

TERMS & CONDITIONS

2020 CITI eWALLET CAMPAIGN – CASH BACK AND REWARDS POINTS MASTERCARD

1. This “2020 Citi Mastercard eWallet Top Up Campaign (“Campaign”) organized by Citibank Berhad (Co. No. 297089-M) (“Citibank”) will commence on **7th February 2020** until **31st December 2020** (both dates inclusive) (“**Campaign Period**”).
2. The Campaign is divided into two parts and the Participants (as defined below) are eligible to participate in both the sub-campaigns. The sub-campaign will be individually referred to as Sub-Campaign 1 and Sub-Campaign 2 and shall be collectively referred to as the Campaign.

Sub-Campaign Part 1	Sub-Campaign Part 2
Commencing from 7 February 2020 to 30 April 2020	Commencing from 7 February 2020 to 31 December 2020

3. This Campaign is strictly by invitation only to selected principal Mastercard cardmember of Citi Credit Cards (rewards point based only) issued in Malaysia (hereafter collectively referred to as “**Cards**” or “**Card**” if singular). The participant of the Campaign will be referred to as “Eligible Cardmembers” or “Participants” and each an “Eligible Cardmember” or “Participant”).
4. These Terms and Conditions shall be read in conjunction with Citibank Credit Card Terms and Conditions and if there is any inconsistency or conflict between these terms and conditions and any or all of the terms and conditions stated above, these Terms and Conditions will apply insofar as it is applicable for purposes of this Campaign. These and such mentioned terms and conditions are accessible via <https://www.citibank.com.my>.
5. The following persons are NOT eligible to participate in the Campaign:
 - 5.1 Citibusiness cardmembers (business underwriting);
 - 5.2 holder(s) of any Citi Card(s) not issued in Malaysia;
 - 5.3 holder(s) of any 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
 - 5.4 any Citibank customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Citibank Card Account or any facility of service granted by Citibank, including Citibank Online, accessible via www.citibank.com.my
 - 5.5 US Person is described as any of the following: “**United States Person**” or “**US Person**”
 - a. Any citizen or resident of the United States of America including any person with a United States of America domicile.
 - b. Any person with a United States of America account mailing address;
 - c. Any person holding a United States of America Green Card;
 - 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.

6. The Eligible eWallets applicable under this Campaign are as follows:-

- BigPay
- Boost App
- GrabPay
- Lazada Wallet
- Touch 'n Go eWallet

Campaign Mechanics

Sub-Campaign Part 1

7. Sub-Campaign Part 1 will commence on **7th February 2020 until 30th April 2020**, both dates inclusive.
8. Subject to clause 10 below, Eligible Cardmembers will stand a chance to get RM30 cash back with a minimum top up amount of RM100 and above for each eligible eWallet for 3 consecutive months (“**Sub Campaign Part 1 Qualifying Transactions**”) using his/her Card. As there are 5 eligible eWallet under this Campaign, Eligible Cardmembers may stand a chance to win up to RM150 cash back for the entire Sub-Campaign Part 1 Period.
9. Further, the Cardmember will also stand a chance to earn an additional 10x Rewards Points (“Rewards Points”) on the total spend amount of all the eligible e-Wallet top ups during the Campaign Period.

As an illustration,

if a cardmember makes a top up amount of minimum RM100 on all 5 eligible eWallets for 3 consecutive months as prescribed above, such cardmember is able to get RM150 cash back as per the table below and an additional 10x Rewards Points on the total spend amount).

