



CITIBANK 2021 CREDIT CARDS ACQUISITION BOOSTER CAMPAIGN – CITI LEVEL UP

This promotion is **supplemental** to the **CITIBANK OCTOBER 2021 CREDIT CARDS ACQUISITION CAMPAIGN** (“**Master Acquisition Campaign 1**”) that takes effect on 1 October 2021 to 31 January 2022 and **CITIBANK CARDS-AT-WORKS (CORPORATE SOURCING) AUGUST 2021 CREDIT CARDS ACQUISITION CAMPAIGN** (“**Master Acquisition Campaign 2**”). **Master Acquisition Campaign 1 and Master Acquisition Campaign 2 are collectively referred to as “Master Campaign”**). The Master Acquisition Campaign 1 terms and conditions is available at www.citi.asia/MYCASHBACK and Master Acquisition Campaign 2 terms and conditions is available at www.citi.asia/MYCAW

For the avoidance of doubt, the Master Campaign terms and conditions are to be read together with the Credit Cards Acquisition Booster Campaign herein. If there is any inconsistency or conflict between the terms and conditions in the Acquisition Campaign and the Credit Cards Acquisition Booster Campaign terms and conditions herein, the Credit Cards Acquisition Booster Campaign terms and conditions will apply in so far as the Promotion is concerned.

All expressions used in the additional terms and conditions will have the same meaning used in the Master Campaign terms and conditions except where the context otherwise requires or where expressly stated to the contrary.

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, Vatican, The 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.

Terms and Conditions

Campaign Period

1. This Credit Cards Acquisition Booster Campaign (“Campaign”) organized by Citibank Berhad (Registration no 199401011410 (Co. No. 297089-M)) (“Citibank”) will commence from 1 November 2021 to 31 January 2022 (“Campaign Period”). The Campaign Period is divided into three (3) Campaign months (each a “Campaign Month” or if reference is made to more than one Campaign Month, “Campaign Months”): -

Table 1

Campaign Month	Campaign Month Period
1	1 – 30 Nov 2021
2	1 – 31 December 2021
3	1 – 31 January 2022



Eligibility

2. Subject to these Terms and Conditions, the Campaign is open to all **new-to-bank**¹ individuals who are residents of Malaysia, who do not have any credit card issued by Citibank in Malaysia and, who has attained the age of 21 years ("**Eligible Persons**" or each, an "**Eligible Person**") at the time of making an application for any one or more of the following Citibank credit card(s) as a **principal cardmember** during the Campaign Period:
 - a) Citi PremierMiles Credit Card;
 - b) Citi Rewards Credit Card;
 - c) Citi Clear Credit Card;
 - d) Citi Simplicity+ Credit Card;
 - e) Citi Cash Back Platinum Credit Card;
 - f) Citi Cash Back Credit Card;
 - g) Citi Business Platinum Credit Card; and/or
 - h) Lazada Citi Platinum Credit Card

Each of the Citibank Credit Cards above shall be referred to as "**Card**" or "**Citibank Credit Card**" and collectively as "**Cards**" or "**Citibank Credit Cards**", depending on context.

3. To be eligible for this Campaign, an Eligible Person must apply for any one or more Citibank Credit Cards **in person/ face-to-face**² or via Citibank Online, directly accessible at <https://www.citibank.com.my> ("Citibank Online" or the "Website") by completing an electronic online Citibank credit card application form and uploading all required supporting documents to Citibank or through Cards-At-Works (Corporate Sourcing) initiatives. For the avoidance of doubt, Citi Credit Card applications originated from non-Citi websites for example application via Comparehero and RinggitPlus are not eligible for this Campaign.

Eligible Persons who apply for any one or more Citibank Credit Cards 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) 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) any Applicant or persons who had cancelled any of his/her Citibank credit card within twelve (12) months from the new credit card approved date and is re-applying for any Citibank Credit Card under the Campaign;
 - d) present holders of any Citibank credit card(s) whether issued in Malaysia or otherwise; and/or

¹ "New-to-bank" refer to individuals and/or Citibank customers who do not have any Citibank credit card issued by Citibank Malaysia, but excluding those persons who fall under Clause 4 in these Terms and Conditions. They will not be qualified to participate.

² "Face-to-Face" (FTF) means non-digital channels where Applicants apply for a Citibank Credit Card with interaction directly with a Citibank personnel and applications assisted by any such staff via Citi authorized mobile tablets, example, iPad.



