



## Q3 '22 Citigold and Citi Priority Redefining Wealth Programme

### Campaign Period

1. The Q3 '22 Citigold and Citi Priority Redefining Wealth Programme (“**Campaign**”) is organized by Citibank Berhad (Registration No. 199401011410 (297089-M) (“**Citibank**” or “**Bank**”) and is valid from **1<sup>st</sup> July 2022 to 30<sup>th</sup> September 2022**, both dates inclusive (“**Campaign Period**”).
2. This Campaign is governed by the terms and conditions set out below. These terms and conditions are read in conjunction with the Citibank Account Terms and Conditions (accessible via <https://www.citibank.com.my>) and if there is any conflict or discrepancy between the two in respect of this Campaign, these terms and conditions prevails. By participating in this Campaign, Eligible Customer(s) (defined below) agree to be bound by them. Unless stated otherwise, definitions used in these terms and conditions will carry the same meaning as definitions found in the Citibank Account Terms and Conditions. **For avoidance of any doubt, since the Campaign criteria (below) also involves foreign currency conversion to be performed at Citibank, the Eligible Customer(s) would need to currently have or if not, open a Current Account or Savings Account (including a Foreign Currency Call Account\*) with Citibank during the Campaign Period. Account opening must be performed at Citibank branches located nationwide. Account opening is subject to Citibank’s discretion.**

\*For a list of available currencies, please visit Citibank Online, accessible via <https://www.citibank.com.my>.

### Eligibility and Qualifying Criteria

3. Subject to these Terms and Conditions, this Campaign is open to existing Citibank qualified primary Citigold and primary Citi Priority customers (“**Eligible Customer(s)**”). The word “**qualified**” refers to primary Citigold customers or primary Citi Priority customers who as at the commencement date of the Campaign:
  - a) have with the Citibank a minimum Asset Under Management (“AUM”) amounting to:-
    - I. Citigold customer: RM400,000 or more; or
    - II. Citi Priority customer: RM100,000 or more; and
  - b) is an existing customer with Citibank who have fully funded the respective AUM (for Citigold or Citi Priority) for at least a minimum of three (3) months-on-book (MOB) at the Campaign commencement date and the AUM balances must have been maintained within the month of funding.
4. **The Campaign and product(s) offered here are not offered to individual resident in 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.
5. The following terms shall have the following meanings when used in these terms and conditions: -
  - a) “**Fresh Funds**” refer to funds that do not originate from any existing account(s) with Citibank.



- b) **“Existing Funds”** refer to funds that originate from any existing account(s) with Citibank (excluding CASA-i and/or any non-liabilities accounts, loans or financing accounts and funds from switching or redemption of any existing investment products).
- c) **“Insurance(s)”** refers to Eligible Insurance Products with a minimum **annualised regular or single premium of RM50,000 (per year per policy)** for Bancassurance products distributed via face-to-face channels, where regular premium or single premium consist of basic premium, riders premium (if any) and top up premium (if any) during the Campaign Period.
- d) **“Investment(s)”** or **“Investment Products”** refers to Eligible Investment Products: Unit Trusts local currency or foreign currency and/or Retail Bonds.
- e) **“United States Person”** or **“US Person”** is described as any of the following:
  - I. Any citizen or resident of the United States of America including any person with a United States of America domicile;
  - II. Any person with a United States of America account mailing address;
  - III. Any person holding a United States of America Green Card;
  - IV. 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
  - V. Any person defined as a US Person for United States of America Tax purposes.

**THE “US” INCLUDES THE UNITED STATES OF AMERICA, GUAM, PUERTO RICO, AMERICAN VIRGINISLANDS, AMERICAN SAMOA AND THE NORTHERN MARIANA ISLANDS.**

The “United States Person” or “US Person” definition is subject to change by Internal Revenue Service (the U.S. government agency responsible for tax collection and tax law enforcement) from time to time.

