20”Condotti Luggage Bag for Dial for Cash via Digital Campaign 2016 (1 October 2017 – 31 October 2017) Terms and Conditions

Promotion Period

1. This “20” Condotti Luggage Bag for Dial for Cash via Digital Campaign 2016” (“Campaign”) organized by Citibank Berhad (Co. No. 297089-M) (“Citibank”) will run from 1 October 2017 to 31 October 2017 (both dates inclusive) (“Campaign Period”).

2. The provisions set out in the Citibank Card Terms and Conditions, the respective terms and conditions governing your credit-card type (where applicable) and Dial For Cash (DFC) Terms and Conditions are incorporated by reference as part of these terms and conditions, and where there are any inconsistencies between these terms and conditions and the aforesaid Terms and Conditions, these terms and conditions shall prevail insofar as for purposes of this Campaign.

(All terms and definitions used here, unless expressly stated, have the same meaning in the Citibank Card Terms and Conditions, and Dial For Cash Terms and Conditions. Please visit www.citibank.com.my for more details.)

Eligibility

3. Subject to these terms and conditions, this Campaign is by invitation ONLY to selected existing Citibank Credit Cardmembers (“Eligible Cardmembers”, each, an “Eligible Cardmember”) who has received an electronic direct mailer or email and/or SMS (“Invitation”). Each Eligible Cardmember who receives an invitation becomes eligible to participate in this Campaign.

4. The following persons are NOT eligible to participate in this Campaign:-

   a) All permanent and/or contract employees of Citibank (including its subsidiaries and related companies), including their respective immediate family members, meaning parents, spouses, children and siblings;
   b) Citibusiness Cardmembers (business underwriting);
   c) Representatives and/or agents (including advertising agents)of Citibank, including their respective immediate family members, meaning parents, spouses, children and siblings;
   d) Holder(s) of any Citibank Card(s) not issued in Malaysia;
   e) 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
   f) Any person who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Citibank Card Account or any facility or service granted by Citibank, including Citibank Online, accessible via www.citibank.com.my.
Mechanics

5. To participate in the Campaign, an Eligible Cardmember who has received Invitation must apply for Dial for Cash (DFC) via online or digital channel (including Citibank Online) within the Campaign Period.

6. Subject to these terms and conditions, to be eligible to receive the Gift, Eligible Cardmembers must have made an application for DFC via online or digital channel for at least the minimum loan amount and tenure which is stated in the Invitation eDM/SMS received, and must be successfully approved. Eligible Cardmembers can only receive the Gift once (1) under this Campaign, regardless of how many DFC applications are successfully approved.

7. To apply for DFC, an Eligible Cardmember can refer to the Invitation, either by electronic direct mail (EDM) or SMS, to access or launch the DFC application page through a hyperlink. A mobile One-Time PIN (OTP) will be triggered and the applicant must key in the 6-digit PIN to complete the application. Alternatively an Eligible Cardmember who is a registered under on Citibank Online (accessible at http://www.citibank.com.my) may login in to Citibank Online and apply for DFC.

8. The gift is a 20" Condotti Luggage bag and Eligible Cardmembers can only receive the gift once (1) under this Campaign ("Gift").

9. All applications must be successfully approved on or before 31 October 2017. "Successfully approved" means any application which has been approved and not just conditionally approved and/or which Eligible Cardmember has received a written notification that his or her application has been successfully approved.

10. To check on your application status, please call Citiphone at:
    - 03-2383 0000 (Kuala Lumpur)
    - 04-296 0000 (Penang)
    - 07- 268 0000 (Johor Bahru)
    - 09-509 0000 (Kuantan)
    - 06-852 0000 (Melaka)
    - 1800 82 1010 (Sabah & Sarawak)

11. Eligible Cardmembers cannot make early settlement within three (3) months from the date the DFC instalment loan has been successfully approved, failing which, such Eligible Cardmembers will not be rewarded the gift.

FULFILLMENT

12. Eligible Cardmembers whose instalment loan has been successfully approved via online or digital channel will be sent the Gift within eight (8) to ten (10) weeks from the end of the Campaign Period, and will be notified via SMS to his/her mobile number registered with Citibank. For the avoidance of doubt, if Citibank at its discretion organizes a similar
campaign, an Eligible Cardmember who has received a gift under this Campaign can participate if such Cardmember had received an Invitation.

13. Eligible Cardmembers hereby consent to and authorize Citibank (if required) to disclose their particulars to any third party service providers engaged by Citibank for purposes of the Campaign. Citibank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Cardmembers’ name, address and telephone number and shall be used only in relation to and for purposes of the Campaign.

14. If there is any dispute or non-receipt of the gift within 4 months after the end of the Campaign Period, the Successful Participant is required to contact Citiphone latest by 1 February 2018 to request for an inquiry.

15. Citibank excludes all warranty and/or liability in connection with the awarded Gift. Citibank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Gifts where such defect, loss or damage in respect of the Gifts is not due to the fault and/or negligence of Citibank. Any dispute in relation to the warranty of quality of any Gift shall be settled directly between the relevant Cardmember and the relevant supplier.

16. Citibank reserves the right to substitute the Gift with another product of similar retail value.

OTHER TERMS AND CONDITIONS

17. Campaign is only for selected Citi customers via Citi’s direct email invitation only and any application(s) is/are subject to Citibank’s approval. The Gift is non-transferable and void for non-selected Citi customers or other persons. For data privacy and security, please do not disseminate or forward Citi’s email to other persons or 3rd parties.

18. For full terms and conditions for Dial-for-Cash product, please click here.

19. If the gift is to be awarded to an Eligible Cardmember who:-
   a) Is not eligible to participate in the Campaign and/or receive the Gift; 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 gift.

20. Citibank’s decision on all matters relating to the Campaign will be final and binding.

21. 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.
22. 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.

23. 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 Cardmember’s participation in this Campaign also signifies his/her agreement to access the Website at regular intervals to view these terms and conditions 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 the Eligible Cardmember to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the Eligible Cardmember or Participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.

24. 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.

25. Citibank reserves the right to describe any of the expressions stated here in a different manner in the statement of account and such descriptions in the statement of account will not be constructed against Citibank as having a different meaning sated here.

26. For the avoidance of any doubt, these terms and conditions shall not affect the operation of existing Dial for Cash (DFC) Terms and Conditions governing the DFC approved before or after the Campaign Period.

27. These Terms and Conditions are governed by and constructed under the laws of Malaysia.