- 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 the terms and conditions under Master Acquisition Campaign 1 or Master Acquisition Campaign 2 (as the case may be) and these terms and conditions, Applicant whose application has been submitted and approved during the Campaign Period, who activated and use the successfully approved Card for a minimum of one (1) time on “**Retail Spend**” (excluding EPP) within 14 days from the date of the card has been successfully approved under this Campaign, shall stand a chance to win one of the Prize in the Table 3 below. Applicants who fulfill the criteria for eligibility of gift herein shall be referred to as “Eligible Participant”. Below is the summary of the spend cut-off period for the eligibility of gift:

Table 2

Campaign month	Campaign Month Period	Card approval month	Final Spend cut-off date for each Campaign Month (subject to maximum of 14 days from the card approval date, whichever earlier)
1	1 Nov 2021 – 30 Nov 2021	1 Nov 2021 – 30 Nov 2021	15 Dec 2021
2	1 Dec 2021– 31 Dec 2021	1 Dec 2021 – 31 Dec2021	15 Jan 2022
3	1 Jan 2022– 31 Jan 2022	1 Jan 2022 – 15 Feb 2022	28 Feb 2022

- 6. There will be a total of four hundred fifty-nine (459) Prizes (153 winners per campaign month) up for grabs under this Campaign. The Prizes and the allocation of winners are in the table 3 below:

Prizes	Total Unit	Monthly Allocation (Unit)	Monthly Winners
Apple iPhone 12 – 64GB	12	4	4
Apple iPad Pro 11” – Wifi 128 GB	15	5	5
Apple AirPods max	21	7	7
AppleWatch Series 6 GPS + Cellular 44mm	21	7	7
Powerbeats3 Wireless Earphones by Apple	390	130	130
Total	459	153	153

- 7. Each “Eligible Participant” shall stand a chance to win one (1) Prize throughout the Campaign Period, regardless of how many numbers of Citi credit card applications were submitted.
- 8. “**Retail Spend**” means the purchase of any goods or services (local or international) with the use of the Card and may, at Citibank discretion, include online transaction, e-wallet top-up and any card transaction as may be determined by Citibank, except for the following transactions:

- a) Instalments paid under Citibank's Paylite, Credit Shield Select, Quick 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, Sales and Service Tax or other taxes and any other form of service/miscellaneous fees; and/or
- e) Transactions made by the Citibank cardmembers with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Citibank cardmembers 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.

9. For the avoidance of doubt:

- a) If your application or supporting documents are dispatched by courier, Citibank will not be responsible for any mishandling or misdirection of any courier; and/or
- b) all relevant conditions under these Terms and Conditions must be fulfilled, including the Card account of the Successful Applicant in good standing, in order for to be eligible for any of the Reward(s) or other privileges, waivers and benefits under this Campaign.

10. Shortlisting of Winners:

- a) At the end of each Campaign Month, each Eligible Participant during the Campaign Month will be given a random serial number and then sorted in ascending numeric value based on this number. After sorting, each will be numbered sequentially starting from 01 ("**Sequential Number**") for the smallest random serial number. The first 153 each campaign month with the smallest random serial number starting from 01 will be shortlisted ("**Shortlisted Participant**"), to be in line to win the Prize.
- b) Each Eligible Participant can only be shortlisted once (1) throughout the Campaign Period.
- c) A SMS containing SMS Q&A will be sent to the first 153 Shortlisted Participants starting with the Participant who has the smallest Sequential Number, to that Participant's latest telephone numbers furnished to Citibank as shown in Citibank's records on a selected day on any day that Citibank in Kuala Lumpur is open for business.
- d) The Shortlisted Participants who reply with the correct answer to the SMS Q&A in the fastest time will be entitled to win Monthly Prize ("**Winner**").
- e) The prize allocation will be determined based on the SMS reply timestamp as follows:

Monthly Winners	Winners by sequential timestamp	Prizes
4	1 st to 4 th	Apple iPhone 12 – 64GB
5	5 th – 9 th	Apple iPad Pro 11" – Wifi 128 GB
7	10 th – 16 th	Apple AirPods max
7	17 th – 23 rd	AppleWatch Series 6 GPS + Cellular 44mm
130	24 th – 153 rd	Powerbeats3 Wireless Earphones by Apple

- f) In the event a Shortlisted Participant's reply is not received by Citibank within eight (8) hours after the SMS Q&A was sent or the question was not answered correctly in the first attempt, the Shortlisted Participant will be deemed disqualified from participating for the Campaign

- Month. The Shortlisted Participant will be replaced with a next-in-line Shortlisted Participant at Citibank's sole discretion. For the avoidance of doubt, the Shortlisted Participant who answered the question correctly but the SMS did not reach Citibank within the time frame as indicated above for any reasons whatsoever will not be entitled to win the Monthly Prize.
- g) If a Shortlisted Participant sends more than one SMS, only the first SMS received by Citibank will be counted. Standard telecommunication charges to reply to the SMS Q&A will apply.
 - h) Citibank is not responsible for nor it has any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunication's service providers or the Bank's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the SMS Q&A.
 - i) The determination of Winners and allocation of Gift is at the discretion of the Bank based on the above. Citibank's decision on all matters relating to the Campaign and allocation of Gift to each Winner shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.

General Terms relating to Prize

- 11. The Winners will be announced by Citibank on the Campaign Website within twelve (12) weeks from the end of each Campaign Month.
- 12. In the event, the monthly Winner for the Prize is uncontactable for any reasons including line busy, voicemail, call not answered, call not within the coverage area etc for the delivery arrangement of the Prize or no update or request from Winner by 31 May 2022, the Prize shall be forfeited.
- 13. By accepting the Prize and/or replying to the Campaign Q&A (by way of SMS), the Participant is deemed to have accepted the Campaign Terms & Conditions and consenting the Winner details to be announced by Citibank on the Campaign Website
- 14. 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.

