



## CITIBANK JANUARY 2023 CREDIT CARDS ACQUISITION CAMPAIGN - for Digital channel

Terms and Conditions ("these Terms and Conditions")

### IMPORTANT NOTES:

(1) With effect from 1 November 2022, Citibank Berhad [Registration No. 199401011410 (297089-M)] has transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] ("UOB").

UOB is the provider of "Citi" branded consumer banking products in Malaysia and Citibank Berhad is providing certain services in respect of those products.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB from Citigroup Inc and related group entities.

(2) The offers in this Citibank January 2023 Credit Cards Acquisition Campaign Terms and Conditions are effective from 1 January 2023. For avoidance of any doubt, Eligible Persons who submitted their credit card application(s) under the Citibank October 2022 Credit Cards Acquisition Campaign Terms and Conditions before 1 January 2023 will still be bound by Citibank October 2022 Credit Cards Acquisition Campaign if their application(s) have been successfully approved after 1 January 2023.

(3) The Citibank Credit Cards 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.

### Campaign Period

1. This campaign, organized by United Overseas Bank (Malaysia) Bhd (Registration No. 199301017069 (271809-K)) ("UOB" or "the Bank") called the "Citibank January 2023 Credit Cards Acquisition Campaign" ("**Campaign**") will run from **1 January 2023 to 15 May 2023** both dates inclusive ("**Campaign Period**").

### Eligibility

2. Subject to these Terms and Conditions, the Campaign is open to all **New-to-Cards**<sup>1</sup> individuals who are residents of Malaysia, who has attained the age of 21 years ("**Eligible Persons**" or each, an "**Eligible Person**") at the time of making an application for any one or more of the following Citi-branded credit card(/s) as a **principal cardmember** during the Campaign Period: -
  - a) Citi Prestige Card;

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<sup>1</sup> "New-to-Cards" refer to individuals and/or customers who do not have any Citibank credit card issued by Citibank Malaysia or any Citi-branded credit card issued by the Bank but excluding those persons who fall under Clause 4(c) in these Terms and Conditions. They will not be qualified to participate.



- b) Citi PremierMiles Card;
- c) Citi Rewards Card;
- d) Citi Clear Card;
- e) Citi Simplicity+ Card;
- f) Citi Cash Back Platinum Card;
- g) Citi Cash Back Card;
- h) Citi Business Platinum Card; and/or
- i) Lazada Citi Platinum Card

Each of the Citi-branded Credit Cards above shall be referred to as “**Card**” or “**Citibank Credit Card**” and collectively as “**Cards**” or “**Citibank Credit Cards**”, depending on context.

3. To be eligible for this Campaign, an Eligible Person must apply for any one or more Citibank Credit via Citibank Online, directly accessible at <https://www.citibank.com.my> (“the Website”). For the purpose of the application, the Eligible Person must at least initiate the application via Citibank online by submitting the main 4 fields namely (1) First name, (2) Surname/Family name; (3) Mobile number & (4) Email address, latest by 15 May 2023. The Eligible Person shall complete the Citibank credit card application form and submit all required supporting documents to the Bank latest by 31 May 2023. For the avoidance of doubt, Citibank Credit Card applications originated from non-Citi websites for example application via CompareHero and RinggitPlus are not eligible for this Campaign.

Eligible Persons who apply for any one or more Citibank Credit Cards under this Campaign shall hereinafter be referred to as “**Applicants**” or each, an “**Applicant**”.

4. The following persons are **NOT** eligible to participate in this Campaign:
  - a) permanent and/or contract employees of the Bank (including its subsidiaries and related companies) and their respective immediate family members;
  - b) representatives and/or agents (including advertising and campaign agents) of the Bank and their respective immediate family members;
  - c) any Applicant or persons who had cancelled any of his/her Citibank credit card within twelve **(12) months** from the new credit card approved date and is re-applying for any Citibank Credit Card under the Campaign;
  - d) Principal cardholders of any Citibank credit card(s) issued in Malaysia; and/or
  - e) 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 the Bank, including Citibank Online.



