per year per policy)** for Secure Growth Plus offered to walk-in customers at Citibank branches located nationwide,
  - 5.3 purchase a minimum **annualised of RM50,000 (per policy)** for Wealth Enhancer to walk-in customers at Citibank branches located nationwide, and/or
  - 5.4 purchase a minimum of **Plan 3 of Elife Life\*’s Schedule of Benefit** to walk-in customers at Citibank branches located nationwide.

\*Elite Life is a non-participating yearly renewal group term life insurance (with individual certificates of insurance issued by AIA Bhd.) that provides coverage for Death Benefit, Accidental Death Benefit and Total and Permanent Disability Benefit. **You must be a Citibank customer to be eligible for renewal. If you cease to be a Citibank customer during the policy period, the coverage shall continue until the end of the policy expiry date.**
6. For the avoidance of any doubt, “**walk-in customers**” excludes any policy submission done on any other channels, including directly with any Partners/ insurance company.
7. For details on our branch locations, please visit our Branch Locator at <https://www.citibank.com.my/english/citi-branches/citi-11-branches.htm>
8. Subject to these terms and conditions, for Value Pac and Level Term, Participants will be entitled to the gifts stated in Table A below, according to the qualifying tiers based on the premium amounts, limited to 1 unit each per Tier per policy regardless of how many policies are taken up under this Campaign. Any deviation from these Conditions shall be valid only upon Citibank’s approval.

Table A. Value Pac and Level Term

<b>Tier</b>	<b>Annualised Premium</b>	<b>Proposed Gift</b>
1	Above RM1,000	RM50 AEON Voucher

9. Subject to these terms and conditions, for Secure Growth Plus and Wealth Enhancer, Participants will be entitled to the gifts stated in Tables B and C below, according to the qualifying tiers based on the premium amounts, limited to 1 unit each per Tier per policy regardless of how many policies are taken up under this Campaign. Any deviation from these Conditions shall be valid only upon Citibank’s approval.

Table B. Secure Growth Plus

Tier	Annualised Regular Premium (Year 1)	Proposed Gift
1	20,000	<u>Option 1:</u> Liverpool Pre-Game Jersey (limited to first 50 units) worth RM250  <u>Option 2:</u> RM250 AEON Voucher
2	50,000	<u>Option 1:</u> Liverpool Phantom Travel Jacket (limited to first 30 units) worth RM400  <u>Option 2:</u> RM400 AEON Voucher
3	100,000	Samsung 43" Smart 4K UHD TV worth RM2,299
4	200,000	Samsung 65" Smart 4K UHD TV & Samsung Wireless Audio SoundBar worth RM6,298

Participants will be eligible to receive a bonus reward RM200 AEON voucher ("Bonus Reward") by maintaining Average Balance of at least RM 30,000 in Month 2 of opening AcceleRate Savings Account, capped at one per relationship. First participating month shall be the month of Account opening date. The Bonus Reward is awarded only when the relevant criteria specified in these terms and conditions above have been fulfilled. Delivery time of all gifts under this Promotion, including the Bonus Reward, where applicable, are stated below.

Table C. Wealth Enhancer

Tier	Single Premium	Proposed Gift
1	50,000	<u>Option 1:</u> Liverpool Pre-Game Jersey (limited to first 50 units) worth RM250  <u>Option 2:</u> RM250 AEON Voucher
2	100,000	<u>Option 1:</u> Liverpool Phantom Travel Jacket (limited to first 30 units) worth RM400  <u>Option 2:</u> RM400 AEON Voucher

3	400,000	Samsung 43" Smart 4K UHD TV worth RM2,299
4	800,000	Samsung 65" Smart 4K UHD TV & Samsung Wireless Audio SoundBar worth RM6,298

Participants will be eligible to receive a bonus reward RM200 AEON voucher ("Bonus Reward") by maintaining Average Balance of at least RM 30,000 in Month 2 of opening AcceleRate Savings Account, capped at one per relationship. First participating month shall be the month of Account opening date. The Bonus Reward is awarded only when the relevant criteria specified in these terms and conditions above have been fulfilled. Delivery time of all gifts under this Promotion, including the Bonus Reward, where applicable, are stated below.

10. Subject to these terms and conditions, for Elite Life Premium, Participants will be entitled to the gifts stated in Table D below, according to the qualifying plans based on the premium amounts, limited to 1 unit each per Plan per policy regardless of how many policies are taken up under this Campaign. Any deviation from these Conditions shall be valid only upon Citibank's approval.