ADDITIONAL TERMS & CONDITIONS RELATING TO PRIZES AND DISCLAIMERS

- 15. The following additional terms and conditions shall apply to the Prizes: -
 - a) Fulfilment of the Prizes will be provided by Citibank's supplier within sixteen (16) weeks from the end of each Campaign Month.
 - b) Prizes are given out on "as is" basis. Prizes are non-transferable and non-exchangeable for cash or other goods, whether in part or in full.
 - c) Winners must abide by all laws and regulations currently in place and the terms and conditions of the party(ies) arranging and/or providing the Prize and the terms and conditions attached to the Prize, if any.
 - d) All Citibank Card account(s) and/or other account(s), facilities or loans of the Winners must be in good standing during the Contest, including the shortlisting process and before the date of delivery or collection of any Prize(s), as the case may be in order to be entitled to receive the Prize, including being prompt in payments due.
 - e) At any time prior to fulfillment of the Prize to the Winners, if Citibank discovers that the Winner is a person who:
 - i. is not eligible for the Campaign;
 - ii. any of his/her Citibank Credit Card account(s) is closed by Citibank for any reason whatsoever;



- iii. does not hold an active Citi Card which entitle cardmembers to participate in this Campaign; and/or
 - iv. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his use of any Citibank services or facilities (including Citibank Online) Citibank reserves the right to disqualify such person from receiving the Prize.
- f) 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 Prizes.
 - g) Picture(s)/Image(s) of the Prize(s) shown in any advertisement, promotional, publicity and other materials relating to or in connection with this Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Prize(s) and does not include any optional accessories.
 - h) The Prizes are subject to availability. Citibank reserves the right at its discretion to substitute the Prize with other product of approximately equivalent value at any time with prior notice.
 - i) For the avoidance of doubt, the Prizes are provided by Citibank's suppliers and the Monthly Prize(s) may be subject to further terms and conditions as determined by the supplier. The bank will not be involved in the transfer of prize ownership and such transfer arrangement should be made directly between the Winner and the relevant supplier.
 - j) The Eligible Persons, Participants and/or Winners hereby acknowledge and agree that Citibank excludes all warranty and/or liability in connection with the awarded prizes and/or the Campaign. Participants shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from their participation in the Contest, redemption and/or usage of the prizes. To the fullest extent permitted by law, by participating in this Campaign, each and every Participant 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 Promotion), liable for any loss, damage or injury (including death) in any manner whatsoever suffered by the Participants as a result of the participation in the Campaign and/or the use of the Prizes.
 - k) The title in the Prizes and any risk of loss or damage to the Prizes will pass to the Winners upon delivery of the Prizes to such Winners. Citibank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Prizes where such defect, loss, or damage in respect of the Prize is not due to the fault and/or negligence of Citibank.
 - l) If there is any dispute or non-receipt of the Prize, Winners are required to contact CitiPhone at 03-2383 0000 by 31 July 2022 at the latest to request an inquiry. No request for any inquiry will be entertained after 31 July 2022.

CONSENT & PUBLICITY

- 16. Eligible Persons, Participants and/or Winners who participate in this Campaign are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of Citibank and/or the judges and, to the fullest extent permitted by law, to have consented to and authorized 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 Eligible Persons' or Participants' or Winners' names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Campaign. Citibank's decision on all matters relating to the Campaign (including the interpretation of these Terms and Conditions) shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.
- 17. Each of the Eligible Persons, Participants and/or Winners is deemed to have given his/her consent and authorization to Citibank to use his/her name and any photographs taken or other information



approved by the Eligible Persons, Participants and/or Winners for current and future advertising and publicity purposes relating to the Contest. Eligible Persons, Participants and/or Winners also agree to be featured in any publicity material relating to the Contest. No fee will be paid to the Winners for any of the foregoing.

OTHER TERMS AND CONDITIONS

18. If a Prize is to be awarded to a Participant who:
 - a) is not eligible to participate in the Campaign and/or receive the Prize; and/or,
 - b) 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.
19. Citibank reserves the right to disqualify such Participant from the Campaign and/or receiving the Prize.
20. Citibank's decision on all matters relating to the Campaign will be final and binding.
21. To the fullest extent permitted by law, by participating in this Campaign, each and every Participant 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. Any liability that Citibank may have to any Eligible Person/ Participant/ Winner or any other person (if any) is limited to Direct Damages only, "Direct Damages" means actual damages or losses suffered by the Eligible Person/Participant/Winner or any other party (if any) 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.
22. 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.
23. 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 the Campaign Website or on Citibank Online, accessible at www.citibank.com.my or in any other manner as Citibank deems fit. In this respect, the Participants 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. Participants 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 Participant to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the Participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
24. 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.



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

CITIBANK'S PRIVACY POLICY

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.

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