

**CITI CREDIT CARD MEMBER-GET-MEMBER JULY CAMPAIGN  
TERMS & CONDITIONS**

**CAMPAIGN PERIOD**

This Citi Credit Card Member-Get-Member July Campaign (“**Campaign**”) organized by Citibank Berhad (Company No. 199401011410 (297089-M)) (“**Citibank**”) will commence from **7 July 2021** to **31 December 2021** (both dates inclusive) (“**Campaign Period**”). The Campaign Period is divided into three (3) Campaign months (each a “**Campaign Month**” or if reference is made to more than one Campaign Month, “**Campaign Months**”):-

<b>Campaign Month</b>	<b>Period</b>	<b>No. of Days</b>
1	7 July till 31 July 2021	25
2	1 August till 31 August 2021	31
3	1 September till 30 September 2021	30
4	1 October till 31 October 2021	31
5	1 November till 30 November 2021	30
6	1 December till 31 December 2021	31

**ELIGIBILITY**

- Subject to these terms and conditions, this Campaign is open to existing or new Principal Credit cardmembers 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**”):-

<b>Category Description</b>	<b>Eligibility</b>
<b>Existing Cardmember</b>	An existing cardmembers of any principal <b>Citi Credit Card(s)</b> issued by Citibank Malaysia; (hereafter collectively referred to as “ <b>Citi Credit Cards</b> ” or “ <b>Citi Credit Card</b> ” if singular)
<b>New Cardmember</b>	A person whose application for any <b>Citi Credit Card(s)</b> issued by Citibank Malaysia is/are successfully <b>activated</b> during the Campaign Period.

- The following persons are **NOT** eligible to participate in the Campaign:-
  - 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;
  - holder(s) of any Citibank Credit Card(s) not issued in Malaysia;
  - 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;
  - any person(s) or customer(s) who is (are) in default of any facilities granted by Citibank at any time during the Campaign Period, subject to Citibank’s discretion;
  - any Citibank 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](http://www.citibank.com.my); and/or
  - 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.

3. An Eligible Person who participates in the Campaign and introduces contacts or another person to apply for Citibank Credit Cards shall be referred to as “**Referrers**” or each, a “**Referrer**” and their referees or introducers shall be referred to as “**Referees**” or each, a “**Referee**”.
4. For the avoidance of doubt, if a Referee whose application has been successfully approved also introduces contacts or another person to apply for Eligible Citi Credit Cards (as defined below), the Referee will also be considered a Referrer. For the avoidance of further doubt, an application for a Citibank Credit Card is “successfully approved” if a Citi Credit Card has been issued to or opened, as the case may be, the Referee (Applicant). A conditional approval is not a “successfully approved” application.

**CITI CREDIT CARD MEMBER-GET-MEMBER JULY CAMPAIGN CRITERIA**

5. To participate in the Campaign, a Referrer is required to meet the Citi Credit Card Member-Get-Member July Campaign criteria below:-

<p><b>Eligibility: Referrer Mechanics &amp; Criteria</b></p>	<ul style="list-style-type: none"> <li>• Referrer shall visit <a href="http://www.citibank.com.my/eMGM">www.citibank.com.my/eMGM</a> (“<b>Campaign Website</b>”) by clicking on the link in an Electronic Direct Mailer (eDM) or Short Messaging System (SMS) from Citibank or visit Citi Mobile App.</li> <li>• Referrer self-generates unique referral URL link (“<b>Referrer’s unique referral link</b>”) on Citi Mobile App or self-generates Referrer’s unique referral link by keying in Name and NRIC number at Campaign Website.</li> <li>• Referrer shall introduce Referee(s) to Citibank Credit Cards/products and encourage the potential referee to apply for Eligible Citibank Credit Card by sharing the generated “<b>Referrer’s unique referral link</b>” via social media platform – WhatsApp/Email/Facebook etc.</li> <li>• Referrer will be tagged to the Referee(s) and will be rewarded only if the Referee(s) makes an application through the “<b>Referrer’s unique referral link</b>”.</li> <li>• Each successful Eligible Citibank Credit Cards referral will be considered as one (1) successful credit card referral, regardless of the number of Eligible Citibank Credit Cards applied and approved for the same customer.</li> </ul> <p><b>IMPORTANT:</b> It is the Referrer’s responsibility to ensure that their information (Name as in NRIC, NRIC No., choice of referral product) used to create their unique referral code/ link is captured and similar to Citibank’s records. Failure to do so may result in referral being invalid.</p>
<p><b>Referee Mechanics &amp; Criteria</b></p>	<ul style="list-style-type: none"> <li>• Referee must submit and complete their application for an Eligible Citibank Credit Card (defined below) within the “Campaign Period” and <b>successfully approved by Citibank on or before 31 January 2022</b> by completing an electronic online Citibank Credit Card application form and uploading all required supporting documents to Citibank via the <b>Referrer’s unique referral link</b>.</li> <li>• Referee applying for Eligible Citibank Credit Card under the Campaign <b>cannot be an Existing Cardmember</b> or an Existing Cardmember seeking for a card upgrade or</li> </ul>

customer 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.

