

**CITI 2020 YEAR END CARDS USAGE CAMPAIGN
TERMS & CONDITIONS**

REVISION TO CAMPAIGN TERMS w.e.f. 1 DECEMBER 2020:

Addition to Campaign Mechanics – clause 9 vii)

CAMPAIGN PERIOD

This Cards Usage Campaign (“**Campaign**”) organized by Citibank Berhad (Co. No. 297089-M) (“**Citibank**”) will commence from **30 October 2020** to **28 February 2021** (both dates inclusive) (“**Campaign Period**”). The Campaign Period is divided into four (4) Campaign months (each a “**Campaign Month**” or if reference is made to more than one Campaign Month, “**Campaign Months**”): -

Campaign Month	Period	No. of Days
1	30 October till 30 November 2020	32
2	1 December till 31 December 2020	31
3	1 January till 31 January 2021	31
4	1 February till 28 February 2021	28

These Terms and Conditions shall be read in conjunction with:

- Citi Credit Cards Terms and Conditions;
- the terms and conditions governing the operation of any account(s) with us, including but not limited to the Citibank Account Terms and Conditions; and
- our rules and regulations;

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>.

ELIGIBILITY

- Subject to these terms and conditions, this Campaign is open to existing or new customers of Citibank Berhad, who have attained the age of 21 years, must be a resident of Malaysia and are in the following categories (“**Eligible Persons**” and each, an “**Eligible Person**”): -

Description	Eligibility
Existing Cardmember	Subject to Clause 2 and 3 below, an existing cardmember of any principal Citi credit card(s) issued by Citibank in Malaysia (“Citi Credit Cards”) and Citibank Debit & ATM card(s) issued by Citibank in Malaysia (“Citi Debit Cards”); (“Citi Credit Cards” and “Citi Debit Cards” shall hereafter collectively referred to as “ Citi Cards ” or “ Citi Card ” if singular)
New Cardmember ¹	1. A person whose application for any Citi Credit Card(s) is/are successfully activated during the Campaign Period; and/or 2. A person whose application for Citibank Current and Saving Account is approved with Citi Debit Card received, and the said card is successfully activated during the Campaign Period.

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

- Citi Business Signature Card members (Business Underwriting)²;
- Citi Travel Accounts holders
- Citi Staff Corporate Card holders (Business Underwriting);

¹ “**New Cardmember**” means an applicant who has not within twelve (12) months prior to the Campaign start date, has had his or her Citi Credit Card(s) or Citibank Current or Saving Account(s) cancelled or terminated for whatever reason and is applying for a Citi Credit Card(s) or Citibank current or saving Account during the Campaign Period.

² For the avoidance of doubt, below is the list of eligible and non-eligible Citi Credit Cards which is categorized under CitiBusiness cards:

Eligible	Non-Eligible
Citi Business Platinum Card CitiBusiness Gold (Business Underwriting)	Citi Business Signature Card (Business Underwriting) Citi Travel Account

- 2.4. representatives and/or agents (including advertising agents and Campaign management agents) of Citibank, including their respective immediate family members, meaning parents, spouses, children and siblings;
- 2.5. Citibank staff who are directly involved in organizing the Campaign;
- 2.6. holder(s) of any Citi 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;
- 2.7. any person who has committed or suspected to have committed fraudulent or wrongful acts in relation to his/her Citi Card Account or any facility, service or accommodation granted by Citibank, including Citibank Online, accessible via www.citibank.com.my
- 2.8. US Person. 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.

THE "US" INCLUDES THE UNITED STATES OF AMERICA, GUAM, PUERTO RICO, AMERICAN VIRGIN ISLANDS, AMERICAN SAMOA AND THE NORTHERN MARIANA ISLANDS.

The "United States Person" or "US Person" definition is subject to change by Internal Revenue Service (the U.S. government agency responsible for tax collection and tax law enforcement) from time to time.

