



CITI QUICK CASH DIGITAL EXCLUSIVE MID-YEAR CAMPAIGN

20 June 2022 – 30 June 2022

Citi Quick Cash is an option which allows you to draw down an amount from your Credit Card in the form of cash (by cheque or by electronic funds transfer to your nominated bank account). The cash will be repaid by monthly instalments which will be billed to the cardmember's card account statement.

These terms and conditions will be read in conjunction with the terms and conditions applicable to your Citi Credit Card, including Citi Quick Cash Terms and Conditions and Citi Credit Cards Terms and Conditions (collectively referred to as "Quick Cash T&Cs") and where there is a conflict between these terms and conditions and Quick Cash T&Cs, these terms and conditions shall prevail insofar as it relates to the purposes of this **Campaign**.

All terms and definitions used here, unless otherwise specified, carry the same meaning as outlined in the Quick Cash T&Cs. Please visit www.citibank.com.my for more details.

Campaign Period

This **Citi Quick Cash Digital Exclusive Mid-Year Campaign (the "Campaign")** is organized by Citibank Berhad (Registration No. 199401011410/ 297089-M) ("**Citibank**") and will run from **20th June 2022 till 30th June 2022**, both dates inclusive ("**Campaign Period**").

Eligibility

1. Subject to these terms and conditions, this **Campaign** is open to existing Citi Credit Card members ("**Cardmembers**", each, a "**Cardmember**") who applies for Citi Quick Cash via any online channels including Citibank Online, Citi Mobile[®] App and online booking page accessed via hyperlink attached in eDM during the Campaign Period ("**Online Channels**"). The aforesaid Cardmembers will be referred to as "**Eligible Cardmember(s)**".
2. The following Citi credit cards are excluded from this **Campaign**: -
 - a. Citibusiness Card (business underwriting, but not personal underwriting); and
 - b. any Citi credit card(s) not issued in Malaysia.
3. The following persons are NOT eligible to participate in this **Campaign**: -
 - a. Cardmembers who apply Citi Quick Cash via channels other than Online Channels.
 - b. holder(s) of any Citi 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
 - c. any person(s) who has/have committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Citibank Card Account or any facility of service granted by Citibank, including Citibank Online, accessible via www.citibank.com.my
4. This **Campaign** is only open to Eligible Cardmember(s) and any application(s) is/are subject to Citibank's approval.

5. This **Campaign** is not opened to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, The Vatican, Isle of Man or the UK. These Terms and Conditions are not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of Citibank products or services mentioned herein to such individuals.

Campaign Mechanics

6. Subject to these terms and conditions, Eligible Cardmember(s) will be entitled to receive the cash back in accordance with **Table 1** below ("**Cash Back**"), upon fulfilment of the criteria below: -
- Cardmember(s) must apply for Citi Quick Cash via any Online Channels during the **Campaign Period**;
 - Eligible Cardmember(s)' application for Citi Quick Cash is successfully approved within the **Campaign Period** ("**Eligible Instalment Booking(s)**"); and
 - During the **Campaign Period**, the aggregate total of Eligible Instalment Booking(s) must be a minimum cumulative amount of RM10,000 or more.

[Clause 6(a), 6(b) and 6(c) are hereinafter referred to as the "**Fulfillment Criteria**"]

The Fulfillment Criteria is summarized below:

Table 1:

Total Accumulated Citi Quick Cash Approved Amount	Cash Back
First RM10,000	RM100
Every RM10,000 incremental on top of RM10,000	Additional RM100

Example:

Total Accumulated Citi Quick Cash Approved Amount	Cash Back
RM20,000	RM200
RM58,760	RM500

7. For the avoidance of further doubt, all Citi Quick Cash applications are subject to Citibank's credit assessment and approval. Furthermore, each Eligible Cardmember can only receive the Cash Back **once** only based on the cumulative amount of approved loan, throughout the **Campaign Period**, regardless of how many applications are approved.
8. For the avoidance of any doubt, "**successfully approved**" means Eligible Cardmember's Citi Quick Cash application(s) is/are approved by Citi during the **Campaign Period** no later than **30th June 2022**. A conditional



approval of Citi Quick Cash application is not an “approved” application. An applicant whose application is successfully approved in accordance with these Terms and Conditions is hereinafter referred to as a “Successful Applicant”.

Fulfillment

9. Subject to these terms and conditions, the Cash Back will be credited into Successful Applicants’ Credit Cards which was used to book Citi Quick Cash within two (2) months from the end of the **Campaign Period (“Fulfillment Period”)**. For bookings on multiple Cards, the Cash Back will be credited into Successful Applicant’s Credit Card with the highest Citi Quick Cash booking. The Cash Back will be reflected in Successful Applicant’s subsequent monthly statement following that period.
10. Citibank reserves the right, as it deems fit to substitute the Cash Back with another reward or gift of similar retail value with prior notice.
11. The Cash Back is non-exchangeable for cash, credit or kind, whether in part or in full.
12. If there is any dispute or non-receipt of the Cash Back by the Fulfillment Period, a Successful Applicant is required to contact Citiphone on or before 30th September 2022 at the following telephone numbers: 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), and 07-340 6000 (Johor Bahru) or 1800- 82-1010 (Sabah & Sarawak), to request for an inquiry. Any inquiry after 30th September 2022 will not be processed.

Miscellaneous

13. Citibank reserves the right to disqualify any Eligible Cardmember from receiving the Cash Back: -
 - (a) where the minimum payment or any amounts due and payable under any of the Eligible Cardmember’s Citibank Credit Card account(s) are not settled on or before its due date;
 - (b) if any of the Successful Applicant’s Citibank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily or if the Eligible Cardmember makes early settlement of, cancels or terminate their approved Citi Quick Cash during the **Campaign**;
 - (c) if any person is not eligible to participate in the **Campaign** and/or receive the Cash Back ; and/or
 - (d) if any Eligible Cardmember has committed or is suspected of committing any misconduct, fraudulent or wrongful acts
14. Citibank’s decision on all matters relating to the **Campaign** will be final and binding.
15. 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 Citi and its officers, servants, employees, representatives and/or agents

(including without limitation, any third party service providers that Citibank may engage for the purpose of this **Campaign**) liable for any loss or damages that he/she incur, in connection with the **Campaign**.

16. Citibank will 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, pandemic, technical or system failure or any event beyond the reasonable control of Citi.
17. 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 and changed by Citibank by way of posting on Citibank Online at www.citibank.com.my ("**Website**") or in any other manner deemed suitable by Citibank. In this respect, the Eligible Cardmember's participation in this **Campaign** also signifies his/her agreement to access the Website at regular intervals to view these terms and conditions to ensure that they are kept up-to-date with any variations or changes which Citibank may effect from time to time. Eligible Cardmembers 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 Cardmember to any compensation against Citi for any and all loss or damage that be suffered or incurred by the Eligible Cardmember as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
18. 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.
19. These terms and conditions are governed by and constructed under the laws of Malaysia.

Privacy

At Citi, the security of personal information about you is our top 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 accessible via 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.