**Citigold**

- 6. The following Campaign offers are open to all Citigold Eligible Customer(s):

**Table A**

<b>Types of Offer</b>	<b>Mechanics</b>	<b>Terms and Conditions</b>
<b>Offer 1 – TD : Insurance* Bundle.</b>	<p>Enjoy up to 6.5%p.a.* Time Deposit promotional rate for 6 months with purchase of Insurance. Minimum purchase at RM50,000 and a maximum purchase at RM250,000. Ratio of Insurance : Time Deposit at 1:1 for Regular Premium and 1:0.25 for Single Premium</p> <p>*Time Deposit rate at 6.5%p.a. for 6 months is applicable for Fresh Funds. Time Deposit rate at 2%p.a. for 6 month is applicable for Existing Funds.</p>	<ul style="list-style-type: none"> <li>• This offer is valid only for a minimum Insurance premium purchase of RM50,000 and a maximum of RM250,000 (see illustration* below). Placement ratio of 1 to 1 for Regular Premium and 1:0.25 for Single Premium</li> <li>*Illustration:               <ul style="list-style-type: none"> <li>i) If Regular Premium Insurance purchase is at RM50,000, Time Deposit placement will be RM50,000.</li> <li>ii) If Single Premium Insurance purchase is at RM50,000, Time</li> </ul> </li> </ul>

		<p>Deposit placement will be RM12,500.</p> <ul style="list-style-type: none"> <li>• Time Deposit interest rate of 6.5% or 2% per annum will be paid upon maturity of 6 months.</li> <li>• To enjoy 1:1 Insurance : Time Deposit rate at 6.5%p.a for 6 months, Time Deposit funds have to be Fresh Funds only.</li> <li>• <b>Regular Premium:</b> Eligible premiums consist of basic premium, riders premium (if any) and top up premium at application (proposal) stage (if any) during the Campaign Period from <b>1 July 2022 to 30 September 2022</b>.</li> <li>• <b>Single Premium:</b> Eligible premiums consist of only basic premium during the Campaign Period from <b>1 July 2022 to 30 September 2022</b>.</li> <li>• For <b>Regular Premium</b> or <b>Single Premium</b>, the initial policy must be purchased during the Campaign Period from <b>1 July 2022 to 30 September 2022 and issued before 31 October 2022</b> in order to be entitled to enjoy the Time Deposit Promotion Rates.</li> <li>• Eligible Customer(s) will be entitled to the 6-month Time Deposit interest as per tier i.e. Time Deposit Promotion Rates, according to the qualifying plans based on the premium amounts stated in Table A (Citigold) and Table B (Citi Priority) below.</li> <li>• The Time Deposit is to be placed after policy issued/enforced and <b>no later than 31 October 2022</b>.</li> <li>• The maximum placement amount for the 6-month Time Deposit i.e. Time Deposit Promotion Rates is the sum equivalent stated in table below: <b><u>Maximum placement amount for Time Deposit Promotion</u></b></li> </ul>
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		Regular Premium Products/Plans	Single Premium Product/Plan
		Max equivalent to the premium amount	Max equivalent to 25% of the Single Premium
<b>Offer 2 – Investment (Unit Trust only)</b>	Enjoy 1% sales charge* on Unit Trust for maximum placement of RM100,000	<p>Rates:</p> <ul style="list-style-type: none"> <li>• For the avoidance of doubt, Eligible Customer(s) is only entitled to one (1) offer regardless of the number of plans purchased under this Campaign (based on same policyowner). Combined policies to makeup the premium amount is not allowed. In the event Customer has more than 1 policy, the policy with highest premium tier will be used to determine the interest rate tier. Any deviation from these terms and conditions shall be subject to Citibank’s prior written approval.</li> <li>• Subject to relevant Local Currency Time Deposit and Insurance terms and conditions.</li> <li>• This offer is not available to US Persons.</li> </ul> <ul style="list-style-type: none"> <li>• *1% sales charge only applies up to RM100,000 Unit Trust subscription(s) (multiple Unit Trust subscription(s) can be combined but the aggregated Unit Trust placement eligible for 1% sales charge is only up to RM100,000) using Fresh Funds with valid Risk Profile. If the placement amount exceeds RM100,000, kindly speak to Citi for the applicable sales charges for the Unit Trust subscription.</li> <li>• Where there is a cooling off period, Unit Trusts investments must not be cancelled during the cooling off period.</li> </ul>	