3. This Campaign is not opened to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, The Vatican and Isle of Man. 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.
4. Citibank reserves the right at its discretion to approve or reject any application and/or the supporting documents submitted to Citibank, which are or suspected to be not legitimate or are fraudulent. For the avoidance of any doubt, Citibank reserves the right, as it deems fit to determine if the supporting documents are sufficiently legible or genuine for purposes of the approval of the application.
5. An Eligible Person may enquire the status of the application by contacting Citibank at the following telephone numbers: +603-2383 0000 (Kuala Lumpur), +604-296 0000 (Penang), and +607-340 6000 (Johor Bahru), +606-852 0000 (Melaka) or 1800-82-1010 (Sabah & Sarawak) ("**Citiphone**").

QUALIFYING REQUIREMENTS

6. For the purposes of these terms and conditions "**Qualifying Requirements**" means the approved criteria/requirement performed by the Eligible Person(s) to qualify for the contest offered under this Campaign ("**Contest**") and earn Contest entries which is more specifically detailed in the table under "Campaign Mechanics" (clause 9) below³. Eligible Person(s) who is/are participating in the Contest shall be referred to as the "Participants" and each a "Participant".
7. The following shall **NOT** be included as Qualifying Requirements for the purposes of this Campaign: -
 - a) Instalments paid under Citi PayLite or Citi 0% Easy Pay Plan (for Citi Credit Cards)
 - b) Qualifying Requirements which are subsequently cancelled or refunded;
 - c) Autobilling and/ or recurring transaction (not included for Daily Prize only)
 - d) Disputed, unauthorized or fraudulent purchase transactions;
 - e) Payment of annual Citibank Card membership fees,
 - f) Interest and principal payments;

³ For foreign Citi Card transactions (including online transactions), tabulation of total Qualifying Requirements are after conversion to Ringgit Malaysia (RM) and shall be based on Citibank's transaction records. Citibank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by International Incorporated, any merchant establishments or any other party.

- g) Service Tax or any other taxes;
- h) Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees; or
- i) Transactions made by Participants with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Participant/Cardmember 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.

CAMPAIGN MECHANICS

8. **“Eligible Spend”** means any eligible spend under Clause 9(ii) to Clause 9(vi) below, made **on any local qualifying purchases or overseas qualifying purchases (based on the prevailing foreign exchange rate)** during the Campaign Period using Citi Cards to earn entry(ies) for this Campaign.

Spend & Earn Entries

9. For every Eligible Spend, Participants can earn entries during each Campaign Month (**“Contest Entries”** or **“Entries”** or each, an **“Entry”**) by performing any of the following transaction under the Qualifying Requirement(s) with his/her Citi Cards as follows: -

