

Citibank Personal Loans Member-Get-Member (MGM) Programme 2018
Terms and Conditions

Programme Period

1. This "Citibank Personal Loan Member-Get-Member Programme 2018" ("Programme") organized by Citibank Berhad (Co. No. 297089-M) ("Citibank") will run from 16th April 2018 until 31st December 2018 (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 opened to eligible existing Citibank Credit Cardmembers who introduce or refers 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 six (6) 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 <https://www.citibank.com.my>.
4. An Eligible Person who participates in the Programme and introduces contacts or another person to apply for Citibank Personal Loan 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 contracts or another person to apply for Citibank Personal Loan, the Referee will also be considered a Referrer, subject to the Referrer being a Citibank Credit Cardmember. For the avoidance of further doubt, an application for a Citibank Personal Loan is "successfully approved" if a Citi Personal Loan account has been opened in the name of the Referee (Applicant). A conditional approval is not a "successfully approved" application.

Mechanics & 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.</p> <p>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 Personal Loan 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> <ol style="list-style-type: none"> 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. 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>Referee Mechanics & Criteria</p>	<p>(a) Referees must submit their application for a Citibank Personal Loan within the Programme Period and must be successfully approved on or before 1 February 2019 by completing an electronic online Citibank Personal Loan 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 Personal Loan cannot be an existing Citibank Personal Loan accountholder, but can be an existing Citibank Credit Cardmember.</p> <p>(c) Referees do not cancel and of his/her Citibank Personal Loan Account within six (6) months after the date his/her Citibank Personal Loan has been successfully approved.</p>
<p>For successfully approved Citibank Personal Loan</p>	<p>Cash Back of 1% of approved loan amount.</p>

(d) Further :-

- a. an Eligible Person or (Referrer) will be tagged to the Referee or (Applicant) only if the Referee or (Applicant) applies for a Citi Personal Loan 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.
- 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 Referrer's highest tiered Citibank Credit Card or if the Referrer has only one (1) Citibank Credit Card, that Card within 12 weeks from the date the Referee or (Applicant)'s application(s) have been successful approved and will be reflected in the Referrer's subsequent monthly statement following that period, provided that the Referee's Citibank Personal Loan 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, loan, facility of service is cancelled, suspended or terminated for any reason whatsoever.
- f. If the Referrer has more than one Citibank Credit Card, the 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 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. There is no limitation on Cash Back for each Citibank Personal Loan referral.

Citibank's Privacy Policy and Consent

- (e) By making an application for a Citibank Personal Loan which may be 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.

- (f) 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/privacyEng/PDPA_Eng.pdf which outlines how Citibank intend to deliver all the rights and protections in respect of your personal data.

Miscellaneous

- (g) Citibank's decisions on all matters relating to the Programme will be final and binding.
- (h) 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.
- (i) 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 and all loss or damage suffered or incurred by the Applicant, or Successful Applicant whether as a direct or indirect result of the act of cancellation, termination or suspension.
- (j) 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).
- (k) 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.
- (l) To the fullest extent permitted by law, by participating in the Programme, each and every Applicants 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.
- (m) Any term or condition 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.
- (n) These terms and conditions are governed by and construed under the laws of Malaysia.