



LAZADA CITI PLATINUM MASTERCARD 2021 CREDIT CARDS TACTICAL DIGITAL ACQUISITION CAMPAIGN FOR EXISTING CITI CARDHOLDERS

Terms and Conditions ("these Terms and Conditions")

IMPORTANT NOTES:

The Citibank Credit Cards mentioned in these Terms and Conditions are not offered 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 Period

1. This campaign, organized by Citibank Berhad (Company No. 199401011410 (297089-M)) ("**Citibank**") called the "Lazada Citi Platinum Mastercard 2020 Credit Cards Tactical Digital Partnership Acquisition Campaign" ("**Campaign**") will run from **1 October 2021** to **31 December 2021** both dates inclusive ("**Campaign Period**").

Eligibility

2. Subject to these Terms and Conditions, the Campaign is open to all **existing Citi credit cardholders**¹ who are residents of Malaysia, , who has attained the age of 21 years and, who meets the minimum income requirement² ("**Eligible Persons**" or each, an "**Eligible Person**") at the time of making an application for Lazada Citi Platinum Mastercard ("**Card**" or "**Lazada Citi Platinum Card**") as a **principal cardmember** during the Campaign Period.
3. To be eligible for this Campaign, an Eligible Person must apply for Lazada Citi Platinum Card (as the primary Card applicant) via Citi's digital application platform by completing an electronic online Citibank credit card application form and uploading all required supporting documents to Citibank, accessible via www.citibank.com.my ("**Online Platform**") only within the Campaign Period.

Eligible Persons who applies for Lazada Citi Platinum Card under this Campaign shall hereinafter be referred to as "**Applicants**" or each, an "**Applicant**".

4. The following persons are **NOT** eligible to participate in this Campaign:
 - a) Individual or Citibank customers who are not present holders of any Citibank Credit Card;
 - b) permanent and/or contract employees of Citibank (including its subsidiaries and related companies) and their respective immediate family members;
 - c) representatives and/or agents (including advertising and campaign agents) of Citibank and their respective immediate family members;

¹ "Existing Citi credit cardholders" refers to individuals or Citibank customers who are present holders of any credit cards issued by Citibank.

² Minimum income requirement for Malaysians: RM24,000 per annum; Minimum income requirement for Non-Malaysians: RM120,000 per annum.



- d) 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 (Website).

Welcome Offer

Lazada Citi Platinum Card applied via Online Platform

5. Subject to these Terms and Conditions, each eligible Applicant who submitted their completed Lazada Citi Platinum Card application during the Campaign Period will be entitled to the Reward as per the table below ("**the Reward**") PROVIDED that such Applicant fulfills the fulfillment criteria below:

Fulfillment Criteria	Reward
Activate your Lazada Citi Platinum Card under this campaign within the Qualifying Period. " Qualifying Period " is defined as first sixty (60) days from the date the Card has been successfully approved.	Lazada e-voucher(s) worth Ringgit Malaysia Eighty eight (RM88)

6. Each Successful Applicant who submitted through Online Platform is entitled to the Reward once only throughout the Campaign Period regardless of how many times Lazada Citi Platinum Card applications were submitted under other campaign.
7. Only Principal Cardholders are entitled to the Reward.
8. The following terms and conditions shall apply to the Reward :
- a) Reward will be given in the form of a unique e-code issued by Citibank's participating partner merchant ("Partner"). The e-voucher will be sent to eligible customer's email or mobile number registered in Citibank and link of partner's page within twelve (12) weeks after the fulfilment of criteria in Clause 5 above;
 - b) Each Applicant is only entitled to one Reward (one code per applicant) during the Campaign Period regardless of number of applications made;
 - c) The e-code /e-voucher is subject to the applicable terms governing the same.
 - d) If there is any non-receipt of the e-code, the Applicant is required to contact CitiPhone by 30 September 2022 at the latest, to request for an inquiry. No request for any inquiry will be entertained after this date;
 - e) The Reward must be redeemed within the validity period of the e-code as indicated in our communication whichever earlier from the date the Applicant receives an email from Citibank and the relevant details. If the Reward remains unused or unredeemed after the said period, the aforesaid Reward will lapse and will not be replaced;

- f) Citibank reserves the right, as it deems fit to substitute the Reward with another product of similar retail value with prior notice; and
- g) The Reward is not transferable, nor exchangeable for cash or credit or kind whether in part or in full.

General Terms on the Approval

- 9. For the avoidance of any doubt, "**successfully approved**" means an Applicant's Card application that is applied during the Campaign Period and approved by Citibank **on or before 31 March 2022** 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**".
- 10. 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 valid or sufficiently clear for purposes of the approval.
- 11. 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) ("Citiphone").
- 12. An Applicant may also be participating in more than one Citibank credit card promotions organised for or in conjunction with the acquisition of 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 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 this Campaign.
- 13. **Fee Waiver Promotion Terms and Conditions**
 - a) Each Eligible Persons whose Card application is successfully approved by Citibank **on or before 31 March 2022** will be eligible to enjoy **1 year annual fee waiver**. The annual fee waiver is applicable to principal Card only, where the application is submitted and successfully approved within the Campaign Period.
 - b) Subject to these terms and conditions, this Fee Waiver Promotion is open to any Eligible Person applying for the Lazada Citi Platinum Card during the Campaign Period.
 - c) To qualify for the annual fee waiver, principal cardmembers whose card application is successfully approved by Citibank using a designated campaign source code must activate their respective principal Card.

Miscellaneous

14. Citibank's decisions on all matters relating to the Campaign will be final and binding.
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 Reward /Gift:
 - a) where the minimum payment or any amounts due and payable under any of the Successful Applicant'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;
 - c) is not eligible to participate in the Campaign and/or receive the Reward/Gift; and/or
 - d) has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
16. 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.
17. Citibank reserves the right to cancel, terminate or suspend the Campaign or any individual offer(s) in the Campaign with notice. In such an event, Citibank also reserves the right to replace any of the individual offer(s) with another similar offer in the Campaign. For the avoidance of doubt, any cancellation, termination or suspension by Citibank of the Campaign (or any individual offer(s) in 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 of the Campaign or any individual offer(s) in the Campaign.
18. 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 <https://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).
19. 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.
20. To the fullest extent permitted by law, by participating in the Campaign, 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 Campaign) liable for any loss or

damages that he/she may incur, in connection with the Campaign. Any liability that Citibank may have to the Applicant and/or Eligible Person or any other party (if any) is limited to Direct Damages only. **“Direct Damages”** means actual damages or losses suffered by the Applicant and/or Eligible Person or any party as a result of a direct and immediate action by Citibank and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of profits, business or value, whether or not foreseeable.

21. 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.
22. These terms and conditions are governed by and construed under the laws of Malaysia.

Privacy

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

[The remainder of this page is intentionally left blank]