

Citibank Credit Card – OneSell Online Acquisition Campaign

(Supplemented by Citi Rewards & Citi Clear Card 3-year Annual Fee Waiver Promotion, effective 20 April 2017 and Cashback offer as Additional Acquisition Gift, effective 20 April 2017)

Terms and Conditions ("these Terms and Conditions")

Campaign Period

1. This campaign, organized by Citibank Berhad (Co. No. 297089-M) ("Citibank") called the "Citibank Online Credit Card - OneSell Acquisition Campaign" ("Campaign") will run from **1 January 2017** until **31 January 2018** ("Campaign Period").

Eligibility

2. Subject to these Terms and Conditions, the Campaign is open to any individual who does not have any credit card issued by Citibank, had attained the age of 21 years ("Applicant") at the time of making the application and makes an application for any one or more of the following Citibank credit card(/s) as a principal cardmember during the Campaign Period via Citibank Online at www.citibank.com.my ("Website"):-
 - a. Citi PremierMiles Visa Credit Card;
 - b. Citi Rewards Visa Credit Card;
 - c. Citi Clear Visa Credit Card;
 - d. Citi Simplicity⁺ Visa Credit Card;
 - e. Citi Cash Back Platinum Visa Credit Card;
 - f. Citi Cash Back Visa Credit Card;
 - g. Citi Business Platinum Visa Credit Card;
 - h. Shell-Citi Visa Credit Card;
 - i. AirAsia-Citi Gold Visa Credit Card; and/or
 - j. AirAsia-Citi Platinum Visa Credit Card.

Each card shall be referred to as "Citibank Credit Card" and collectively as "Citibank Credit Cards".

3. To be entitled for this Campaign, the Applicant must make an application for Card(/s) accessible via this weblink, www.citibank.com.my by completing an electronic online Citibank credit card application form and uploading all required supporting documents to Citibank. For the avoidance of any doubt, the online Citibank credit card application must be accessed via the said weblink.
4. The following persons are NOT eligible to participate in this Campaign:
 - a. permanent and/or contract employees of Citibank (including its subsidiaries and related companies) and their respective immediate family members;
 - b. representatives and/or agents (including advertising and campaign agents) of Citibank and their respective immediate family members;
 - c. an Applicant who had cancelled his/her Card within six (6) months before the date of application and is re-applying for the Card under the Campaign;
 - d. present holders of any Citibank credit card(s) whether issued in Malaysia or otherwise; and/or
 - e. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Card account(s), any facility, service or accommodation granted by Citibank, including Citibank Online.

The Campaign

5. Subject to these Terms and Conditions, each Applicant whose application has been submitted during the Campaign Period and approved by Citibank **on or before 1 March 2018** will be entitled to choose any one of the gift options below provided such Applicant fulfills the qualifying Retail Purchase (defined below) of any of the following:

Gift Option A ("Gift A")	One (1) unit of 20 inches Condotti Superlight ABS Luggage Bag PROVIDED that such Successful Applicant makes an accumulated Retail Purchase (as defined below) of Ringgit Malaysia one thousand five hundred (RM1,500) within sixty (60) days from the date the Card was successfully approved ("Qualifying Period")
Gift Option B ("Gift B")	One (1) unit x Multipurpose Sports Digital Video Camera 1080p Full HD PROVIDED that such Successful Applicant makes an accumulated Retail Purchase (as defined below) of Ringgit Malaysia one thousand five hundred (RM1,500) within the Qualifying Period .
Gift Option C ("Gift C")	<i>Applicable to Citi Simplicity⁺ Visa Credit Card applications only.</i> One (1) unit x Fitness Tracker Smart Band PROVIDED that such Successful Applicant makes an accumulated Retail Purchase (as defined below) of Ringgit Malaysia one thousand five hundred (RM1,500) within the Qualifying Period .
Gift Option D ("Gift D")	<i>Additional acquisition offer effective 20 April 2017</i> (i) RM200 Cashback PROVIDED that such Successful Applicant makes an accumulated Retail Purchase (as defined below) of Ringgit Malaysia two thousand (RM2,000) within sixty (60) days from the date the Card was successfully approved ("Qualifying Period") ; OR (ii) RM300 Cashback PROVIDED that such Successful Applicant makes an accumulated Retail Purchase (as defined below) of Ringgit Malaysia three thousand (RM3,000) within the Qualifying Period .

The giveaways described in (a), (b), (c) and (d) above shall be referred to as "Gifts" or each of them, a "Gift".

The Applicant will need to make the choice of their gift option at the point of application. Any request for changing of gift option after application will not be entertained. For avoidance of doubt, the Gift will be made available to the Successful Applicants after the fulfillment of conditions above subject to these Terms and Conditions.