eWallet	Month 1 (7 to 29 February 2020)	Month 2 (1 to 31 March 2020)	Month 3 (1 to 30 April 2020)	Total Cash Back
Boost	RM100 spend	RM100 spend	RM100 spend	RM30 Cash Back / RM300 spend
GrabPay	RM100 spend	RM100 spend	RM100 spend	RM30 Cash Back / RM300 spend
Touch 'n Go eWallet	RM100 spend	RM100 spend	RM100 spend	RM30 Cash Back / RM300 spend
BigPay	RM100 spend	RM100 spend	RM100 spend	RM30 Cash Back / RM300 spend
Lazada Wallet	RM100 spend	RM100 spend	RM100 spend	RM30 Cash Back / RM300 spend
Total	RM500 spend	RM500 spend	RM500 spend	RM150 Cash Back / RM1500 spend

Below is the calculation of Rewards Points that a cardmember may potentially earned for the above illustration:-

Total spend from Month 1 to Month 3	= RM1,500
Normal Rewards Points entitlement	= 1,500 Rewards Points
10X Rewards Points for the Campaign	= 15,000 Rewards Points
Total Reward Points earned	= 16,500 Rewards Points

10. The total cash back to be given out under Sub-Campaign Part 1 is capped at RM250,000 throughout the Campaign Period (“Cash Back Pool Capping”). Transactions are tracked on a monthly basis to ensure the minimum RM100 spend amount is met on a monthly basis. The Cash Back is rewarded on a “first-come-first-served” basis based on the transaction(s) made on the final campaign month (April 2020) to the Eligible Cardmembers according to the Cash Back Pool Capping. For the avoidance of doubt, once the Cash Back Pool Capping has been reached, the Eligible Cardmember will no longer be eligible for the cash back notwithstanding that the **Sub-Campaign Part 1 Qualifying Transactions** are met.
11. The total Rewards Points to be given out under this Campaign is capped at a monthly cap of 200,000,000, with a total campaign cap of 600,000,000 Rewards Points for the 3 months campaign period (“Rewards Points Pool Capping”). Transactions are tracked on a monthly basis and the Rewards Points are rewarded on a “first-come-first-served” basis to the Eligible Cardmembers according to the Rewards Points Pool Capping. For the avoidance of doubt, once the monthly Rewards Points Pool Capping has been reached, the Eligible Cardmember Qualifying Transaction will no longer be calculated for the purpose of 10x Rewards Points. Be there as it may, the previous spending (prior to Rewards Points Pool Capping reached) will still be calculated for the 10X Rewards Points entitlement. As an illustration, if the monthly Rewards Points Pool Capping is reached on 19th April 2020 but the Eligible Cardmember continues to perform Qualifying Transaction on 21st April 2020, the Eligible Cardmember will only be entitled to 10x Rewards Points based on the Qualifying Transaction made from 1st to 19th April 2020.
12. For the avoidance of doubt, purchases made by a supplementary Citi cardmember(s), whose principal credit cardholder is an Eligible Cardmember, shall be automatically tracked for purposes of tabulation of the **Sub- Campaign Part 1 Qualifying Transactions** based on transaction dates and/or time (Malaysia Date and/or Time) captured in Citibank’s records only during the Campaign Period and posted **not later than 7 May 2020**.
13. At the end of the Campaign Period, each Eligible Cardmembers spend will be calculated and sorted via date and time stamp in ascending order.
14. Only the principal Eligible Cardmember will be entitled to receive the Rewards Points and Cash Back. The Rewards Points and Cash Back would be credited into the principal Eligible Cardmember’s Card account (with the highest spent), within twelve (12) weeks after the end of Campaign Period. Rewards Points will only be credited into the principal Eligible Cardmember’s Rewards Points based Card account.

Sub-Campaign Part 2

15. Sub-Campaign Part 2 will commence on 7th February 2020 until 31st December 2020, both dates inclusive.
16. Subject to clause 17 below, Eligible Cardmembers stand a chance to get RM50 cash back with a minimum top up amount of RM100 and above for each eligible eWallet for any 5 consecutive months (“**Sub-Campaign Part 2 Qualifying Transactions**”) during the campaign period using his/her Card. As there are 5 eligible eWallets under this Campaign, Eligible Cardmembers may stand a chance to win up to RM250 bonus cash back for the entire Campaign Period in addition to the cash back elaborated under clause 7 to 14 above.

