

CITI RECURRING CAMPAIGN

TERMS & CONDITIONS

Campaign Period

This "Citi Recurring Offer" campaign ("Campaign") organized by Citibank Berhad (Company No. 297089-M) ("Citibank") will run as indicated in an invitation short message service ("**Invitation SMS**") and/or an invitation electronic direct mailer ("**Invitation E-mail**") from Citibank.

Eligibility

1. Strictly by invitation only to selected Citibank cardmembers ("**Eligible Cardmembers**", and each, an "**Eligible Cardmember**") of any **Citibank Credit Card(s)** issued in Malaysia (hereafter collectively referred to as "**Cards**" or "**Card**" if singular) via Invitation SMS or Invitation E-mail.
2. The following persons are NOT eligible to participate in this Campaign:
 - a) Citi Business Signature Cardmembers;
 - b) Citi Travel Account Cardmembers;
 - c) Cardmembers who do not receive any Invitation SMS or Invitation Email directly from Citibank;
 - d) holder(s) of any Citibank 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
 - e) 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 facilities, services or accommodation granted by Citibank, including Citibank Online, accessible via www.citibank.com.my.

Qualifying Transactions

1. Newly enrolled auto-billing transaction(s) made by Principal and/or Supplementary cardmembers to Citi Credit Card within the campaign period ("Qualifying Transaction") as stated in the Invitation SMS or Invitation E-mail ("Campaign Period");
2. Eligible Cardmember must enroll in and charge at least two (2) new auto-billing transaction(s) (other than JomPay) and such new auto-billing transaction must be posted to the Eligible Cardmember's credit card within thirty (30) days after the expiry of Campaign Period.
3. Auto-billing enrolled under JomPay is excluded as Qualifying Transaction.
4. Existing auto-billing transaction enrolled and/or charged prior to the start of Campaign Period is not considered as Qualifying Transactions.

Campaign Mechanics

1. During the Campaign Period, Eligible Cardmembers may potentially earned up to **RM200 Cash Back** provided that Eligible Cardmembers successfully enroll in and charge new auto-billing transaction(s) to their Citi Credit Card. The cash back amount is awarded based on number of billers successfully signed up and transacted by the Eligible Cardmembers:

Tier	No. of Billers	Cashback (RM)
1	1	25
2	≥3	90
3	≥5	200

2. Biller transactions must be charged for at least two (2) newly enrolled auto-billing transaction(s) (except JomPay) posted to the Eligible Cardmember's credit card within thirty (30) days after the expiry of Campaign Period.

For the avoidance of any doubt, if an Eligible Cardmember holds more than one (1) Citi Credit Card, autobilling transactions made using each Citi Credit Card will be combined to meet the total eligible Qualifying Transactions. Autobilling transactions made by supplementary cardmembers will also be combined with autobilling transactions made by the Principal cardmember to meet the total eligible Qualifying Transactions.

3. Scenarios on how to qualify for Cash Back:

Scenario 1: Customer A – Campaign Period is from 1 October 2020 – 31 January 2021

Biller	Enrollment Date	1st Transaction	2nd Transaction	Eligibility for Cash Back
Maxis – Principal	10-Oct-20	10-Oct-20	10-Nov-20	Yes
Maxis - Supplementary	20-Nov-20	20-Nov-20	20-Dec-20	Yes
AIA – Acct 1	10-Dec-20	10-Dec-20	10-Jan-21	Yes
AIA – Acct 2	10-Dec-20	10-Dec-20	10-Jan-21	Yes
Astro	08-Jan-21	08-Jan-21	08-Feb-21	Yes
Total Cash Back = RM 200				

Scenario 2: Customer B – Campaign Period is from 1 October 2020 – 31 January 2021

Biller	Enrollment Date	1st Transaction	2nd Transaction	Eligibility for Cash Back
Maxis – Principal	10-Oct-20	10-Nov-20	10-Dec-20	Yes
Maxis - Supplementary	20-Dec-20	20-Jan-21	20-Feb-21	Yes
AIA – Acct 1	10-Dec-20	-	-	No
AIA – Acct 2	10-Dec-20	10-Dec-20	10-Jan-21	Yes
Total Cash Back = RM 90				

Fulfillment

1. Cash Back will be credited to a successful Eligible Cardmember who meets the criteria above within the Campaign Period. The cash back will be credited to their Card Account within 90 days after the end of Campaign Period and will be reflected in his/her monthly credit card statement.
2. Cash Back is not transferable and not exchangeable for cash or credit of any kind.
3. All Citibank Card account(s) and/or other account(s), facilities or loans of the Participant 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, including being prompt in payments due.
4. Supplementary Cardmembers are not entitled to receive the Cash Back. Any recurring transaction made by Supplementary cardmembers and charged to the Supplementary card will be contributed towards the Qualifying Transaction for the Principal Cardmember. Any Cash Back received, will be given to the Principal Cardmember.

Other Terms & Conditions

1. If Cash Back is to be awarded to any person who:-
 - a) is not eligible to participate in the Campaign and/or receive the Cash Back; 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;

Citibank reserves the right to disqualify such Eligible Cardmember from the Campaign and/or receiving the Cash Back.
2. Citibank shall not be responsible for any failures or delays in the transmission of evidence of sales transactions, merchant establishments or any other parties.
3. Citibank's decision on all matters relating to the Campaign will be final and binding.
4. 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.
5. 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.
6. 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, Eligible Cardmembers participation in this Campaign also signifies their 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 the Participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.

7. 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.
8. These Terms and Conditions are governed by and construed under the laws of Malaysia.