## The Campaign

5. Subject to these Terms and Conditions, each Applicant whose application has been submitted during the Campaign Period and successfully approved by the Bank **on or before 14 June 2023** will be entitled to the acquisition gift in the table below provided such Applicant fulfills the fulfillment criteria (defined below):

Eligible Card Type	Fulfillment Criteria	Acquisition Gift/ Reward(s)
a) Citi Clear Card; b) Citi Simplicity+ Card; c) Citi Cash Back Card; and/or d) Lazada Citi Platinum Card	Activate and use your successfully approved Card under this Campaign for a minimum of <b>eight (8) times</b> on Retail Spend within the "Qualifying Period"	<b>20" inch Luggage Bag</b>
a) Citi Prestige Card; b) Citi PremierMiles Card; c) Citi Rewards Card; d) Citi Cash Back Platinum Card; and/or e) Citi Business Platinum Card	Activate and use your successfully approved Card under this Campaign for a minimum of <b>eight (8) times</b> on Retail Spend within the "Qualifying Period"	<b>20" + 24" inch Luggage Bag</b>

*Note:*

*"Qualifying Period" is defined as first sixty (60) days from the date of the card has been successfully approved.*

6. For the avoidance of doubt:
- a) If your application or supporting documents are dispatched by courier, the Bank will not be responsible for any mishandling or misdirection of any courier; and/or
  - b) all relevant conditions under these Terms and Conditions must be fulfilled, including the Card account of the Successful Applicant in good standing, in order to be eligible for any of the Reward or other privileges, waivers and benefits under this Campaign.
7. **"Retail Spend"** means the purchase of any goods or services (local or international) with the use of the Card and may, at Bank's discretion, include online transaction, e-wallet top-up and any card transaction as may be determined by the Bank, except for the following transactions:
- a) Instalments paid under Citibank's Paylite, Easy Payment Plan (EPP), Quick Cash, Balance Transfer, Balance Transfer via Installment Plan and Cash Advance;
  - b) Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
  - c) Payment of annual Citi Credit Card membership fees;
  - d) Interest payments, late payment fees, charges for cash withdrawals, Sales and Service Tax or other taxes and any other form of service/miscellaneous fees; and/or

- e) Transactions made by the Citibank cardmembers with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Citibank cardmembers 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.
8. The following additional terms and conditions shall apply for “Gift”:
- a) Each Successful Applicant will be receiving a SMS (Short Messaging System) from the Bank after the fulfillment of criteria in Clause 5 above;
  - b) If there is any non-receipt of the Gift, the Successful Applicant is required to contact CitiPhone by **21 November 2023** at the latest, to request for an inquiry. No request for any inquiry will be processed after **21 November 2023**;
  - c) The Gift is subject to availability from the supplier. In the event that the supplier is unable to supply the same model of the Gift, the Bank reserves the right, as it deems fit to substitute the Gift with another product of similar retail value;
  - d) The Gift does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustrative purposes only;
  - e) The delivery of the Gift will be fulfilled by the Bank approved Partner to Successful Applicant billing address within **ten (10) weeks** after the fulfillment of criteria. For avoidance of doubt, the Gift will not be sent to an address outside of Malaysia or P.O Box, nor can the Gift be collected from any Citibank Berhad branches or UOB Malaysia branches.
  - f) The Gift is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
  - g) For Gift warranty details, each Successful Applicant required to dealing directly with Gift partner (**Travel for All**), **website: [www.travelforall.my/warranty](http://www.travelforall.my/warranty)**
  - h) To the fullest extent permitted by law, there are no, and the Bank 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 Gift. All disputes, claims or warranties must be addressed with the supplier or the manufacturer. Successful Applicants will be solely responsible to bear any taxes, charges or fees attributable to the Gift (if any). ;
  - i) The title in the Gift and any risk of loss or damage to the Gift will pass to the Successful Applicant upon delivery of the Gift to the Successful Applicant. The Bank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Gift where such defect, loss or damage in respect of the Gift is not due to the fault and/or negligence of Citibank.
9. For the avoidance of any doubt, "**successfully approved**" means an Applicant's Card application that is applied during the Campaign Period and approved by the Bank **on or before 14 June 2023** and a conditional approval of a Card application is not a "successfully approved" application. An Applicant whose application is successfully approved in accordance with these Terms and Conditions is hereinafter referred to as a "**Successful Applicant**".
10. The Bank reserves the right at its absolute discretion to approve or reject any application and/or the supporting documents as requested by the Bank. For the avoidance of doubt, the Bank reserves

the right, as it deems fit to determine if the supporting documents are valid or sufficiently clear for purposes of the approval.

