

Terms and Conditions

With effect from 1 November 2022, Citibank Berhad [Registration No. 199401011410 (297089-M)] has transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] (“UOB”).

UOB is the provider of “Citi” branded consumer banking products in Malaysia and Citibank Berhad is providing certain services in respect of those products.

The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB from Citigroup Inc and related group entities.

1. This client tactical campaign (“Campaign”) organized by **United Overseas Bank (Malaysia) Bhd** (Company Registration No. 199301017069 (271809-K)) (“UOB” or “the Bank”) will run from **1st November 2022 to 31st December 2022**, both dates inclusive (“Campaign Period”) at **12.01am** onwards (same time for 1st day of each month during the Campaign Period). **This Campaign and/or product(s) of services(s) offered here are not offered to individual of the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican and 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, sell or invest in any of the products mentioned herein to such individuals.**
2. Subject to these terms and conditions, this Campaign is open to all UOB customers (including staff, permanent or contractual), between the ages of 25 to 80 years of age (“**Eligible Customers**” or each, an “**Eligible Customer**”).
3. By participating in this Campaign, Eligible Customers agree to be bound by these terms and conditions.
4. During the Campaign Period, all policy submissions must be performed via online channels (redirection via Citibank Online (see URL below) to the Partner’s website) and are subject to the approval and underwriting of the Bank’s participating Takaful operator/insurance partner, Etiqa General Takaful Berhad (“**Partner**”). Eligible Customers should read and understand the Partner’s security and privacy policy pages by clicking on the link(s) provided via online channels. For the avoidance of any doubt, the Partner is not an affiliate or subsidiary of UOB.
5. To be eligible for the Gift(s) (defined below), Eligible Customers must purchase a Motor Takaful plan from the Partner via online channel within the Campaign Period. For this Campaign, Eligible Customers will not be entitled for any direct discount or rebate on their takaful contribution.
6. For the avoidance of any doubt, for purposes of this Campaign, Eligible Customers will be limited to one (1) unit each per policy submitted (and subsequent policy issuance) via online channel, regardless of contribution amounts.

Table A:

Tier	Rewards						
1 st – 15 th customers during each campaign month (“Campaign Month”) set out in in the schedule below:- <table border="1" data-bbox="191 1415 800 1533"> <thead> <tr> <th>Campaign Months</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1st November to 30th November</td> </tr> <tr> <td>2</td> <td>1st December to 31st December</td> </tr> </tbody> </table>	Campaign Months	Date	1	1 st November to 30 th November	2	1 st December to 31 st December	
Campaign Months	Date						
1	1 st November to 30 th November						
2	1 st December to 31 st December						
1st & 2nd customers	70mai Smart Dash Cam Pro worth RM450 (each)						
3rd - 5th customers	realMe Buds Air 2 worth RM 180 (each)						
6th - 15th customers	Touch ‘n Go eWallet credits worth RM50 (each)						

(The gift(s) particularly described in Table A above will after this be collectively referred to as “**Gifts**” or each, a “**Gift**”,)

7. Other terms and conditions applicable to this Campaign:
 - 7.1. A total of thirty (30) x Gifts will be allocated for this Campaign across the period of 2 months (30 eligible customers for each campaign month. A “campaign month” means a calendar month).
 - 7.2. The Gifts are subject to availability and awarded based on a first-come-first-served basis. For the avoidance of any doubt, once the Gift allocation in any Tier(s) have been exhausted, Eligible Customers who still wish to make a policy submission/ proposal will not be entitled to receive the Gift, even if such submission is made during the Campaign Period.