6. Subject to these Terms and Conditions, the Successful Applicant will also be entitled to a **RM50 Cash Back** provided such Applicant :
 - a. Submit the completed credit card application form with all required clear and readable supporting documents within 7 business days from the date leaving an application via Citibank Online; and
 - b. Used their successfully approved Citibank Credit Card at least three (3) times within sixty (60) days from approval date.
 - c. The RM50 Cash Back will be credited to the Card Account of the Applicant within 6 to 8 weeks upon card approval. If the Applicant has more than one (1) Card approved under this Campaign, Citibank reserves the right to elect any of the Cards to credit the Cash Bank into.

A “**business day**” means a day when Citibank Berhad in Kuala Lumpur is opened for business and excludes weekends and public holidays.

For the avoidance of doubt:

- d. If your application or supporting documents are dispatched by facsimile, proof of transmission does not mean proof of receipt by Citibank; and
 - e. If your application or supporting documents are dispatched by courier, Citibank will not be responsible for any mishandling or misdirection of any courier.
7. Additionally, subject to these Terms and Conditions, each Applicant whose application is successfully approved by Citibank pursuant to this Campaign **on or before 1 March 2018 will also receive 1 year annual fee waiver for all Citibank Credit Cards** except for Citi Simplicity⁺ Visa Credit Card **PROVIDED** that such Successful Applicant makes 3x transactions within the **Qualifying Period**.
 8. For the avoidance of doubt, "successfully approved" means an Applicant's online Card application that is applied during the Campaign Period and approved by Citibank on or before 1 March 2018 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".
 9. Citibank reserves the right at its absolute discretion to approve or reject any Application and/or the supporting documents as requested by Citibank. For the avoidance of doubt, Citibank reserves the right, as it deems fit to determine if the supporting documents are sufficiently clear for purposes of the approval.
 10. An Applicant may enquire the status of the Application by contacting Citibank at the following telephone numbers: 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), and 07-268 0000 (Johor Bahru), 09-509 0000 (Kuantan), 06-852 0000 (Melaka) or 1800-82-1010 (Sabah & Sarawak) ("Citiphone").
 11. For purposes of this Campaign, "**Retail Purchase**" means the purchase of any goods or services (local or international) with the use of the Card and may, at Citibank discretion, include any card transaction as may be determined by Citibank except for the following transactions:
 - a. Installments paid under Citibank's FlexiPayment Plan, Easy Payment Plan (which is registered and commenced before or during the Campaign Period), Credit Shield Plus, Card Protection Plan, Dial For Cash, Balance Transfer, Balance Transfer via Installment Plan and Cash Advance;

- b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
 - c. Payment of annual Citi Credit Card membership fees;
 - d. Interest payments, late payment fees, charges for cash withdrawals, Goods and Service Tax or other taxes and any other form of service/miscellaneous fees; and
 - e. Transactions made by the Cardmembers with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a 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.
12. The Gift will be respectively delivered to the Successful Applicant within 12 weeks after the expiry of the Qualifying Period. If there is any dispute or non-receipt of the Gift, the Successful Applicant is required to contact CitiPhone **by 5 July 2018** at the latest to request an inquiry. No request for any inquiry will be entertained after 5 July 2018.
13. The following additional terms and conditions shall apply for Gift A, Gift B and Gift C:
- a. The Successful Applicant upon meeting their Retail Purchase criteria in **Clause 5** above will be informed via SMS (Short Messaging System) notification on Gift eligibility and estimated delivery timeline.
 - b. For **Rewards Credit Cards** (defined below), the gift fulfillment will be performed via gift redemption with Citi Rewards Points equivalent to the redemption value of the Gift. The following Citibank Credit Card are deemed as "**Rewards Credit Cards**" :
 - i. Citi PremierMiles Visa Card;
 - ii. Citi Rewards Visa Card; and
 - iii. Citi Clear Card.
 - c. The Successful Applicant of Rewards Credit Cards is required to call in to Citiphone within 7 days upon receipt of the SMS notification on Gift eligibility in the event that they prefer to be credited with the Rewards points to redeem for other items in the Citi Rewards Catalogue.
 - d. Citibank will then credit the Citi Rewards points into the Successful Applicant credit card account and will not redeem the Gift. If the Applicant has more than one (1) Rewards Credit Cards approved under this Campaign, Citibank reserves the right to elect any of the Cards to credit the Rewards points into.
 - e. For Successful Applicant of Rewards Credit Cards who did not opt for Rewards points within 7 days from the SMS notification, the redemption of the Gift will be performed on behalf of the Successful Applicant by Citibank.
 - f. The Gift is provided on an "As Is" basis;
 - g. The Gift is subject to availability from the supplier. In the event that the supplier is unable to supply the same model of the Gift to Citibank, Citibank reserves the right, as it deems fit to substitute the Gift with another product of similar retail value;
 - h. The Gift does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustrative purposes only;
 - i. Each Successful Applicant is entitled to only one (1) Gift throughout the Campaign Period regardless of how many credit cards applied;
 - j. The Gift is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
 - k. Supplementary Citibank Credit Cardmembers are not entitled or eligible to the Gift;
 - l. 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 Gift;
- m. The title in the Gift and any risk of loss or damage to the Gift will pass to the Successful Applicant upon delivery of the Gift to the Successful Applicant. Citibank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Gift where such defect, loss or damage in respect of the Gift is not due to the fault and/or negligence of Citibank; and
 - n. Citibank may at its own discretion as it deems fit select the colour of the Gift where applicable.
14. The following additional terms and conditions shall apply for Gift D:
- a. The Successful Applicant upon meeting their Retail Purchase criteria in **Clause 5** above will be informed via SMS (Short Messaging System) notification on Gift eligibility and estimated fulfillment timeline;
 - b. The Gift will be credited to the Card Account of the Applicant within 6 to 8 weeks upon card approval. If the Applicant has more than one (1) Card approved under this Campaign, Citibank reserves the right to elect any of the Cards to credit the Cash Bank into.
 - c. Each Successful Applicant is entitled to only one (1) Gift throughout the Campaign Period regardless of how many credit cards applied;
 - d. Supplementary Citibank Credit Cardmembers are not entitled or eligible to the Gift.
15. Citibank reserves the right to disqualify an Applicant /Successful Applicant (as the case may be) from participating in the Campaign and/or from receiving the Gift by any Successful Applicant:
- a. Where the minimum payment under any of his/her Citibank credit card account(s) (including any Citibank Credit Cards) has been due for 30 days or more; a
 - b. If any of his/her Citibank Credit Card account(s) is closed by Citibank for any reason whatsoever;
 - c. Is not eligible to participate in the Campaign and/or receive the Gift; and/or
 - d. Has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
16. An Applicant may also be participating in more than one Citibank credit card promotions organized for or in conjunction with the acquisition of new credit card customers where the Applicant may also be similarly entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period, then the Applicant cardmember understands that he/she shall only be entitled to receive the gifts or rewards from the first Citibank credit card approved by Citibank via the channel that the Applicant had applied from, regardless of the number of successfully approved applications in such other promotions and/or the Campaign. As such, if the approved Citibank credit card applied by the Applicant is not from the www.citibank.com.my, the Applicant will not be entitled to the Gift under this Campaign.

