



CITI CREDIT CARD AIRPODS GIVEAWAY CAMPAIGN 2022 CAMPAIGN TERMS & CONDITIONS

IMPORTANT NOTE:

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.

CAMPAIGN PERIOD

This Citi Credit Card AirPods Giveaway Campaign 2022 Campaign (“**Campaign**”) organized by United Overseas Bank (Malaysia) Bhd (Registration No. 199301017069 (271809-K)) (“**UOB**” or the “**Bank**”) will commence from 14 November 2022 to 31 December 2022 (both dates inclusive) (“**Campaign Period**”).

ELIGIBILITY

1. Subject to these terms and conditions, this Campaign is open to new-to-bank individuals who are residents of Malaysia, who do not have any credit card issued by Citibank Malaysia, and who has attained the age of 21 years at the time of making an application for any one of the aforementioned Citibank credit card as a principal cardmember during the Campaign Period: -
 - a. Citi PremierMiles Credit Card
 - b. Citi Rewards Credit Card
 - c. Citi Cash Back Platinum Credit Card
 - d. Citi Business Platinum Credit Card
 - e. Citi Prestige Credit Card

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

2. The following persons are **NOT** eligible to participate in the Campaign:-
 - a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies), including their respective immediate family members, meaning parents, spouses, children and siblings;
 - b) Any person who is not a holder of any Citi Credit Card(s) issued in Malaysia;
 - c) any person(s) whose credit card or Citibank Ready Credit facility, housing loan, investment products or any accounts, facility, loan or service have been closed, recalled



or terminated (as the case may be) for any reason within twelve (12) months from commencement of the Campaign Period;

- d) any person(s) or customer(s) who is (are) in default of any facilities granted by the Bank at any time during the Campaign Period, subject to the Bank’s discretion;
- e) any customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Citibank Credit Card Account or any facility, loan or service granted by Citibank, including Citibank Online, accessible via www.citibank.com.my; and/or
- f) 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; and

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”) by completing an electronic online Citibank credit card application form and uploading all required supporting documents to the Bank. 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”.

CITI CREDIT CARD AIRPODS GIVEAWAY CAMPAIGN 2022 CAMPAIGN CRITERIA

4. To participate in the Campaign, an Applicant is required to meet the Campaign criteria below:-

<p>Eligibility: Applicant Mechanics & Criteria</p>	<p>Applicant needs to be a new-to-bank individual and apply for one of the following card types to be eligible for this campaign:</p> <ul style="list-style-type: none"> ▪ Citi PremierMiles Credit Card; ▪ Citi Rewards Credit Card; ▪ Citi Cash Back Platinum Credit Card; ▪ Citi Business Platinum Credit Card; ▪ Citi Prestige Credit Card
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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 **31 January 2023**

will be entitled to the additional acquisition gift in the table below when the Applicant fulfills the fulfillment criteria (defined below):

Eligible Card Type	Fulfillment Criteria	Acquisition Gift/Reward(s)
a. Citi PremierMiles Credit Card; b. Citi Rewards Credit Card; c. Citi Cash Back Platinum Credit Card; d. Citi Business Platinum Credit Card; e. Citi Prestige Card	Activate and use your successfully approved Card under this Campaign for a minimum of eight (8) times on Retail Spend within the "Qualifying Period"	RM500 Cashback

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

CAMPAIGN PRIZE & WINNER SELECTION

6. To qualify for Campaign Prize, the first hundred and ten (110) Applicants who meets the criteria above shall be entitled to the Campaign Prize, in addition to their acquisition gift/reward(s):-

Campaign Prize	Criteria
AirPods worth RM589	The first 110 Applicants who apply for any eligible Citi card type, are successfully approved and fulfill the minimum 8x Retail Spend within the Qualifying Period, will qualify to win the Campaign Prize.

7. Winner Selection Process:

1. Post the Campaign end date, the list of successful Applicants will be shared by our Data Management team and pre-filtered for those Applicants who have met the minimum 8x Retail Spend during the Campaign Period ("Eligible Applicant").
2. Subject to Clause 6 above, Applicants who have met the minimum 8x Retail Spend during the Campaign Period will receive the Campaign Prize (in addition to their Acquisition Gift/Reward(s)).
3. Winners will be notified by the Bank via email within ten (10) weeks from 1 April, 2023.