		<ul style="list-style-type: none"> <li>• This offer is applicable for Unit Trust subscription(s) via face-to-face channel or Unit Trust phone sales.</li> <li>• Subject to relevant Unit Trust terms and conditions.</li> <li>• This offer is not available to US Persons.</li> </ul>
<b>Offer 3 – Foreign Currency Exchange</b>	<p>Enjoy Preferential Foreign Currency Exchange rate with a minimum of RM20,000 placement via our FX specialist.</p>	<ul style="list-style-type: none"> <li>• Preferential Foreign Currency Exchange rate is only applicable for transactions made via Citi Retail FX Hotline.</li> <li>• Preferential Foreign Currency Exchange rate is only applicable for transaction of RM 20,000 and above.</li> <li>• Customer will need to have an existing Foreign Currency account of the currency that they want to transact in order to complete the transaction.</li> <li>• Subject to terms and conditions applicable to Foreign Currency Exchange under Citibank Account Terms and Conditions.</li> </ul>
<b>Offer 4 - Mortgage</b>	<p>Preferential interest rate of Base Rate* +0.55% p.a. for loan amount of RM800,000 and above. Applicable for Citibank Housing Loan product only.</p> <p>* With effect from 1 August 2022, Standard Base Rate (SBR) will apply to Citibank Housing Loan bookings.</p>	<ul style="list-style-type: none"> <li>• Applicable to Citigold individual applicant who applies for a Citibank Housing Loan with minimum loan amount of RM800,000 for:             <ol style="list-style-type: none"> <li>a. Financing of the purchase of completed residential property(ies);</li> <li>b. Refinancing of completed residential property(ies) from other bank; or</li> <li>c. An increase in line of the existing Citibank Mortgage (completed residential property(ies) only).</li> </ol> </li> <li>• The loan approval is subject to Citibank Berhad's credit review and underwriting. The rates on the loan may change according to changes in the Base Rate (BR).</li> </ul>

		<ul style="list-style-type: none"> <li>• Subject to terms and conditions applicable to Citibank Housing Loan.</li> <li>• This offer is not available to US Persons.</li> </ul>
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### Citi Priority

7. The following Campaign offers are open to all Citi Priority Eligible Customer(s):

**Table B**

<b>Types of Offer</b>	<b>Mechanics</b>	<b>Terms and Conditions</b>
<b>Offer 1 – TD : Insurance* Bundle</b>	<p>Enjoy up to 6.5%p.a.* Time Deposit promotional rate for 6 months with purchase of Insurance. Minimum purchase at RM50,000 and a maximum placement OR purchase at RM200,000. Ratio of Insurance : Time Deposit at 1:1 for Regular Premium and 1:0.25 for Single Premium</p> <p>*Time Deposit rate at 6.5%p.a. for 6 months is applicable for Fresh Funds. Time Deposit rate at 2%p.a. for 6 month is applicable for Existing Funds.</p>	<ul style="list-style-type: none"> <li>• This offer is valid only for a minimum Insurance premium purchase of RM50,000 and a maximum of RM200,000 (see illustration* below). Placement ratio of 1 to 1 for Regular Premium and 1:0.25 for Single Premium.</li> <li>*Illustration               <ul style="list-style-type: none"> <li>i) If Regular Premium Insurance purchase is at RM50,000, Time Deposit placement will be RM50,000.</li> <li>ii) If Single Premium Insurance purchase is at RM50,000, Time Deposit placement will be RM12,500.</li> </ul> </li> <li>• Time Deposit interest rate of 6.5% or 2% per annum will be paid upon maturity of 6 months.</li> <li>• To enjoy 1:1 Insurance : Time Deposit rate at 6.5%p.a for 6 months, Time Deposit funds have to be Fresh Funds only.</li> <li>• <b>Regular Premium:</b> Eligible premiums consist of basic premium, riders premium (if any) and top up premium at application (proposal) stage (if any) during the Campaign Period from <b>1 July 2022 to 30 September 2022</b>.</li> <li>• <b>Single Premium:</b> Eligible premiums consist of only basic premium during the Campaign Period from <b>1 July 2022 to 30 September 2022</b></li> <li>• For <b>Regular Premium</b> or <b>Single Premium</b>, the initial policy must be purchased during the Campaign Period from <b>1 July 2022 to 30 September 2022 and issued before 31 October 2022</b> in order to be</li> </ul>