Qualifying Requirement(s) to Earn Contest Entries	No. of Contest Entries earnable								
<p>i) Each approved applications or criteria below:</p> <ul style="list-style-type: none"> a. New-to-Bank Citi Credit Card⁴ b. Additional Citi Credit Card and/or supplementary Citi Credit Card⁴ c. Citi Personal Loan⁷ d. Citi Quick Cash⁷ e. Citi PayLite⁷ f. Citi FlexiBill⁷ g. Newly Joined/ Upgraded to Citigold Relationship h. Newly Joined/ Upgraded to Citi Priority Relationship i. Newly Joined Citi Banking Relationship j. Credit Limit Increase with successful Income Information updated k. Log-in to Citi Mobile App on your IOS or Android smartphone or mobile devices^{5 & 7} l. ATM withdrawal via Cash Advance of RM1,000 and above via Citi Credit Card only (not applicable for Citibank Debit Card)⁶ <p>⁴Successfully approved and Activated <i>Successfully approved means an applicant's Citibank credit card application that is applied during the Campaign Period and approved by Citibank on or before 20th February 2021 and a conditional approval of a Citibank credit card application is not a "successfully approved" application.</i></p> <p>⁵Log-in once each Campaign Month (log-in will be counted from the campaign start date)</p> <p>⁶Exclude multiple withdrawal and payment back on same day</p> <p>⁷Capped at 100 entries for each product/log-in each campaign month</p>	<p>50</p>								
<p>ii) For every RM50 (or equivalent) spent via Citi Card(s) on:</p> <ul style="list-style-type: none"> a. E-Wallet transaction b. Online transaction c. Foreign currency transaction which includes online transaction (in foreign currency) d. Payment of Utilities that falls under the Merchant Category Code (MCC) below <table border="1" data-bbox="411 1839 1121 2011"> <thead> <tr> <th>MCC</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>4814</td> <td>Telecommunication Services including but not limited to prepaid phone services and recurring phone services</td> </tr> <tr> <td>4899</td> <td>Cable, Satellite and Other Pay Television/ Radio/ Streaming Services</td> </tr> <tr> <td>4900</td> <td>Utilities – Electric, Gas, Water, and Sanitary</td> </tr> </tbody> </table>	MCC	Description	4814	Telecommunication Services including but not limited to prepaid phone services and recurring phone services	4899	Cable, Satellite and Other Pay Television/ Radio/ Streaming Services	4900	Utilities – Electric, Gas, Water, and Sanitary	<p>30</p>
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<p>iii) For every RM50 spent via Citi Card(s) on all local retail transaction</p> <p>iv) For every RM20 (or equivalent) spent on Citi Card(s) via contactless</p>	<p>10</p>
<p>v) For any spend of RM2,000 & above (or equivalent) in a single receipt via Citi Card(s).</p> <p><i>Example:</i> Spend RM3,000 (online) = RM3,000/RM50= 60 60 x 30 entries = 1,800 entries 1,800 entries x additional 2X = <u>3,600 entries</u></p> <p>vi) For every RM50 spent via Citi Card(s) on online transaction during 11.11 and 12.12 Online sale period</p> <p><i>Example:</i> Spend RM100 (online) = RM100/RM50= 2 2 x 30 entries = 60 entries 60 entries x additional 2X = <u>120 entries</u></p> <p>vii) For approved application below at Citi new Johor Bahru branch (1 December 2020 onwards):-</p> <ul style="list-style-type: none"> a. New-to-Bank Citi Credit Cards; b. Existing Credit Cards customer who apply for additional and/or supplementary Citi Credit Card; c. New-to-Bank customers who applied for current or saving account and joined under Citigold or Citi Priority or Citi Banking relationship <p><i>Example:</i> Apply New-to-Bank card = 50 entries 50 entries x additional 2X = <u>100 entries</u></p>	<p>Additional 2X entries</p>

10. For **Qualifying Requirements Nos. (ii), (iii) and (iv)**, Participant must fulfill Eligible Spend and: -
- 10.1. if a Participant fulfills multiple **Qualifying Requirements** above in one (1) transaction, each Participant may only be entitled to earn the highest Contest Entries from the relevant group of Qualifying Requirements fulfilled. For example, If a cardmember spent RM50 on contactless he/she may potentially entitled for Qualifying Requirements Nos. (iii) or (iv). In this scenario the cardmember will be getting 20 Contest Entries for meeting the Qualifying Requirement no. (iv) only and not 30 Contest Entries being Qualifying Requirement (iii) and (iv).
 - 10.2. no split transactions (more than a total of three (3) transactions in a day performed at the same merchant) shall be allowed. In the event a participant performed a total of three (3) or more transactions at the same merchant on the same day, such Eligible Spend shall be disqualified.
11. For **Qualifying Requirements Nos. (i) and (vi)**, Contest Entries will only be earned for applications and submissions of documents that are successfully approved and activated and/or deemed successful by Citibank during the Campaign Period and **no later than 28 February 2021**.
12. All related Citi Credit Cards including his/her supplementary card(s) shall be automatically tracked for purposes of this Campaign. If the Eligible Person has multiple Citi Credit Cards, the eligible Qualifying Requirement(s) made on all of his/her Citi Credit Cards including principal and supplementary shall be consolidated and not be viewed individually. However, spend made via Citi Credit Card(s) and Citi Debit Card will be accumulated separately.
13. For the avoidance of doubt, applications and submissions of documents as required for Qualifying Requirements are not limited to be made only via Campaign Website. Participants may at their own discretion, opt to submit applications and documents to Citibank via channels that are readily available, namely but not limited to, Citibank Online, accessible via www.citibank.com.my, officers who are appointed by Citibank through Citibank branches, roadshows and/or CitiPhone.
14. Tabulation of Qualifying Requirements for each Campaign Month shall be based on those transacted within respective Campaign Month and posted **no later than the 15th of the subsequent month** based on Citibank's transaction records.

