

**CITI CREDIT CARD MEMBER-GET-MEMBER JULY 2022 CAMPAIGN  
TERMS & CONDITIONS**

**CAMPAIGN PERIOD**

This Citi Credit Card Member-Get-Member July 2022 Campaign (“**Campaign**”) organized by Citibank Berhad (Company No. 199401011410 (297089-M)) (“**Citibank**”) will commence from **15 July 2022** to **31 December 2022** (both dates inclusive) (“**Campaign Period**”).

**ELIGIBILITY**

1. 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 cardmember 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.

2. The following persons are **NOT** eligible to participate in the Campaign:-
  - a) 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) Any person who is not a holder of any Citi Credit Card(s);
  - 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 Citibank at any time during the Campaign Period, subject to Citibank’s discretion;
  - e) 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
  - f) 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 2022 CAMPAIGN CRITERIA**

5. To participate in the Campaign, a Referrer is required to meet the Citi Credit Card Member-Get-Member July 2022 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) 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 2023</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 customer who had cancelled any of his/her Citibank credit card <b>within twelve (12) months</b> from the new credit card approved date and is re-applying for any Citibank credit card.</li> </ul> <p>The following are the list of the eligible Citi Credit Cards for this Campaign (“<b>Eligible Citi Credit Cards</b>”):-</p> <table border="1" data-bbox="521 1766 1464 1890"> <tr> <td>Citi PremierMiles Credit Card;</td> <td>Citi Cash Back Platinum Credit Card;</td> </tr> <tr> <td>Citi Rewards Credit Card;</td> <td>Citi Cash Back Credit Card;</td> </tr> </table>	Citi PremierMiles Credit Card;	Citi Cash Back Platinum Credit Card;	Citi Rewards Credit Card;	Citi Cash Back Credit Card;
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 2022 Campaign Terms and Conditions are effective from 15 July 2022. For avoidance of any doubt, Referee who submitted their credit card application(s) under the Citi Credit Card Member-Get-Member May 2022 Campaign Terms and Conditions before 15 July 2022 will still be bound by previous Member-Get-Member campaigns even if their application(s) have been successfully approved after 15 July 2022.
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 2023** 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 referral during the "**Campaign Period**" and such application must be successfully approved by Citibank on or before **31 January 2023**.
8. Referrers shall be entitled to receive up to RM3,000 cash back and one (1) Apple Watch SE throughout the Campaign Period if they satisfy the mechanics and criteria in Table A below. Notwithstanding the maximum Cash Back Reward (as defined below) for the Campaign Period, each Referrer can only earn up to RM1,000 cash back for each Campaign Month. "Campaign Month" refers to the time period within the Campaign Period as follows:-

Campaign Month	Period
1	From 15 July 2022 till 31 July 2022
2	From 1 August 2022 till 31 August 2022
3	From 1 September 2022 till 30 September 2022
4	From 1 October 2022 till 31 October 2022
5	From 1 November 2022 till 30 November 2022
6	From 1 December 2022 till 31 December 2022

**Table A**

Tiering	Successful Referrals Approved Citibank Credit Card	Reward(s)
<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>3<sup>rd</sup> successful referrals and above</b>	Apple Watch SE worth RM1,199*** ("Apple Watch SE Reward")

Cash Back Reward, and Apple Watch SE Reward shall be collectively known as "Rewards".

Note:

- \*If Referrer has 2 successful referrals during the Campaign Period, Referrer will receive 2x RM100 cash back.
- \*\*If Referrer has 3 successful referrals or more during the Campaign Period, Referrer will receive 3x RM100 cash back + 1x Apple Watch SE.
- The Cash Back will be capped at RM1,000 per Referrer per Campaign Month for Citi Credit Card referrals. If Referrer has 11 successful referrals within the same Campaign Month, Referrer will receive 10x RM100 cash back + 1x Apple Watch SE.

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

9. The following additional terms and conditions shall apply for **Cash Back Reward**:-

- The Cash Back Reward 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 Reward will be credited into that Card **within six (6) weeks** from the last calendar day of each Campaign Month where the application is successfully approved. For application submitted within the final Campaign Month, the cash back will be credited within six (6) weeks from the last calendar day of the subsequent final Campaign Month where the application is successfully approved (as the case may be);
- 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 Cash Back Reward, the Referrers is required to contact CitiPhone at 03-2383 0000 by 11 May 2023 at the latest, to request for an inquiry. No request for any inquiry will be processed after 11 May 2023.

10. The following additional terms and conditions shall apply for **Apple Watch SE Reward** :-

- i. The Apple Watch SE 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 ten (10) weeks** from the last calendar day of the Campaign Period;
- ii. Referrers are responsible for redeeming the Apple Watch SE Reward directly from Partner's website as stated in the SMS sent by Citibank within the validity of the unique e-code;
- iii. Apple Watch SE 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 Watch SE Reward remains unused or unredeemed after the said period, the Apple Watch SE Reward will lapse and will not be replaced;
- iv. Supplementary Citi Cardmembers are not entitled to win the Apple Watch SE Reward. Apple Watch SE Reward will be given to the principal Citi Cardmember only;
- v. Apple Watch SE Reward is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
- vi. Apple Watch SE Reward are given out on "as is" basis;
- vii. Apple Watch SE Reward is subject to availability from the supplier. In the event that the supplier is unable to supply the same model of the Apple Watch SE Reward, Citibank reserves the right, as it deems fit to substitute the Apple Watch SE Reward with another product of similar retail value;
- viii. Apple Watch SE 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 Watch SE 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 Watch SE 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 Watch SE Reward and any risk of loss or damage to the Apple Watch SE Reward will pass to the Referrers upon delivery of the Apple Watch SE Reward to such Referrers. Citibank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Apple Watch SE Reward where such defect, loss or damage in respect of the Apple Watch SE 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 Watch SE Reward, Referrers are required to contact CitiPhone at 03-2383 0000 by 11 May 2023 at the latest to request an inquiry. No request for any inquiry

will be entertained after 11 May 2023.

## OTHER TERMS AND CONDITIONS

11. 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.
12. Citibank has the discretion to forfeit the said Rewards(s) under this Campaign if the Referrer 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 Citibank services or facilities.
13. Citibank's decision on all matters relating to the Campaign will be final and binding.
14. 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.
15. 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.
16. 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.
17. 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.

18. 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.
19. 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.