The following are the list of the eligible Citi Credit Cards for this Campaign ("**Eligible Citi Credit Cards**"):-

Citi PremierMiles Credit Card;	Citi Cash Back Platinum Credit Card;
Citi Rewards Credit Card;	Citi Cash Back Credit Card;
Citi Clear Credit Card;	Citi Simplicity+ Credit Card.
Lazada Citi Credit Card;	

**IMPORTANT:**

1. The offers in this Citi Credit Card Member-Get-Member July Campaign Terms and Conditions are effective from 7 July 2021. For avoidance of any doubt, Referee who submitted their credit card application(s) under the Citi Credit Card Member-Get-Member March Campaign Terms and Conditions before 7 July 2021 will still be bound by previous Member-Get-Member campaigns even if their application(s) have been successfully approved after 7 July 2021.
2. All Referee application under this campaign must be made through the Referrer's unique referral link. Each Referrer is provided with a unique referrer link for purposes of Citibank's administration of the Campaign, including identifying a Referee to a Referrer. The Referee must use that unique referral link to apply. **Other application channels will not be valid for this campaign.**
3. In the event a Referee is referred to Citi by more than one Referrer, only one Referrer will be eligible for the Offer based on the unique referral link that is being successfully approved.
4. **It is the Applicant or Referee's responsibility to ensure that their information (NRIC No., choice of referral product) captured at the Referee link (generated from Referrer's unique referral link) is the same as in Citibank's records. Failure to do so may result in the referral being invalid and no Reward(s) rewarded.**

6. For the avoidance of any doubt, "**successfully approved**" means an Applicant's "Referee" Card application that is applied during the Campaign Period and approved by Citibank on or **before 31 January 2022** 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**".

**CAMPAIGN MECHANICS**

7. To qualify for Campaign Prize, Referrer shall refer a minimum of **one (1)** successful referrals during the "**Campaign Period**" and such application must be successfully approved by Citibank on or before **31 January 2022**.

8. Referrers shall be entitled to receive up to RM6,000 cash back and additional Rewards during Campaign Period if they satisfy the mechanics and criteria in Table A below.

**Table A**

<b>Tiering</b>	<b>Successful Referrals Approved Citibank Credit Card</b>	<b>Reward(s)</b>
<b>Tier 1</b>	<b>Each successful referral</b>	RM100 cash back* (Up to RM1,000 cash back per Campaign Month) ("Cash Back Reward")
<b>Tier 2</b>	<b>2<sup>nd</sup> successful referrals and above</b> (Additional Rewards)	RM100 Touch N Go eWallet Reload PIN** ("Touch 'n Go eWallet Reward")
<b>Tier 3</b>	<b>4<sup>th</sup> successful referrals and above</b> (Additional Rewards)	AirPods worth RM699*** ("AirPods Reward")

Cash Back Reward, Touch 'n Go eWallet Reward and Airpods Reward shall be collectively known as "Rewards".

Note:

- \*If Referrer has 1 successful referrals during the campaign period, Referrer will receive 1x RM100 cash back.  
\*\*If Referrer has 2<sup>th</sup> successful referrals, Referrer will receive 2x RM100 cash back + 1x RM100 Touch N Go eWallet Reward.  
\*\*\*If Referrer has 4<sup>th</sup> successful referrals, Referrer will receive 4x RM100 cash back + 1x RM100 Touch N Go eWallet Reward + 1x Apple AirPods .
- The Cash Back will be capped at RM1,000 per Referrer per month for Citi Credit Card referrals. If Referrer has 11 successful referrals within the same month, Referrer will receive 10x RM100 cash back + 1x RM100 Touch N Go eWallet Reward + 1x Apple AirPods.

9. For the avoidance of doubt, each Referrer shall be entitled to receive up to RM1,000 cash back for each Campaign Month and up to RM6,000 cash back throughout the Campaign Period and no more than one additional reward for Tier 2 (i.e. Touch 'n Go eWallet Reward) and one additional reward for Tier 3 (i.e. AirPods Reward) throughout the Campaign Period.