ADDITIONAL TERMS & CONDITIONS AND DISCLAIMERS

8. The Campaign Prize that Principle Cardmember will be eligible for will be based on the application date, and in which campaign the application falls under. Applicant must apply and

submit by 31 December 2022 and the application must be subsequently approved by 31 January 2023.

9. This criterion will be emphasised in the terms & conditions and footnote of the campaign page.
10. Any NTB applicant who had cancelled any of his/her Citi Credit Card within twelve (12) months before the date of new card application and is re-applying for any of the Citi Credit Card shall not be considered as a successful Applicant.
11. Prior notice will be given to customers should there be any variation in the gift type offered.
12. The following additional terms and conditions shall apply for **AirPods Reward**: -
 - i. The AirPods Reward will be given in the form of a unique e-code issued by the Bank's participating partner merchant ("Partner") and sent by the Bank via Email or SMS (Short Messaging System) **within ten (10) weeks** from 1 April, 2023.
 - ii. Applicants are responsible for redeeming the AirPods Reward directly form Partner's website as stated in the SMS sent by the Bank within the validity of the unique e-code;
 - iii. AirPods Reward has to be redeemed within the validity period of the e-code as indicated in our communication whichever earlier from the date the Applicant receives an Email or SMS from the Bank and the instructions on how to redeem the Rewards can be found on Partner's website. If the AirPods Reward remains unused or unredeemed after the said period, the AirPods Reward will lapse and will not be replaced;
 - iv. Supplementary Citi Cardmembers are not entitled to win the AirPods Reward. AirPods Reward will be given to the principal Citi Cardmember only;
 - v. AirPods Reward is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
 - vi. AirPods Reward are given out on "as is" basis;
 - vii. AirPods Reward is subject to availability from the supplier. In the event that the supplier is unable to supply the same model of the AirPods Reward, the Bank reserves the right, as it deems fit to substitute the AirPods Reward with another product of similar retail value;
 - viii. AirPods Reward does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustrative purposes only;
 - ix. The delivery of the AirPods Reward will be fulfilled by Partner;
 - x. For the avoidance of any doubt, the unique e-code received by the Applicant can only be used on Partner's website;
 - xi. 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 AirPods Reward. All disputed, claims or warranties must be addressed with the supplier or the manufacturer.

- Applicants will be solely responsible to bear any taxes, charges or fees attributable to such purchases;
- xii. The title in the AirPods Reward and any risk of loss or damage to the AirPods Reward will pass to the Applicants upon delivery of the AirPods Reward to such Applicants. The Bank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen AirPods Reward where such defect, loss or damage in respect of the AirPods Reward is not due to the fault and/or negligence of the Bank; and
 - xiii. If there is any dispute or non-receipt of the AirPods Reward, Applicants are required to contact CitiPhone at 03-2383 0000 by 8 July 2023 at the latest to request an inquiry. No request for any inquiry will be entertained after 8 July 2023.

OTHER TERMS AND CONDITIONS

- 13. In addition and pertaining to Partner engagement, Applicants and/or Eligible Persons are responsible to read and understand the Partner's security and privacy policies and terms and conditions (including their end-user license agreement(s)), including for purposes for fulfilment of the Reward(s). No data transmission over the internet are guaranteed to be completely secure, and to the fullest extent permitted by law, neither the Bank, nor its officers, directors, employees, subsidiaries or affiliate entities warrant the security of any information you transmit nor shall be liable for any losses or damages (directly or indirectly) arising out of any security breach or intrusions.
- 14. The Bank has the discretion to forfeit the said Reward(s) under this Campaign if the Applicant is found to be a person who: -
 - i. is not eligible to participate in the Campaign and/or receive the Reward(s); and/or,
 - ii. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his/her use of any Bank's services or facilities.
- 15. The Bank's decision on all matters relating to the Campaign will be final and binding.
- 16. To the fullest extent permitted by law, by participating in this Campaign, each and every Participant is agreeing that he/she will not hold the Bank 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 the Bank may have to any Eligible Person/ Participant/ Applicant 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/Applicant or any other party (if any) 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.

17. The Bank 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 the Bank.
18. The Bank 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 or in any other manner as the Bank 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 the Bank 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 the Bank of this Campaign will not entitle the Participant to any compensation against the Bank 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.
19. 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.
20. 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, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK, or any other jurisdictions where referral activity is restricted. 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.
21. These Terms and Conditions are governed by and construed under the laws of Malaysia.

PRIVACY POLICY

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 which outlines how we intend to deliver all the rights and protections you are entitled to in respect of your personal data.