

TERMS & CONDITIONS - CITI AUTO-BILLING CAMPAIGN 2021

1. CAMPAIGN PERIOD

The "Citi Recurring Campaign 2021" ("**Campaign**") organized by Citibank Berhad (Registration No. 199401011410 / 297089-M) ("Citibank") will run in accordance with the date indicated in the invitation short message service ("**Invitation SMS**") and/or an invitation electronic direct mailer ("**Invitation E-mail**") from Citibank.

These Terms and Conditions shall be read in conjunction with:

- a. Citi Credit Cards Terms and Conditions;
- b. the terms and conditions governing the operation of any account(s) with Us, including but not limited to the Citibank Account Terms and Conditions; and
- c. our rules and regulations;

And if there is any inconsistency or conflict between these terms and conditions and any or all of the terms and conditions stated above, these Terms and Conditions will apply insofar as it is applicable for purposes of this Campaign. These and such mentioned terms and conditions are accessible via www.citibank.com.my.

2. ELIGIBILITY

1. Strictly by invitation only to selected Citibank cardmembers ("**Eligible Cardmembers**", and each, an "**Eligible Cardmember**") of any **Citibank Credit Card(s)** issued in Malaysia (hereafter collectively referred to as "**Credit Cards**" or "**Credit Card**" if singular) via Invitation SMS or Invitation E-mail.
2. The following persons are **NOT** eligible to participate in this Campaign:
 - a) Citi Business Signature Cardmembers;
 - b) Citi Travel Account Cardmembers;
 - c) Cardmembers who do not receive any Invitation SMS or Invitation Email directly from Citibank;
 - d) holder(s) of any Citibank Credit Card(s) who is (are) in default of any facilities granted by Citibank at any time during the Campaign 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 facilities, services or accommodation granted by Citibank, including Citibank Online, accessible via www.citibank.com.my.
 - f) US Person is described as any of the following: "**United States Person**" or "**US Person**"
 - a. Any citizen or resident of the United States of America including any person with a United States of America domicile.
 - b. Any person with a United States of America account mailing address;
 - c. Any person holding a United States of America Green Card;
 - d. Any person who meets the "substantial presence test", that is one who is present in the United States of America for at least 183 calendar days by counting all the days (at least 31) in the current year, 1/3 of the days in the immediately preceding year, and 1/6 of the days in the second preceding year; or
 - e. Any person defined as a US Person for United States of America Tax purposes.

3. QUALIFYING TRANSACTIONS

1. Newly enrolled auto-billing transaction(s) made by Principal and/or Supplementary Cardmembers to his /her Citi Credit Card within the campaign period ("Qualifying Transaction") as stated in the Invitation SMS or Invitation E-mail ("Campaign Period").
2. Subject to these terms and conditions, Eligible Cardmember must enroll new billers and each new biller must have billed at least two (2) auto-billing transaction(s) and the second auto-billing transaction must be posted to the Eligible Cardmember's Credit Card within thirty (30) days after the expiry of Campaign Period.
3. Auto-billing enrolled under JomPay is excluded as Qualifying Transaction.
4. Existing auto-billing transaction enrolled and/or charged prior to the start of Campaign Period is not considered as Qualifying Transactions.

4. CAMPAIGN MECHANICS

1. During the Campaign Period, Eligible Cardmembers may potentially earned up to **RM200 Cash Back** provided that Eligible Cardmembers successfully enroll in and charge new auto-billing transaction(s) to their Citi Credit Card. The Cash Back amount is awarded based on number of new billers successfully signed up and transacted by the Eligible Cardmembers:

Tier	No. of Billers	Cash Back (RM) per biller
1	1 & 2	20
2	3 rd billers onwards	40

2. Subject to these terms and conditions, Eligible Cardmembers must enroll new billers and each biller must have billed at least two (2) auto-billing transaction(s) to the Eligible Cardmember's Credit Card account. For clarity, the second auto-billing transaction must be posted to the Eligible Cardmember's Credit Card within thirty (30) days after the expiry of Campaign Period.

For the avoidance of any doubt, if an Eligible Cardmember holds more than one (1) Citi Credit Card, auto-billing transactions made using each Citi Credit Card will be combined to meet the total eligible Qualifying Transactions. Auto-billing transactions made by supplementary Cardmembers will also be combined with auto-billing transactions made by the Principal Cardmember to meet the total eligible Qualifying Transactions.