#### **ADDITIONAL TERMS & CONDITIONS AND DISCLAIMERS**

10. The following additional terms and conditions shall apply for **Cash Back Reward**:-
- The Cash Back will be credited to the Referrer's highest tiered Citi Credit Card. If the Referrer has only one (1) Citi Credit Card, the Cash Back will be credited into that Card **within six (6) weeks** from the last calendar day of each Campaign Month;
  - The Cash Back will be reflected in the Referrer's subsequent monthly statement following that period, provided that the Referee's Citi Credit Card has not been cancelled, suspended or terminated for any reason whatsoever;
  - The Referrer's Citi Credit Card must be in good standing (including current in repayments) and has at least one (1) spend transaction at the point of which the Cash Back is rewarded. Citibank reserves the right to revoke or cancel any Cash Back if any of the Referrer's Credit Card is cancelled, suspended or terminated for any reason whatsoever;

- iv. Supplementary Citi Cardmembers are not entitled to receive the Cash Back. Cash Back will be given to the principal Citi Cardmember only;
- v. Cash Back is non-exchangeable for cash, credit or kind, whether in part or in full.
- vi. Citibank reserves the right, as it deems fit to substitute the Cash Back with another product of similar retail value with prior notice; and
- vii. If there is any non-receipt of the e-code, the Referrers is required to contact CitiPhone at 03-2383 0000 by 15 February 2022 at the latest, to request for an inquiry. No request for any inquiry will be entertained after 15 February 2022.

11. The following additional terms and conditions shall apply for **Touch 'n Go eWallet Reward**:-

- i. The Touch 'n Go eWallet Reward will be given in the form of a unique e-code issued by TNG Digital Sdn Bhd ("Touch 'n Go") and sent by Citibank via Email or SMS (Short Messaging System) **within six (6) weeks** from the last calendar day of each Campaign Month;
- ii. Referrers are responsible for redeeming the Touch 'n Go Reward directly through Touch 'n Go eWallet App as stated in the Email or SMS sent by Citibank within the validity of the unique e-code;
- iii. Touch 'n Go eWallet Reward has to be redeemed within the validity period of the e-code as indicated in our communication whichever earlier from the date the Referrer receives an Email or SMS from Citibank and the instructions on how to redeem the Rewards can be found on the Touch 'n Go eWallet App. If the Touch 'n Go eWallet Reward remains unused or unredeemed after the said period, the Touch 'n Go eWallet Reward will lapse and will not be replaced;
- iv. Supplementary Citi Cardmembers are not entitled to receive the Touch 'n Go eWallet Reward. Touch 'n Go eWallet Reward will be given to the principal Citi Cardmember only;
- v. Touch 'n Go eWallet Reward is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
- vi. Citibank reserves the right, as it deems fit to substitute the Touch 'n Go eWallet Reward with another product of similar retail value with prior notice; and
- vii. If there is any non-receipt of the e-code, the Referrers is required to contact CitiPhone by 15 February 2022 at the latest, to request for an inquiry. No request for any inquiry will be entertained after 15 February 2022.

12. The following additional terms and conditions shall apply for **Apple AirPods Reward**:-

- i. The Apple AirPods Reward will be given in the form of a unique e-code issued by Citibank's participating partner merchant ("Partner") and sent by Citibank via Email or SMS (Short Messaging System) **within six (6) weeks** from the last calendar day of each Campaign Month;
- ii. Referrers are responsible for redeeming the Apple AirPods Reward directly form Partner's website as stated in the SMS sent by Citibank within the validity of the unique e-code;
- iii. Apple 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 Referrer receives an Email or SMS from Citibank and the instructions on how to redeem the Rewards can be found on Partner's website. If the Apple AirPods Reward remains unused or unredeemed after the said period, the Apple AirPods Reward will lapse and will not be replaced;
- iv. Supplementary Citi Cardmembers are not entitled to win the Apple AirPods Reward. Apple AirPods Reward will be given to the principal Citi Cardmember only;
- v. Apple AirPods Reward is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
- vi. Apple AirPods Reward are given out on "as is" basis;

- vii. Apple AirPods Reward is subject to availability from the supplier. In the event that the supplier is unable to supply the same model of the Apple AirPods Reward, Citibank reserves the right, as it deems fit to substitute the Apple AirPods Reward with another product of similar retail value;
- viii. Apple 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 Apple AirPods Reward will be fulfilled by Partner;
- x. For the avoidance of any doubt, the unique e-code received by the Referrer can only be used on Partner's website;
- xi. 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 Apple AirPods Reward. All disputed, claims or warranties must be addressed with the supplier or the manufacturer. Referrers will be solely responsible to bear any taxes, charges or fees attributable to such purchases;
- xii. The title in the Apple Airpods Reward and any risk of loss or damage to the Apple Airpods Reward will pass to the Referrers upon delivery of the Apple Airpods Reward to such Referrers. Citibank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Apple Airpods Reward where such defect, loss or damage in respect of the Apple Airpods Reward is not due to the fault and/or negligence of Citibank; and
- xiii. If there is any dispute or non-receipt of the Apple AirPods Reward, Referrers are required to contact CitiPhone at 03-2383 0000 by 15 February 2022 at the latest to request an inquiry. No request for any inquiry will be entertained after 15 February 2022.

## 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 Citibank, 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. If a Reward(s) is to be awarded to a Referrer 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 Citibank services or facilities.
- 15. Citibank'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 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/ Referrer 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/Referrer 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.

17. 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.
18. 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](http://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.
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.

## 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](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.