		<p>entitled to enjoy the Time Deposit Promotion Rates.</p> <ul style="list-style-type: none"><li>• Eligible Customer(s) will be entitled to the 6-month Time Deposit interest as per tier i.e. Time Deposit Promotion Rates, according to the qualifying plans based on the premium amounts stated in Table A (for Citigold) and Table B (for Citi Priority).</li><li>• The Time Deposit is to be placed after policy issued/enforced and <b>no later than 31 October 2022</b>.</li><li>• The maximum placement amount for the 6-month Time Deposit i.e. Time Deposit Promotion Rates is the sum equivalent stated in Table below: <b><u>Maximum placement amount for Time Deposit Promotion Rates:</u></b></li></ul> <table border="1" data-bbox="1047 898 1575 1108"><thead><tr><th data-bbox="1047 898 1312 1003"><b>Regular Premium Products/Plans</b></th><th data-bbox="1312 898 1575 1003"><b>Single Premium Product/Plan</b></th></tr></thead><tbody><tr><td data-bbox="1047 1003 1312 1108">Max equivalent to the premium amount</td><td data-bbox="1312 1003 1575 1108">Max equivalent to 25% of the Single Premium</td></tr></tbody></table> <ul style="list-style-type: none"><li>• For the avoidance of doubt, Eligible Customer(s) is only entitled to one (1) offer regardless of the number of plans purchased under this Campaign (based on same policyowner). Combined policies to makeup the premium amount is not allowed. In the event Customer has more than 1 policy, the policy with highest premium tier will be used to determine the interest rate tier. Any deviation from these terms and conditions shall be subject to Citibank's prior written approval.</li><li>• Subject to relevant Local Currency Time Deposit and Insurance terms and conditions.</li><li>• This offer is not available to US Persons.</li></ul>	<b>Regular Premium Products/Plans</b>	<b>Single Premium Product/Plan</b>	Max equivalent to the premium amount	Max equivalent to 25% of the Single Premium
<b>Regular Premium Products/Plans</b>	<b>Single Premium Product/Plan</b>					
Max equivalent to the premium amount	Max equivalent to 25% of the Single Premium					

<b>Offer 2 – Investment (Unit Trust only)</b>	Enjoy 1% sales charge* on Unit Trust for maximum placement of RM50,000.	<ul style="list-style-type: none"> <li>• *1% sales charge only applies up to RM50,000 Unit Trust subscription(s) (multiple Unit Trust subscription(s) can be combined but the aggregated Unit Trust placement eligible for 1% sales charge is only up to RM50,000) using Fresh Funds with valid Risk Profile. If the placement amount exceeds RM50,000, kindly speak to Citi for the applicable sales charges for the Unit Trust subscription.</li> <li>• Where there is a cooling off period, Unit Trusts investments must not be cancelled during the cooling off period.</li> <li>• This offer is applicable for Unit Trust subscription(s) via face-to-face channel or Unit Trust phone sales.</li> <li>• Subject to relevant Unit Trust terms and conditions.</li> <li>• This offer is not available to US Persons.</li> </ul>
<b>Offer 3 – Foreign Currency Exchange</b>	Enjoy Preferential Foreign Currency Exchange rate with a minimum of RM20,000 placement via our FX specialist	<ul style="list-style-type: none"> <li>• Preferential Foreign Currency Exchange rate is only applicable for transactions made via Citi Retail FX Hotline.</li> <li>• Preferential Foreign Currency Exchange rate is only applicable for transaction of RM 20,000 and above.</li> <li>• Customer will need to have an existing Foreign Currency account of the currency that they want to transact in order to complete the transaction.</li> <li>• Subject to terms and conditions applicable to Foreign Currency Exchange under Citibank Account Terms and Conditions.</li> </ul>