3. Illustration on how to qualify for Cash Back:

Scenario 1: Customer A – Campaign Period is from 1 February 2021 – 31 May 2021

Biller	Enrolment Date	1 st posting date	2 nd posting date	Cash Back	No. of eligible biller	Remarks
Astro	22 Feb 2021	10 Mar 2021	10 Apr 2021	RM20	1 st biller	Maximum Cash Back is RM200
Unifi	24 Feb 2021	03 Mar 2021	03 Apr 2021	RM20	2 nd biller	
AIA	08 Mar 2021	20 Apr 2021	20 May 2021	RM40	3 rd biller	
Maxis	16 Mar 2021	05 Apr 2021	05 May 2021	RM40	4 th biller	
Netflix	13 Apr 2021	01 May 2021	01 June 2021	RM40	5 th biller	
TNB	21 May 2021	25 May 2021	25 June 2021	RM40	6 th biller	
Total eligible Cash Back				RM200		

Scenario 2: Customer B –Campaign Period is from 1 February 2021 – 31 May 2021

Biller	Enrolment Date	1 st posting date	2 nd posting date	Cash Back	No. of eligible biller	Remarks
Astro	22 Feb 2021	10 Mar 2021	10 Apr 2021	RM20	1 st biller	Maximum Cash Back is RM200
Unifi	26 Feb 2021	03 Mar 2021	03 Apr 2021	RM20	2 nd biller	
AIA	08 Mar 2021	20 Apr 2021	20 May 2021	RM40	3 rd biller	
Maxis	16 Apr 2021	03 May 2021	03 June 2021	RM40	4 th biller	
Netflix	13 May 2021	30 June 2021	30 July 2021	X		
TNB	01 June 2021	08 June 2021	08 July 2021	X		
Total eligible Cash Back				RM120		

5. FULFILMENT

- Cash Back will be credited to a successful Eligible Cardmember who meets the criteria above within the Campaign Period. The Cash Back will be credited to Eligible Principal Cardmember's Credit Card account within 90 days after the end of Campaign Period and will be reflected in his/her monthly credit card statement.
- Cash Back is not transferable and not exchangeable for cash or credit of any kind.
- All Citibank Credit Card account(s) and/or other account(s), facilities or loans of the Participant must be in good standing during the Campaign and fulfillment period, as the case may be in order to be entitled to receive the Cash Back, including being prompt in payments due.
- Supplementary Cardmembers are not entitled to receive the Cash Back. Any recurring transaction made by Supplementary Cardmembers and charged to the Supplementary card will be contributed towards the Qualifying Transaction for the Principal Cardmember. Any Cash Back received, will be given to the Principal Cardmember.

6. OTHER TERMS & CONDITIONS

- If Cash Back is to be awarded to any person who:-
 - is not eligible to participate in the Campaign and/or receive the Cash Back; and/or,
 - 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;
- Citibank reserves the right to disqualify such Eligible Cardmember from the Campaign and/or receiving the Cash Back.
- Citibank shall not be responsible for any failures or delays in the transmission of evidence of sales transactions, merchant establishments or any other parties.
- Citibank shall not be liable for any delays on posting of transaction dates made by any merchants or any discrepancies on categorizations of the respective merchants under the Categories. Citibank shall not be responsible for any failures or delays in the transmission of evidence of sales transactions by International Incorporated merchant establishments or any other parties.
- Citibank's decision on all matters relating to the Campaign will be final and binding.
- To the fullest extent permitted by law, by participating in this Campaign, each and every Eligible Cardmember 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.
- 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.
- 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 Citibank's website at www.citibank.com.my or in any other manner as Citibank deems fit. In this respect, the Eligible Persons 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. Eligible Persons 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 Eligible Person to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the Eligible Person as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.

9. 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.
10. These Terms and Conditions are governed by and construed under the laws of Malaysia.

DISCLAIMERS

CITIBANK IS A PROVIDER OF BANKING SERVICES AND AN ISSUER OF CREDIT CARDS. THIS PROMOTION IS SOLELY OFFERED AND SPONSORED BY CITIBANK BERHAD. CITIBANK BERHAD HAS NO AGREEMENT OR AFFILIATION WITH, AND IS NOT AUTHORIZED OR ENDORSED BY, THE RELEVANT MERCHANT. PARTICIPATING MERCHANTS ARE NOT PARTNERS, CO-JOINT VENTURES OR AGENTS OF CITIBANK, NOT ARE THEY RESPONSIBLE FOR THE REWARDS. ALL QUERIES RELATING TO THE PROMOTION SHOULD BE DIRECTED TO CITIBANK.

CITIBANK SHALL NOT BE LIABLE FOR ANY DELAYS ON POSTING OF TRANSACTION DATES MADE BY ANY MERCHANTS. CITIBANK SHALL NOT BE RESPONSIBLE FOR ANY FAILURES OR DELAYS IN THE TRANSMISSION OF EVIDENCE OF SALES TRANSACTIONS BY ANY CARDS ASSOCIATION. MERCHANT ESTABLISHMENTS OR ANY OTHER PARTY.

CITIBANK DOES NOT GIVE ANY WARRANTY OF FITNESS OF ANY PURPOSE OF ANY GOODS OR SERVICES MADE AVAILABLE BY ANY MERCHANT ESTABLISHMENTS OR ANY OTHER PARTY. BY PARTICIPATING IN THIS CAMPAIGN, ELIGIBLE CARDMEMBERS AGREE THAT CITIBANK SHALL NOT BE RESPONSIBLE FOR ANY BODILY HARM (INCLUDING DEATH), LOSS OR DAMAGE OCCASIONED BY ANY PURCHASE, USE OR CONSUMPTION OF ANY PRODUCT OR SERVICES MADE AVAILABLE BY ANY MERCHANT ESTABLISHMENTS