11. An Applicant may enquire the status of the Application by contacting the Bank at the following telephone numbers: 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), and 07-340 6000 (Johor Bahru) ("Citiphone").
12. Each successful applicant is entitled to one (1) Gift throughout the Campaign Period, regardless of how many numbers of credit card application were submitted and approved under this Campaign. For the avoidance of doubt, supplementary cardholders are not entitled to any Gift.
13. An Applicant may also be participating in more than one Citibank credit card promotions organised for or in conjunction with the acquisition of new credit card customers where the Applicant may also be similarly entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period, then the **Applicant understands that he/she shall only be entitled to receive the rewards from the first Citibank credit card approved by the Bank via the channel that the Applicant had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.**

#### Miscellaneous

14. The Bank's decisions on all matters relating to the Campaign will be final and binding.
15. The Bank reserves the right to disqualify an Applicant /Successful Applicant (as the case may be) from participating in the Campaign and/or from receiving the Gift:
  - a) where the minimum payment or any amounts due and payable under any of the Successful Applicant's 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) is not eligible to participate in the Campaign and/or receive the Reward; and/or
  - c) has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
16. The Bank shall not be liable for any default in respect of the 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 the Bank.
17. The Bank reserves the right to cancel, terminate or suspend the Campaign or any individual offer(s) in the Campaign with notice. In such an event, the Bank also reserves the right to replace any of the individual offer(s) with another similar offer in the Campaign. For the avoidance of doubt, any cancellation, termination or suspension by the Bank of the Campaign (or any individual offer(s) in the Campaign) shall not entitle any Applicant or Successful Applicant to any claim or compensation against the Bank for any and all loss or damage suffered or incurred by the Applicant, or Successful Applicant whether as a direct or indirect result of the act of cancellation, termination or suspension of the Campaign or any individual offer(s) in the Campaign.
18. The Bank reserves the right as it deems fit to vary or change any of these terms and conditions with notice. These terms and conditions may be varied or changed by the Bank by way of posting



on the Bank's Facebook Webpage or in any other manner deemed suitable by the Bank. Applicants and Successful Applicants who had participated in the Campaign are deemed to have accessed Citibank Facebook Webpage and/or the Website at <https://www.citibank.com.my> and to have knowledge of and to have agreed to any changes or variations to these terms and conditions. Applicants and Successful Applicants agree that their continued participation in the Campaign will constitute their acceptance of these terms and conditions (as varied or changed).

19. By participating in the Campaign, Applicants and Successful Applicants agree to be bound by these Terms and Conditions (as modified and varied from time to time) and any decisions of the Bank. Successful Applicants hereby consent to and authorize the Bank to disclose their particulars to the third-party service providers engaged by the Bank for purposes of the Campaign. The Bank warrants that the disclosure of such particulars to any third-party service providers shall be limited to the Successful Applicants' names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Campaign.
20. To the fullest extent permitted by law, by participating in the Campaign, each and every Applicant and Successful Applicant is agreeing that he/she will not hold the Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers that the Bank may engage for the purposes of this Campaign) liable for any loss or damages that he/she may incur, in connection with the Campaign. Any liability that the Bank may have to the Applicant and/or Eligible Person or any other party (if any) is limited to Direct Damages only. "**Direct Damages**" means actual damages or losses suffered by the Applicant and/or Eligible Person or any party as a result of a direct and immediate action by the Bank 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.
21. Any term or 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.
22. These terms and conditions are governed by and construed under the laws of Malaysia.



## Annual Fee Waiver

### **3-year Annual Fee Waiver for all Cards (except Citi Prestige Card and Citi Simplicity+ Cards) (“Fee Waiver Promotion”) Terms and Conditions**

1. In addition, each New-to-Cards Eligible Persons whose application is successfully approved by Citibank **on or before 14 June 2023** will also be eligible to enjoy a 3-year annual fee waiver (see table below) (except for Citi Prestige Card and Citi Simplicity+ Card)

Citibank Card	Annual Fee Waiver
Citi PremierMiles Card	<b>3 years</b> <b>(except for Citi Prestige Card)</b>
Citi Cash Back Platinum Card	
Citi Cash Back Card	
Citi Business Platinum Card	
Citi Rewards Card	
Citi Clear Card	
Lazada Citi Platinum Card	
Citi Simplicity+ Card	<i>Annual Fee Waiver Not Applicable</i>

2. Subject to these Fee Waiver Promotion Terms and Conditions, this Fee Waiver Promotion is open to any Eligible Person applying for any Citibank Credit Card (except Citi Prestige Card and Citi Simplicity+ Card) during the Promotion Period. “Promotion Period” for purposes of these Fee Waiver Promotion Terms and Conditions shall mean the period commencing **1 January 2023** to **15 May 2023**, both dates inclusive.
3. To qualify for the annual fee waiver, principal and supplementary card application must be successfully approved by the Bank using a designated campaign source code.

## Privacy

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.

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