As an illustration, if a cardmember makes a top up amount of minimum RM100 on all 5 eligible eWallets for any 5 consecutive months within the campaign period as prescribed above, such cardmember is able to get RM250 bonus cash back.

eWallet	Month 1	Month 2	Month 3	Month 4	Month 5	Total Cash Back
Boost	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM50 Cash Back / RM500 spend
GrabPay	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM50 Cash Back / RM500 spend
Touch 'n Go eWallet	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM50 Cash Back / RM500 spend
BigPay	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM50 Cash Back / RM500 spend
Lazada Wallet	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM100 spend	RM50 Cash Back / RM500 spend
Total	RM500 spend	RM500 spend	RM500 spend	RM500 spend	RM500 spend	RM250 Cash Back / RM2,500 spend

17. The total cash back to be given out under this Sub-Campaign Part 2 is capped at RM500,000 throughout the Campaign Period (“Cash Back Pool Capping”). Transactions are tracked on a monthly basis to ensure the minimum RM100 spend amount is met for 5 consecutive months. The Cash Back is rewarded on a “first-come-first-served” basis to the Eligible Cardmembers according to the Cash Back Pool Capping. For the avoidance of doubt, once the Cash Back Pool Capping has been reached, the Eligible Cardmember will no longer be eligible for the bonus Cash Back notwithstanding that **Sub- Campaign Part 2 Qualifying Transactions** are met.

18. For the avoidance of doubt, purchases made by a supplementary Citi cardmember(s), whose principal credit cardholder is an Eligible Cardmember, shall be automatically tracked for purposes of tabulation of the **Sub- Campaign Part 2 Qualifying Transactions** based on transaction dates and/or time (Malaysia Date and/or Time) captured in Citibank's records only during the Campaign Period and posted not later than 7 January 2021.
19. At the end of the Campaign Period, each Eligible Cardmembers spend will be calculated and sorted via date and time stamp in ascending order.
20. Only the principal Eligible Cardmember will be entitled to receive the bonus Cash Back. The bonus Cash Back would be credited into the principal Eligible Cardmember's Card account (with the highest spent), within twelve (12) weeks after the end of Campaign Period.

General provisions relating to the Campaign, Cash Back & Rewards Points

21. For the avoidance of doubt, all overseas transaction shall be calculated based on the final posting amount (in Ringgit Malaysia) of the Qualifying Transaction made in foreign currency.
22. Qualifying Transaction which are subsequently cancelled or refunded, and disputed, unauthorized or fraudulent purchase transactions will be disqualified.
23. The Participants may receive a maximum of 1 time Rewards Points and 2 times Cash Back from the Campaign but only once from each Sub-Campaign i.e. 1 Cash Back and 1 Rewards Points for Sub-Campaign Part 1 and 1 bonus Cash Back for Sub-Campaign Part 2.
24. The following additional terms and conditions shall apply to the Cash Back and/or Rewards Points:
 - a. The Cash Back and/or Rewards Points are not transferable
 - b. If there is any dispute or non-receipt of Cash Back and/or Rewards Points, Eligible Person is required to contact Citiphone at 03-2383 0000 by 30 April 2021 at the latest to request for an inquiry. No request for any inquiry will be entertained after 30 April 2021.
 - c. All Citibank Card account(s) and/or other account(s), facilities or loans of the Eligible Person must be in good standing during the Campaign and fulfillment period, as the case may be in order to be entitled to receive the Cash Back and/or Rewards Points, including being prompt in payments due.
 - d. Supplementary Cardmembers are not entitled to receive the Cash Back and/or Rewards Points. Cash Back and/or Rewards Points received by such supplementary Cardmember, if any, will be given to the principal Cardmember.
25. Citibank reserves the right to disqualify any Eligible Cardmember from participating in any of the Campaign and/or from receiving the Cash Back and/or Rewards Points:
 - a. where the minimum payment or any amounts due and payable under any of the Eligible Cardmembers' Citibank Credit Card account(s) are not settled on or before its due date; If any of the Successful Applicant's Citibank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily;