15. Subject to the terms and conditions herein, Participants are eligible to earn and accumulate Contest Entries only starting from the Campaign Month.
16. All Participants may be notified periodically throughout the Campaign Period of their total Contest Entries via SMS and/or E-mail only as an indicator of the Contest Entries earned by a Participant. At the end of the Campaign Period, the total number of Contest Entries received by a Participant shall be based on Citibank's records, which shall be reflected in the Overall Campaign Summary. The Overall Campaign Summary is final and conclusive and may be sent to each eligible Participant via SMS/eDM or any other communication method which Citibank deems fit at the end of the Campaign Period.
17. Citibank shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party which is beyond Citibank's reasonable control.

Spend to win Daily Prize(s)

18. During the Campaign Period, an Eligible Person who is also a principal cardmember ("**Principal Cardmember**") may stand to win **RM50 worth Touch 'n Go eWallet Reload PIN**. Eligible Person may win up to one (1) daily or a maximum of one hundred and twenty-two (122) times during Campaign Period which shall be communicated via SMS/or eDM upon fulfilling the following daily prize qualifying transaction(s) ("**Daily Prize Qualifying Transaction(s)**"):-

- Spend a minimum of RM50 (the amount can be accumulated) between 9am to 10pm in a day during the Campaign Period
- Daily Prize Qualifying Transactions that falls on the below Winning Transaction Count for the day will be chosen automatically by the system as the Daily Prize Winner:

Winning Transaction Count each day during Campaign Period:

10	20	30	40	50	60	70	80	90	100
110	120	130	140	150	160	170	180	190	200
210	220	230	240	250	260	270	280	290	300
310	320	330	340	350	360	370	380	390	400
410	420	430	440	450	460	470	480	490	500
510	520	530	540	550	560	570	580	590	600
610	620	630	640	650	660	670	680	690	700
710	720	730	740	750	760	770	780	790	800

- There will be a total of 80 Daily Prize Winner every day during Campaign Period.
- The spend made via Citi credit Card(s) and Citi Debit Card will be accumulated separately.
- The Winning Transaction count is based on the Daily Prize Qualifying Transaction timestamp.
- Fulfillment of Daily Prize will be done within twelve (12) weeks from the expiry of each Campaign Month.

Examples: Assumption transactions made during Campaign Period

Customer	Transaction Time	Spend Amount	Total transaction count \geq RM50	Trigger SMS/ email	Remarks
A	8am	RM60	N/A	No	Spend made out before 9am not qualified
B	9am	RM40	20 th	No	Spend is \leq RM50
	9:30am	RM30	50 th	Yes	Met Daily Prize Qualifying Requirement
C	9am	RM80	15 th	No	Does not fall under Winning Transaction Count
D	10am	RM60	30 th	Yes	Met Daily Prize Qualifying Requirement
	10:30am	RM50	50 th	No	Met the capping for the day – win only once per day during campaign period
E	9am (Citi Debit Card)	RM10	5 th	No	Spend is \leq RM50



Welcome what's next

	9:30am (Citi Credit Card)	RM40	60 th	No	Citi credit card and Debit & ATM card not to be accumulated
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F	10am (Supplementary card)	RM100	50 th	Yes	SMS and/ or eDM will be sent to Principal Cardmember
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19. Upon fulfillment of the Daily Prize Qualifying Transaction(s), an SMS and/or email notification will be sent to Principal Cardmember's latest telephone numbers furnished to Citibank as shown in Citibank's records on a selected day on any day that Citibank in Kuala Lumpur is open for business.
20. Citibank is not responsible for nor it have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or the Bank's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS.
21. The Daily Prize is non-transferable but may be subject to the terms and conditions determined by the supplier/merchant, including but not limited to the deadline of the vouchers.

