

CITIBANK CREDIT CARD ONLINE MEMBER-GET-MEMBER PROGRAMME 2020

Terms and Conditions ("**these Terms and Conditions**")

Programme Period

1. This "Citibank Credit Card Online Member-Get-Member Programme 2020" ("Programme") organized by Citibank Berhad (Company No. 199401011410 (297089-M)) ("Citibank") will run from 1st January 2020 until 8th November 2020 (both dates inclusive) or any other period as announced from time to time ("Programme Period").

Eligibility

2. Subject to these Terms and Conditions, this Programme is only open to eligible existing Citibank Credit Cardmembers who introduce or refer contacts during the Programme Period based on the mechanics and criteria set out herein ("Eligible Persons" or each, an "Eligible Person").
3. The following persons are **NOT** eligible to participate in the Programme:-
 - 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) holder(s) of any Citibank Credit Card(s) not issued in Malaysia;
 - c) any person(s) whose credit card or Citibank Ready Credit facility, housing loan, investment products or any accounts, facility, loan or service have been closed, recalled or terminated (as the case may be) for any reason within twelve (12) months from commencement of the Programme Period;
 - d) any person(s) or customer(s) who is (are) in default of any facilities granted by Citibank at any time during the Programme Period, subject to Citibank's discretion; and/or
 - e) any Citibank customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Citibank Card Account or any facility, loan or service granted by Citibank, including Citibank Online, accessible via www.citibank.com.my.
 - f) Individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, and Jersey, Monaco, San Marino, the Vatican and the Isle of Man or any other jurisdictions where referral activity is restricted.
4. An Eligible Person who participates in the Programme 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 introduces shall be referred to as "Referees" or each, a "Referee".
5. For the avoidance of doubt, if a Referee whose application has been successfully approved also introduces contacts or another person to apply for Citibank Credit Cards, 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.

Mechanics and Criteria

6. Referrers shall be entitled to receive a Referral Gift or Cash Back Reward ("Cash Back") if they satisfy the mechanics and criteria in Table A below.

Table A

<p>Referrer Mechanics & Criteria</p>	<p>(a) Referrers can refer another person (Referee) by visiting the (weblink below) pages through Citibank’s website or link(s) in an electronic direct mailer (eDM) from Citibank. Please visit www.citibank.com.my/eMGM for further details.</p> <p>(b) Referrers must then introduce Referee(s) to Citibank to apply for Citibank Credit Cards and can do so by generating and sharing the Referrer’s unique referral link with their contacts.</p> <p>(c) Referrer will be tagged to the Referee and rewarded only if the Referee makes an application through the Referrer’s unique referral link.</p> <p>IMPORTANT</p> <p>1. All Referee applications under this Programme must be made through the Referrer’s unique referral link. Other application channels will not be valid for this Programme.</p> <p>2. It is the Eligible Person or 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 same as in Citibank’s records. Failure to do so may result in the referral being invalid and no Cash Back rewarded.</p>								
<p>Referee Mechanics & Criteria</p>	<p>(a) Referees must apply their application for a Citi credit card before 9th Nov 2020 and must be successfully approved on or before 8th January 2021 by completing an electronic online Citi credit card application form and uploading all required supporting documents to Citibank via the Referrer’s unique referral link.</p> <p>(b) Referees applying for a Citibank Credit Card under this Programme cannot be an existing Citibank Credit Cardmember, existing Cardmember seeking for card upgrade or customer who had cancelled any of his/her Citibank credit card within twelve (12) months before the date of application and is re-applying for any Citibank Credit Card.</p> <p>Eligible Citibank Credit Cards (one or more):-</p> <table border="1" data-bbox="440 1125 1414 1283"> <tr> <td>Citi PremierMiles Credit Card;</td> <td>Citi Simplicity+ Credit Card;</td> </tr> <tr> <td>Citi Rewards Credit Card;</td> <td>Citi Cash Back Platinum Credit Card;</td> </tr> <tr> <td>Citi Clear Credit Card;</td> <td>Citi Cash Back Credit Card.</td> </tr> <tr> <td>Lazada Citi Credit Card;</td> <td></td> </tr> </table> <p>IMPORTANT:</p> <p>1. All Referee applications under this Programme 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 Programme, 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 Programme.</p> <p>2. 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 Cash Back rewarded.</p>	Citi PremierMiles Credit Card;	Citi Simplicity+ Credit Card;	Citi Rewards Credit Card;	Citi Cash Back Platinum Credit Card;	Citi Clear Credit Card;	Citi Cash Back Credit Card.	Lazada Citi Credit Card;	
Citi PremierMiles Credit Card;	Citi Simplicity+ Credit Card;								
Citi Rewards Credit Card;	Citi Cash Back Platinum Credit Card;								
Citi Clear Credit Card;	Citi Cash Back Credit Card.								
Lazada Citi Credit Card;									
<p>For successfully approved Citibank Credit Card</p>	<p align="center">RM138 Cash Back</p>								