**NOTE:** Eligible Customer(s) are reminded to comply with the prevailing laws and regulations relating to foreign currencies (including Foreign Exchange Administration rules by Bank Negara Malaysia). For more information, please visit Citibank Online, accessible via <https://www.citibank.com.my>.

**Specific Terms and Conditions applicable to Time Deposit and Insurance:-**

- a) Eligible Customer(s) who have exercised any of the below conditions (II) ; (III) or (IV) will not be entitled to the Time Deposit promotional rate.
  - I. who submit an application to purchase any “Eligible Insurance Product(s) (see below)” during the Promotion Period and any Eligible Insurance Product is issued before 31 October 2022;





- II. has not exercised the free-look feature in respect of a purchased Eligible Product;
  - III. did not make any plan alteration(s) (e.g. increase or decrease in sum assured) after the Eligible Plan is issued; and
  - IV. is kept in force throughout the Campaign Period.
- b) Eligible Insurance Products:
- Regular Premium
- ValuePac
  - Level Term
  - Elite Life
  - Elite Guard
  - Secure Growth Premier
  - Wealth Heritage Secure
  - Wealth Saver
- Single Premium
- Wealth Enhancer
  - Wealth Saver
- c) Any Eligible Customer(s) who cancel(s) their policy during the policy 30-day free-look period or prior to maturity of the 6 months TD or make any plan alteration(s) (e.g. increase or decrease in sum assured) after the Eligible Plan is issued. Customers will not be entitled to the Time Deposit Promotional Rates. Time Deposit placed under this promotion will be forfeited with no interest payment.

**Additional terms and conditions applicable to Insurance, Investment Products and Time Deposit**

8. The Time Deposit offer rates as indicated above are for Ringgit (“MYR”) Time Deposit and interest on such Time Deposit will be calculated at the above stipulated Time Deposit offer rates provided the terms and conditions stated in this Campaign are fulfilled.
9. The Insurance or Investment which is relevant for this Campaign is limited to Insurance/s or Investment Product/s that are distributed by Citibank only.
10. The Campaign is only applicable for the initial placement of Time Deposits Insurance bundle and Investment offer during the Campaign Period and any subsequent top up will not be eligible for the offer rate.
11. Subject to these terms and conditions, for Time Deposit Insurance Bundle offer, the deposit amount placed in the MYR Time Deposit must be the MYR amount used to purchase the Insurance.
12. The Time Deposit offer rates may be subject to change from time to time due to the market fluctuations. Should any such changes occur, these Terms and Conditions will be updated prior to any such changes.
13. The Campaign is not applicable for EPF (Employee Provident Fund) approved funds or investments.
14. Interest for the Time Deposit will be paid out upon maturity, calculated based on (i) the initial deposit amount or in the case of a permitted partial withdrawal, (ii) the remaining deposit amount.