CAMPAIGN MAIN PRIZES AND MONTHLY PRIZES

22. Subject to the Campaign mechanics below, there will be one (1) Campaign Grand Prize, one (1) Campaign Second Prize and one (1) Campaign Third Prize ("Campaign Main Prize(s)"), eighty (80) Monthly Prizes (20 winners per Campaign Month), bringing the total of eighty three (83) prizes consisting of three (3) Campaign Main Prizes and eighty (80) Campaign Monthly Prizes up for grab, and shall be referred as the "Prizes" or each, a "Prize" or where context requires, in their own name): -
23. Subject to clause 24.1. and clause 24.2. below, each Participant may only win **one (1)** Campaign Main Prize throughout Campaign Period, one (1) Monthly Prize per Campaign Month and up to **five (5)** Prize(s) throughout the Campaign Period (excluding the Daily Prize).

Campaign Main Prizes	No. of Winners
Grand Prize – RM100,000 Cash Back	1
Second Prize – RM60,000 Cash Back	1
Third Prize – RM40,000 Cash Back	1
Total	3

Monthly Prizes	Total Winners for 4 Campaign Months
Dyson V11 Absolute+ Dyson Air Wrap™ styler Complete	20
Samsung Note 20 Ultra Galaxy Bud Live	20
MacBook Pro 13" Mac Magic Mouse 2	20
Samsung TV 65" (TU8500 4K UHD Smart TV) Samsung Sound Bar (HW-T650)	20
Total	80

24. Shortlisting of *Winners:
(*Note: Campaign Grand Prize Winner, Campaign Second Prize Winner and Campaign Third Prize Winner shall be collectively referred to as "Campaign Main Prize Winner(s)". The Campaign Main Prize Winner(s) and the Monthly Prize Winner(s) shall be collectively referred to as "Winners")

24.1. Campaign Main Prize Winners

(Note : Participant who is not a Citi Credit Cards holder and Citibank staff are not entitled to win the Campaign Main Prize i.e. Campaign Grand Prize, Campaign Second Prize and Campaign Third Prize):

- a) At the end of the Campaign Period, **each Contest Entry earned by Participants during the Campaign Period will be given a random serial number** and then sorted in ascending numeric value based on this number. After sorting, each Contest Entry will be numbered sequentially starting from 01 ("**Sequential Number**") for the smallest random serial number. The thirty (30) smallest random serial number starting from 01 will be shortlisted to be in line to win the Campaign Grand Prizes then followed by Campaign Second and Third Prizes. For the avoidance of doubt, Contest Entry that are shortlisted for Monthly Prizes will also be included for shortlisting of Campaign Main Prize.

- b) From the thirty (30) shortlisted participants, giving priority to the first three (3) Participants who has the Contest Entry with the smallest Sequential Number, will be contacted by Citibank at the latest telephone numbers furnished to Citibank as shown in Citibank's records on a selected day on any day that Citibank in Kuala Lumpur is open for business and during office hours (10.00am – 6.00pm). Only Principal Cardmembers will be contacted. In this respect, the first shortlisted participant who answer **up to three (3)** questions correctly from a list of 5 questions within 5 minutes period will be entitled to win the Campaign Grand Prize.
- c) For the avoidance of doubt, other than the Campaign Grand Prize Winner and the shortlisted Participant that has been disqualified under clause 24.1.(d) below, the remaining of the shortlisted Participants that are not selected as the Campaign Grand Prize Winner will be eligible to win the Campaign Second and Third Prize.
- d) In the event Citibank or its appointed or authorised representative is:-
 - i. unable to contact the shortlisted participant (for any reasons, including line engaged or routed into voicemail, line drop off, etc.) who has the Contest Entry with the smallest Sequential Number after two (2) attempts; and/or
 - ii. the shortlisted Participant failed to answer up to three (3) questions correctly within 5 minutes period; and/or
 - iii. the shortlisted Participant withdraws its participation in the Campaign upon being contacted by Citibank or its appointed representatives; and/or
 - iv. the shortlisted Participant is not willing to or failed to attend the prize giving ceremony and/or other publicity programs relating to the Campaign.

the shortlisted participant will be deemed disqualified from the Contest. In such events, Citibank reserves the right to replace a disqualified Participant with a next-in-line shortlisted participant (the subsequent smallest Sequential Number after the disqualified Participant) at its sole discretion.
- e) The Campaign Main Prize Winners must be willing to attend to the prize giving ceremony and/or other publicity programs. If the Campaign Main Prize Winners fail to attend the prize giving ceremony and/or other publicity programs, Citibank reserves the right to forfeit the Prize(s) of the Campaign Prize Winners and select another winner.