Miscellaneous

17. Citibank's decisions on all matters relating to the Campaign will be final and binding.
18. Citibank shall not be liable for any default in respect of the Campaign 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.

19. Citibank reserves the right to cancel, terminate or suspend the Campaign with notice. For the avoidance of doubt, any cancellation, termination or suspension by Citibank of the Campaign 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.
20. 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 Campaign 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 Campaign will constitute their acceptance of these terms and conditions (as varied or changed).
21. By participating in the Campaign, 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 Campaign. 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 Campaign.
22. To the fullest extent permitted by law, by participating in the Campaign, 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 Campaign) liable for any loss or damages that he/she may incur, in connection with the Campaign.
23. Any term or condition 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.
24. These terms and conditions are governed by and construed under the laws of Malaysia.

**Citi Rewards and Citi Clear Card 3-year Annual Fee Waiver Promotion Terms and Conditions
(effective 20 April 2017 for online application)
("Supplemental Terms and Conditions")**

1. Subject to these Supplemental Terms and Conditions, this Promotion is open to an Applicant who is new-to-bank who is/are applying for a Citi Rewards Visa or Citi Clear Visa Credit Card during the Campaign Period. "Campaign Period" for purposes of these Supplemental Terms and Conditions shall mean commencing from **22 March 2017** to **31 January 2018** for non-online application and from **20 April 2017** to **31 January 2018** for application made via this weblink, www.citibank.com.my.
2. For the avoidance of any doubt, under these Supplemental Terms and Conditions, "new-to-bank" will exclude those Citibank customers who had previously closed their Citi Credit Card Account(s) less than six (6) months prior to the commencement date of the Campaign Period.
3. Subject to Bank's approval, Applicants of principal and supplementary **Citi Rewards Visa** or **Citi Clear Visa Credit Card** Applicants whose application(s) is/are submitted within the Campaign Period and is/are successfully approved **on or before 1 March 2018** will enjoy:
 - a. a **3-year annual fee waiver** for **Citi Rewards Visa Credit Card** or **Citi Clear Visa Credit Card**, with the **1st** year waiver applicable PROVIDED that such Successful Applicant(s) (defined in the Terms and Conditions) make(s) **3x transactions** using their **Citi Rewards Visa** or **Citi Clear Visa Credit Card** within **sixty (60) days from the date the Card(s) was/were successfully approved** i.e. the **Qualifying Period**.
4. For the avoidance of further doubt, if both principal and supplementary Applicants want to enjoy the 3-year annual fee waiver each, they must have both applied for either a Citi Rewards Visa Credit Card or Citi Clear Visa Credit Card in one application/ together and must each perform 3x transactions within the Qualifying Period.
5. Citibank has the right to decline or revoke any annual fee waiver if any Applicant has breached the Terms and Conditions (including these Supplemental Terms and Conditions), including their Card Account not being in good standing.
6. Save and except provided in these Supplemental Terms and Conditions, the remaining Terms and Conditions above shall be applicable.