7. Further :-

- (a) Eligible Person or (Referrer) will be tagged to the Referee or (Applicant) only if the Referee or (Applicant) applies for a Citi Credit Card using the Eligible Person's or (Referrer)'s referral code/ link. If the Eligible Person's or (Referrer)'s unique referral code/ link is shared on by a third party, the third party will not be entitled to receive any cash back or rewards.
- (b) An Eligible Person or Referrer is only eligible to receive the Cash Back once (1) for each Referee. For the avoidance of doubt, where it relates to Citibank Credit Card applications, the Cash Back applies to **Principal Card** applications, whereas applications by and for a Supplementary Cardmember will not be included.
- (c) The Cash Back is non- exchangeable for cash, credit or kind, whether in part or in full.
- (d) The Cash Back will be credited to the Referrer's highest tiered Citibank Credit Card. If the Referrer has only one (1) Citibank Credit Card, the Cash Back will be credited into that Card within 12 weeks from the date which the Referee or (Applicant)'s application(s) have been successfully approved and will be reflected in the Referrer's subsequent monthly statement following that period, provided that the Referee's Citibank Credit Card has not been cancelled, suspended or terminated for any reason whatsoever.
- (e) The Referrer's Citibank 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.
- (f) If the Referrer has more than one Citibank Credit Card, Citibank reserves the right to elect any of the Citibank Credit Card(s) to credit the Cash Back into.
- (g) In the event a Referee or (Applicant) is referred to Citibank by more than one Eligible Person or Referrer, the first Referrer throughout the Programme Period who referred the Referee or (Applicant) as determined by Citi at its discretion will be eligible to receive the Cash Back.
- (h) Applications by Referees cannot be submitted by the Eligible Person, Referrer or any third party on behalf of the Referee.
- (i) Citibank reserves the right at its discretion to substitute the Referral Gift/Cash Back with other products of approximately equivalent value at any time with prior notice.
- (j) The Cash Back will be capped at **RM1,000.00 per Eligible Person or Referrer per month for Citibank Credit Card referrals.**

Citibank's 2020 Credit Card Acquisition Campaign applicable to Referees applying for Citibank Credit Cards

- (a) For Referees whose application has been successfully approved, they are automatically eligible to participate in **Citibank 2020 Credit Cards Online Acquisition Campaign**. Please visit the weblink: <https://www.citibank.com.my/english/credit-cards/index.htm> for more information on this campaign.
- (b) Save for the manner and mode of application of a Citi Credit Card, the Citibank 2020 Credit Cards Online Acquisition Campaign Terms and Conditions shall apply for Referees (applicant) and any inconsistent term with these Terms and Conditions shall be resolved by reference to these Terms and Conditions, insofar as the Programme is concerned.

Citibank's Privacy Policy and Consent

- (c) **By making an application for a Citi Credit Card in conjunction with this Programme, from time to time, the Referee gives his/her consent for Citibank to inform the Eligible Person or Referrer the status of whether an application has been received / processed or not, for purposes incidental to the Programme and for Referral Gift fulfillment.**

- (d) Citibank will not share personal data to any unauthorised third party. For information on how Citibank keeps your personal data secure, please visit Citibank's Privacy Policy and Notice and Choice Principle Statement at <https://www.citibank.com.my/english/docs/privacy-policy.htm> which outlines how Citibank intend to deliver all the rights and protections in respect of your personal data.

Miscellaneous

- (e) Citibank's decisions on all matters relating to the Programme will be final and binding.
- (f) Citibank shall not be liable for any default in respect of the Programme due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic or pandemic, technical or systems failure or any event beyond the reasonable control of Citibank.
- (g) Citibank reserves the right to cancel, terminate or suspend the Programme with notice. For the avoidance of doubt, any cancellation, termination or suspension by Citibank of the Programme shall not entitle any Applicant or Successful Applicant to any claim or compensation against Citibank for any losses or damages suffered or incurred by the Applicant or Successful Applicant, whether as a direct or indirect result of the act of cancellation, termination or suspension.
- (h) Citibank reserves the right as it deems fit to vary or change any of these terms and conditions with notice. These terms and conditions may be varied or changed by Citibank by way of posting on Citibank Facebook Webpage or in any other manner deemed suitable by Citibank. Applicants and Successful Applicants who had participated in the Programme are deemed to have accessed Citibank Facebook Webpage and/or Citibank's website at www.citibank.com.my ("Website") and to have knowledge of and to have agreed to any changes or variations to these terms and conditions. Applicants and Successful Applicants agree that their continued participation in the Programme will constitute their acceptance of these terms and conditions (as varied or changed).
- (i) By participating in the Programme, Applicants and Successful Applicants agree to be bound by these Terms and Conditions (as modified and varied from time to time) and any decisions of Citibank. Successful Applicants hereby consent to and authorize Citibank to disclose their particulars to the third party service providers engaged by Citibank for purposes of the Programme. Citibank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Successful Applicants' names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Programme.
- (j) To the fullest extent permitted by law, by participating in the Programme, each and every Applicant and Successful Applicant is agreeing that he/she will not hold Citibank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that Citibank may engage for the purposes of this Programme) liable for any loss or damages that he/she may incur, in connection with the Programme.
- (k) Any terms or conditions applicable to this Programme 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.
- (l) These terms and conditions are governed by and construed under the laws of Malaysia.