Terms and Condition relating to Campaign Main Prize(s)

- f) Each Participant is eligible to win only one (1) Campaign Main Prize.
 - g) Campaign Main Prizes will be credited into the Winners highest active Citi Credit Card account within twelve (12) weeks from the expiry of the Campaign Period;
 - h) The Campaign Main Prize(s) is/are non-transferable nor exchangeable for cash, credit or kind, whether in part or in full;
 - i) **THE CAMPAIGN MAIN PRIZE MUST BE FULLY UTILIZED WITHIN 3 MONTHS FROM THE CASH BACK FULFILLMENT DATE. NOTWITHSTANDING THE TERMS UNDER THE CITI CREDIT CARDS TERMS AND CONDITIONS, FOR THE PURPOSES OF THIS CAMPAIGN, NO REFUND OF CREDIT BALANCE WILL BE MADE TO THE WINNERS FOR THE UNUTILIZED MAIN PRIZE.**
 - j) Each Participant can only be shortlisted once. In the event where multiple Contest Entries of a Participant are selected, he/she will only be shortlisted for his/her Contest Entries with the smallest Sequential Number.
 - k) The Main Prize may be subject to income tax or other relevant tax applicable. It is the Main Prize Winner's responsibility to ensure that he/she understand applicable taxes obligations with respect to the Main Prize and seek professional advice if necessary. For the avoidance of doubt, it is the Winner's obligation to settle any applicable taxes for the Main Prize, Citibank is under no obligation to advice and/or pay any applicable taxes to any government authority including Inland Revenue Board for the Main Prize Winner.
- 24.2. Campaign Monthly Prizes Winner**
- a) At the end of each Campaign Month, each Contest Entry earned by Participants during the Campaign Month will be given a random serial number and then sorted in ascending numeric value based on this number. After sorting, each Contest Entry will be numbered sequentially starting from 01 ("**Sequential Number**") for the smallest random serial number. There will be total of 300 shortlisted participants to win for Campaign Monthly Prizes ("**Campaign Monthly Prizes Winner**".)
 - b) The first 20 shortlisted participants starting with the Participant who has the Contest Entry with the smallest Sequential Number will be sent SMS containing SMS Q&A, to that Participant's latest telephone numbers furnished to Citibank as shown in Citibank's records on a selected day on any day that Citibank in Kuala Lumpur is open for business.
 - c) The shortlisted Participants who reply with the correct answer to the SMS Q&A in the **fastest time** will be entitled to win Campaign Monthly Prize.

- d) In the event a shortlisted Participant's reply is not received by Citibank **within eight (8) hours** after the SMS Q&A was sent or the question was not answered correctly, the shortlisted Participant will be deemed disqualified from participating for the Campaign Month. If Citibank have yet to finalized all winners for Campaign Monthly Prizes, the shortlisted Participant will be replaced with a next-in-line shortlisted participant at its sole discretion. For the avoidance of doubt, the shortlisted participant who answer the question correctly but are not amongst the earliest to answer the question will not be entitled to win the Monthly Prize.
- e) If a shortlisted Participant sends more than one SMS, only the first SMS received by Citibank will be counted. Standard telecommunication charges to reply to the SMS Q&A will apply.
- f) Citibank is not responsible for nor it have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or the Bank's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the SMS Q&A.
- g) Each Participant can only be shortlisted once (1) throughout the Campaign Month. In the event where multiple Contest Entries of a Participant are selected, he/she will only be shortlisted for his/her Contest Entries with the smallest Sequential Number.
- h) Each Participant is eligible to win only one (1) Monthly Prize for each Campaign Month.