Table D. Elite Life:

Plan	Elite Life Premium	Proposed Gift
3	RM1,050 to RM1,350	RM50 Lazada e-Voucher
4	RM1,750 to RM2,250	
5	RM3,500 to RM4,500	

(The gifts particularly described in the tables in Clauses 8, 9 and 10 above will after this be collectively referred to as "Gifts" or each, a "Gift",)

11. Other terms and conditions applicable to this Campaign:

- 11.1. the Gifts are subject to availability. In the event any merchant or supplier is unable to supply any of the Gift(s), Citibank reserves the right at its discretion to substitute the Gift with another gift 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;
- 11.2. All pictures of the Gift(s) shown are for illustration purposes only. Actual product specifications, color and content may vary and all features and other product specifications are subject to change by the manufacturer or supplier;
- 11.3. Any Participant(s) who cancels their policy during the policy 30-day free-look period will not be entitled to any Gift(s). If the Participant has multiple policies but cancels all but one or cancels any one but not the rest, the Participant is still entitled to receive the Gift in accordance to the qualifying Tiers/Plans (see the tables in Clauses 8, 9 and 10 above);
- 11.4. Gift(s) is/are non-transferable nor exchangeable for cash or credit or kind whether in part or in full.
- 11.5. Gift(s) will be sent to the mailing address of the Participant in Citibank's record and if any Participant requests for delivery of any Gift(s) to be re-directed to an alternative address, any fees or charges incidental to such re-direction shall be borne by the Participant.
- 11.6. All taxes whatsoever (if any) will be borne by the Participants;
- 11.7. 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 or correctness of any description or specification in respect of the Gift(s) and Citibank shall not be liable for any injury, loss, damages suffered from use of the Gift(s). Product queries, disputes or issues shall be addressed directly with the supplier or manufacturer of the Gift(s). Citibank is not responsible for investigating or resolving any disputes between any Participant and the supplier or manufacturer of the Gift(s) and is not responsible for replacing the Gift(s) as a result of such dispute(s);
- 11.8. 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 this Campaign and the use of the Gift(s) by the Participant and/or any other persons.
- 11.9. The delivery of the Gift item will be administered by Partners and/or their authorized third party service providers. The Gift(s) will only be sent to Participants when the relevant criteria specified in these terms and conditions above have been fulfilled. **Delivery of gifts will take 8 to 10 weeks from the date of policy fulfillment.** For the avoidance of any doubt, if any Participant requests for a diversion of any Gift(s) to an alternate address, any costs incidental to such diversion shall be borne by such Participant.
- 11.10. A Participant may enquire the status of delivery of the Gift(s) item by inquiring directly with the Partners. All inquiries must be submitted on or before **31 October 2019**. Any Gift(s) not enquired on or claimed by any Participant (or where the Participant is not present at the delivery address) **on or before 31 December 2019** will be forfeited.
- 11.11. **All Participants who participate in this Campaign expressly consents to and authorize Citibank to disclose their particulars to the Partners and/or their authorized third-party service providers for purposes of this Campaign. 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 Campaign. In relation thereto, by participating in this Campaign, Participants understand and agree that Citibank is the organizer of this Campaign, but the fulfillment or making available of and giving out of the Gift(s) are carried out by such third party including third party service providers.**
12. Citibank reserves the right to disqualify anyone from participating in this Campaign and/or receiving the Gift(s).
13. **Investments (for insurance linked investments) are not available to "US Persons" as defined below.**  
**"United States Person" or "US Person"** is described as any of the following:
- (i) Any citizen or resident of the United States of America including any person with a United States of America domicile;
  - (ii) Any person with a United States of America account mailing address;
  - (iii) Any person holding a United States of America Green Card;
  - (iv) 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;
  - (v) Any person defined as a US Person for United States of America Tax purposes.
14. Subject to Clause 11 above, Non-Malaysian citizen Participants can participate in this Campaign provided they reside in Malaysia at the time of submitting the application provide residential and correspondence addresses in Malaysia. In addition, all non-Malaysian citizen Participants are subject to the following requirements:
- (i) Possess valid working permit in Malaysia or valid Visa under the Malaysia My Second Home (MM2H) program; or
  - (ii) Is married to a Malaysian or a non-Malaysian citizen who has a valid working permit in Malaysia or a non-Malaysian citizen resident in Malaysia with a valid Visa under the Malaysia My Second Home (MM2H) program, at the time of submitting the application and can produce such a marriage certificate, valid working permit and/or valid visa.
15. **Save and unless notified otherwise by Citibank, Participants participating in this Campaign cannot participate in other on-going promotions or campaigns when purchasing any insurance products distributed by Citibank.**
16. This Campaign shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.

17. Citibank shall not be liable for any default in respect of this Campaign 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.
18. Citibank's decision on all matters relating to this Campaign is final and binding.
19. 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, by way of posting on Citibank's website at [www.citibank.com.my](http://www.citibank.com.my)] ("**Website**") or in any other manner deemed suitable by Citibank. 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.
20. 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.
21. These terms and conditions are governed by and construed in accordance with the laws of Malaysia.
22. **DISCLAIMER: Citibank is a licensed bank and a distributor of insurance products. Nothing in these terms and conditions or marketing materials in relation to this Campaign shall be construed as an offer, proposal or a contract of insurance. All submissions are subject to the underwriting requirements and approval of participating Partners / insurance company. Participants are to read and understand the policy contract issued by the participating Partners / insurance company.**