- b. the Eligible Cardmember is not eligible to participate in the Campaign and/or receive the Cash Back and/or Rewards Points; and/or
 - c. the Eligible Cardmember has committed or is suspected of committing any misconduct, fraudulent or wrongful acts
26. All transactions as recorded by Citibank will be final and conclusive and binding upon the Eligible Cardmembers.
27. Citibank's decision on all matters relating to the Campaign will be final and binding.
28. To the fullest extent permitted by law, by participating in this Campaign, each and every Eligible Cardmember 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.

Miscellaneous

29. To the fullest extent permitted by law, 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.
30. 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 Citibank's website at www.citibank.com.my or in any other manner as Citibank deems fit. In this respect, the Eligible Cardmembers' 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. Eligible Cardmembers 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 Eligible Cardmembers to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by Eligible Cardmembers as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
31. This Campaign shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.
32. 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.
33. These Terms and Conditions are governed by and construed under the laws of Malaysia.

DISCLAIMERS

CITIBANK IS A PROVIDER OF BANKING SERVICES AND AN ISSUER OF CREDIT CARDS. THIS PROMOTION IS SOLELY OFFERED AND SPONSORED BY CITIBANK BERHAD. CITIBANK BERHAD HAS NO AGREEMENT OR AFFILIATION WITH, AND IS NOT AUTHORIZED OR ENDORSED BY, THE RELEVANT MERCHANT. PARTICIPATING MERCHANTS ARE NOT PARTNERS, CO-JOINT VENTURES OR AGENTS OF CITIBANK, NOT ARE THEY RESPONSIBLE FOR THE REWARDS. ALL QUERIES RELATING TO THE PROMOTION SHOULD BE DIRECTED TO CITIBANK.

CITIBANK SHALL NOT BE LIABLE FOR ANY DELAYS ON POSTING OF TRANSACTION DATES MADE BY ANY MERCHANTS. CITIBANK SHALL NOT BE RESPONSIBLE FOR ANY FAILURES OR DELAYS IN THE TRANSMISSION OF EVIDENCE OF SALES TRANSACTIONS BY MASTERCARD INC., MERCHANT ESTABLISHMENTS OR ANY OTHER PARTY.

CITIBANK DOES NOT GIVE ANY WARRANTY OF FITNESS OF ANY PURPOSE OF ANY GOODS OR SERVICES MADE AVAILABLE BY ANY MERCHANT ESTABLISHMENTS OR ANY OTHER PARTY. BY PARTICIPATING IN THIS CAMPAIGN, ELIGIBLE CARDMEMBERS AGREE THAT CITIBANK SHALL NOT BE RESPONSIBLE FOR ANY BODILY HARM (INCLUDING DEATH), LOSS OR DAMAGE OCCASIONED BY ANY PURCHASE, USE OR CONSUMPTION OF ANY PRODUCT OR SERVICES MADE AVAILABLE BY ANY MERCHANT ESTABLISHMENTS OR ANY OTHER PARTY.

THIS CAMPAIGN IS NOT OFFERED TO INDIVIDUALS RESIDENT IN THE EUROPEAN UNION, EUROPEAN ECONOMIC AREA, SWITZERLAND, GUERNSEY, JERSEY, MONACO, SAN MARINO, THE VATICAN AND ISLE OF MAN. THE CAMPAIGN IS NOT, AND SHOULD NOT BE CONSTRUED AS AN OFFER, INVITATION OR SOLICITATION TO BUY OR SELL ANY OF THE PRODUCT AND SERVICES MENTIONED HEREIN TO SUCH INDIVIDUALS.