- 7.3. In the event any merchant or supplier is unable to supply any of the Gift(s), the Bank reserves the right at its reasonable discretion to substitute the Gift with another gift of approximately equivalent value at any time with prior notice. The title to the Gift and any risk of loss or damage to the Gift passes to the Eligible Customer upon delivery of the Gift to the Eligible Customer. The Bank shall not be responsible for or obliged to recognize or replace any defective, lost, damaged or stolen Gifts;
 - 7.4. Each Eligible Customer will be entitled for one gift and the Takaful plan must still be in force / active at the point of announcement of eligible customers for this Campaign.
 - 7.5. Gift(s) is/are non-transferable nor exchangeable for cash or credit or kind whether in part or in full.
 - 7.6. All taxes whatsoever (if any) will be borne by the Eligible Customers;
 - 7.7. To the fullest extent permitted by law, the Bank 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 fitness for a particular purpose or correctness of any description or specification in respect of products or services redeemed with/ the Gift(s) and the Bank shall not be liable for any injury, loss, damages suffered from use of the Gift(s). Product queries, disputes or issues shall be addressed directly with the supplier or manufacturer. The Bank is not responsible for investigating or resolving any disputes between any Eligible Customer and the supplier or manufacturer and is not responsible for replacing the products or services redeemed with/ Gift(s) as a result of such dispute(s);
 - 7.8. To the fullest extent permitted by law, by participating in this Campaign, each and every Eligible Customer is agreeing that he/she will not hold the Bank nor its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that the Bank may engage for the purposes of this Campaign), liable for any loss or damages that he/she may incur, in connection with this Campaign and the use of the Gift(s) by the Eligible Customer and/or any other persons.
 - 7.9. Partner or their authorized representative(s) will notify and contact Eligible Customers via email, SMS or telephone if they are entitled to the Gift(s). The delivery of the Gift(s) will be administered by the Partner and/or their authorized third party service providers. The Gift(s) will only be sent to Customers when the relevant criteria specified in these terms and conditions above have been fulfilled. **Delivery of Gifts will take 8 to 10 weeks from the date of policy fulfillment.** For the avoidance of any doubt, if any Eligible Customer requests for a diversion of any gift(s) or reward(s) to an alternate mobile number, any costs incidental to such diversion shall be borne by such Participant.
 - 7.10. The Gift(s) presented on all materials (if any) are for display purpose only and do not depict the actual Gift(s).
8. **By participating in this Campaign, Eligible Customers expressly consents to and authorize the Bank to disclose their particulars and personal information to the Takaful operator/insurance partner and/or the partner's authorized third party service providers for purposes of contribution payment authorization, underwriting, policy issuance and gift fulfillment and where such personal data or information is shared with the partner, they are processed under the Takaful operator/insurance partner's privacy and security policies. Eligible Customers should read and understand the Partner's security and privacy policy pages by clicking on the link(s) provided via online channels.**
 9. UOB reserves the right, at its reasonable discretion, to disqualify anyone from participating in this Campaign and/or receiving the Gift(s).
 10. This Campaign shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.
 11. To the fullest extent permitted by law, the Bank shall not be liable for any default in respect of this 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 the Bank.
 12. The Bank decision on all matters relating to this Campaign is final and binding.
 13. The Bank 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, by way of posting on Citibank Online webpage at <https://www.citibank.com.my> ("Website") or in any other manner deemed suitable by the Bank. In this respect, the Eligible Customers' 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 the Bank may effect from time to time. Eligible Customers 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 the Bank of this Campaign will not entitle the Eligible Customer to any compensation against the Bank for any and all loss or damage that may be suffered or incurred by the Eligible Customer as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
 14. Any term and 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. To the fullest extent permitted by applicable laws, these terms and conditions will bind each parties' successors-in-title and permitted assigns.

15. These terms and conditions are governed by and construed in accordance with the laws of Malaysia.
16. **DISCLAIMER**: UOB is a licensed bank and a distributor of Takaful/insurance products. Nothing in these terms and conditions or marketing materials in relation to this Campaign shall be construed as an offer, proposal or a contract of Takaful/insurance. All submissions are subject to the underwriting requirements and approval of participating Partner / insurance company / takaful operator. Eligible Customers are to read and understand the policy contract issued by the participating Partner / insurance company / takaful operator.

Privacy Policy

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 Principal 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.