General Terms relating to Monthly Prize(s)

- l) Each Participant is eligible to win up to four (4) Monthly Prizes.
 - m) Monthly Prize Winners will be announced by Citibank on the Campaign Website within twelve (12) weeks from the end of each Campaign Month.
 - n) Each Monthly Prize Winner will be given a unique link within twelve (12) weeks from the end of the Campaign Period via SMS/ eDM that is registered in Citi system and the Monthly Prize Winner to choose their preferred Monthly Prize within two (2) weeks from the date they receive the unique link on a first-come-first served basis.
 - o) In the event that Citibank does not receive any response from the relevant Monthly Prize Winner on the selection of Monthly Prize, Citibank reserves the right to choose (at its discretion) and deliver any Monthly Prize available to the relevant Monthly Prize Winner.
 - p) A total of 80 Monthly Prizes will be made available which comprises of 20 units per item as listed under Clause 23.
25. Campaign Main Prize Winners will be announced by Citibank on the Campaign Website within twelve (12) weeks from the end of Campaign Period.
26. By accepting the Daily Prize and/or replying to the Campaign Q&A (by way of SMS or phone call), the Participant is deemed to have accepted the Campaign Terms & Conditions and consenting the Winners details to be announced by Citibank on the Campaign Website.

ADDITIONAL TERMS & CONDITIONS RELATING TO PRIZES AND DISCLAIMERS

27. The following additional terms and conditions shall apply to the Prizes: -
- 27.1. Fulfilment of the Monthly Prizes will be provided by Citibank's supplier within twelve (12) weeks from the date the Monthly Prize Winners selecting the preferred Monthly Prize(s) under clause 24(n) above.
 - 27.2. Prizes are given out on "as is" basis. Prizes are non-transferable and non-exchangeable for cash or other goods, whether in part or in full.
 - 27.3. Participants/ Winners must abide by all laws and regulations currently in place and the terms and conditions of the party(ies) arranging and/or providing the Prize and the terms and conditions attached to the Prize, if any.
 - 27.4. Supplementary Citi Cardmembers are not entitled to win the Prize. Prizes will be given to the principal Citi Cardmember only.
 - 27.5. All Citibank Card account(s) and/or other account(s), facilities or loans of the Winners must be in good standing during the Contest, including the shortlisting process and before the date of delivery or collection of any Prize(s), as the case may be in order to be entitled to receive the Prize(s), including being prompt in payments due.
 - 27.6. At any time prior to fulfillment of the Prize to the Winners, if Citibank discovers that the Winner is a person who:
 - i. is not eligible for the Campaign;
 - ii. any of his/her Citibank Credit Card account(s) is closed by Citibank for any reason whatsoever;
 - iii. does not hold an active Citi Card which entitle Cardmembers to participate in this Campaign; and/or
 - iv. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his use of any Citibank services or facilities (including Citibank Online)Citibank reserves the right to disqualify such person from receiving the Prize.

- 27.7. To the fullest extent permitted by law, there are no, and Citibank 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 Prizes.
- 27.8. Picture(s) of the Prize(s) shown in any advertisement, promotional, publicity and other materials relating to or in connection with this Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Prize(s) and does not include any optional accessories.
- 27.9. Citibank reserves the right at its discretion to substitute the Prize with other product of approximately equivalent value at any time with prior notice.
- 27.10. For the avoidance of doubt, the Prizes are provided by Citibank's suppliers. The Eligible Persons, Participants and/or Winners hereby acknowledge and agree that Citibank excludes all warranty and/or liability in connection with the awarded prizes and/or the Contest. Participants shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from their participation in the Contest, redemption and/or usage of the prizes. Citibank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Participants as a result of the participation in the Campaign and/or the use of the Prizes.
- 27.11. The title in the Prizes and any risk of loss or damage to the Prizes will pass to the Winners upon delivery of the Prizes to such Winners. Citibank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Prizes where such defect, loss or damage in respect of the Prize is not due to the fault and/or negligence of Citibank.
- 27.12. Where Prizes under this Campaign are in the form of cash back, the Winner must abide by the additional terms and conditions applicable to the cash back under these terms and conditions.
- 27.13. Where Prizes under this Campaign are in the form of certificates/vouchers issued by participating merchants or suppliers, the Prizes are valid for use until the date specified on the certificates/vouchers and are subject to the relevant terms and conditions applicable to using them. If they remain unused or unredeemed after any specified date, these certificates/vouchers will lapse and will not be replaced.
- 27.14. To avoid any doubt, if the Prizes (where the Prizes are in the form of certificates/vouchers) are used for a value less than the amount stated on them, the difference will not be refunded to the Participant. If the value of the Prizes is less than the value of the item(s) purchased, the Participant/ Winner must pay the difference.
- 27.15. To avoid further doubt, where Prizes are in the form of certificates/vouchers for dining, travel, entertainment and/or hotel accommodation purposes issued, such Prizes do not constitute a reservation or booking. Participants/Winners will have to make their own reservations based on the terms and conditions applicable to using them.
- 27.16. In that respect, each and every Eligible Person/ Participant/Winner understands that the terms and conditions specified in the Prizes, where applicable, are beyond Citibank's control and are determined by the supplier. Any disputes(s) arising out of the terms and conditions applicable to such Prize(s). Citibank is not responsible for investigating or resolving any disputes between any Winner and the supplier and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- 27.17. In that respect, each and every Eligible Person/ Participant/Winner understands that the terms and conditions specified in the Prizes, where applicable, are beyond Citibank's control and are determined by the supplier. Any disputes(s) arising out of the terms and conditions applicable to such Prize(s). Citibank is not responsible for investigating or resolving any disputes between any Winner and the supplier and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- 27.18. If there is any dispute or non-receipt of the Prize, Winners are required to contact CitiPhone at 03-2383 0000 by **31 August 2021** at the latest to request an inquiry. No request for any inquiry will be entertained after **31 August 2021**.

CONSENT & PUBLICITY

28. Eligible Persons, Participants and/or Winners who participate in this Campaign are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of Citibank and/or the judges and, to the fullest extent permitted by law, to have consented to and authorized Citibank to disclose their particulars to the third party service providers and participating merchants 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 Persons' or Participants' or Winners' names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Contest. Citibank's decision on all matters relating to the Campaign (including the interpretation of these Terms and Conditions) shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.

29. Each of the Eligible Persons, Participants and/or Winners is deemed to have given his/her consent and authorization to Citibank to use his/her name and any photographs taken or other information approved by the Eligible Persons, Participants and/or Winners for current and future advertising and publicity purposes relating to the Contest. Eligible Persons, Participants and/or Winners also agree to be featured in any publicity material relating to the Contest. No fee will be paid to the Winners for any of the foregoing.

OTHER TERMS AND CONDITIONS

30. If a Prize is to be awarded to a Participant who: -
- a) is not eligible to participate in the Campaign and/or receive the Prize; 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.
31. Citibank reserves the right to disqualify such Participant from the Campaign and/or receiving the Prize.
32. Citibank shall not be liable for any delays on posting of transaction dates made by any merchants or any discrepancies on categorizations of the respective merchants under the Categories. Citibank shall not be responsible for any failures or delays in the transmission of evidence of sales transactions by Visa International Incorporated, merchant establishments or any other parties.
33. Citibank's decision on all matters relating to the Campaign will be final and binding.
34. To the fullest extent permitted by law, by participating in this Campaign, each and every Participant 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. Any liability that Citibank may have to any Eligible Person/ Participant/ Winner 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/Winner or any other party (if any) as a result of a direct and immediate action by Citibank 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.
35. 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.
36. 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 the Campaign Website or on Citibank Online, accessible at www.citibank.com.my or in any other manner as Citibank 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 Citibank 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 Citibank of this Campaign will not entitle the Participant 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.
37. 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.
38. 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, The Vatican and Isle of Man. 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.
39. These Terms and Conditions are governed by and construed under the laws of Malaysia.

CITIBANK'S PRIVACY POLICY

At Citi, 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.