15. Early withdrawal of Time Deposit will be subject to existing terms and conditions applicable to Time Deposit i.e. in the case of early withdrawals of Time Deposit (less than 6 months) before maturity, no interest will be paid on the withdrawn amount.
16. Time Deposit under this Campaign may be split into multiple contracts, provided that the placement of such Time Deposit is made at the same time.
17. All Investments products are not available to US Persons and may not be available in all jurisdictions.
18. Eligible Customer(s) may also participate in other ongoing promotions or campaigns subject to such other on-going promotions' or campaign's respective terms and conditions. For the avoidance of doubt, Eligible Customers(s) cannot use the same funds placed for the purposes of this Campaign to participate in such other on-going promotions or campaigns. If the campaign/promotion periods for such other campaign/promotions overlap with the Campaign Period, then, the Eligible Customer(s) understands that he/she shall only be entitled to receive the gifts/rewards or promotional rates from only ONE of such other promotions or the campaigns.
19. All offers are not applicable to customers who only hold Citibank Islamic Current Account and Islamic Savings Account.
20. The offer can only be used by Eligible Customer(s) and is non – transferable.
21. To the fullest extent permitted by law, Citibank reserves the right to cancel or amend this offer with prior notice to you.

#### **Unit Trusts Disclosures**

22. A copy of each of the valid Prospectuses (for Unit Trusts) and/or supplementary or replacement Prospectus (if any) of the unit trust funds distributed by Citibank Berhad has been registered and lodged with the Securities Commission Malaysia. A copy of each of the Product Highlights Sheets and Information Memorandum and/or supplementary or replacement Information Memorandum (if any) of the unit trust funds distributed by Citibank Berhad has been lodged with the Securities Commission Malaysia.
23. Any issue of units to which the Prospectus (for Unit Trusts) and/or supplementary or replacement Prospectus (if any) relates will only be made on receipt of an application form referred to and accompanying a copy of the Prospectus and/or supplementary or replacement Prospectus (if any). It is an offence under the Capital Markets & Services Act 2007 (CMSA) for a person to issue, circulate or distribute any form of application for securities unless the form is accompanied by a copy of a Prospectus and/or supplementary or replacement Prospectus (if any) which has been registered with the Securities Commission Malaysia.
24. For Unit Trusts, in respect of Wholesale Funds, an Information Memorandum and/or supplementary or replacement Information Memorandum (if any) will be provided in place of Prospectus and/or supplementary or replacement Prospectus (if any). A copy of the funds' Prospectus/Information Memorandum and/or supplementary or replacement Prospectus/Information Memorandum (if any) can be obtained from any Citibank Berhad branches.



25. Unit trusts are obligations only of the relevant management companies and relevant trustees. Past performance is not indicative of future performance. Prices and distributions payable, if any, may go down as well as up.
26. Investors investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal.
27. This document does not constitute the making of any offer or invitation to subscribe for unit trusts nor does it amount to solicitation by Citibank Berhad, Citibank NA, Citigroup Inc. or any of their affiliates or subsidiaries for subscription of unit trusts by anyone in any jurisdiction in which the making of such offer or invitation to subscribe or the solicitation thereof is not authorized or to any person to whom it is unlawful to make such an offer, invitation or solicitation.
28. This document also does not constitute the distribution of any information by anyone in any jurisdiction in which such distribution is not authorized or to any person to whom it is unlawful to distribute such a document.
29. Investors should be aware that it is his/her responsibility to seek legal and/or tax advice regarding the legal and tax consequences of his/her investment transactions. If customer changes residence, citizenship, nationality, or place of work, it is his/her responsibility to understand how his/her investment transactions are affected by such change and comply with all applicable laws and regulations as and when such becomes applicable.
30. Citibank Berhad and its affiliates / subsidiaries do not provide legal and/or tax advice and are not responsible for advising a customer on the laws pertaining to his/her transaction.
31. Citibank Berhad is an Institutional Unit Trust Adviser (IUTA) for selected unit trust funds offered by Principal Asset Management Berhad (304078-K), AmFunds Management Berhad (154432-A), Eastspring Investments Berhad (531241- U), Hong Leong Asset Management Berhad (318717-M), Affin Hwang Asset Management Berhad (429786-T), RHB Asset Management Sdn Bhd (174588-X), Manulife Asset Management Services Berhad (834424-U) and Franklin Templeton Asset Management (Malaysia) Sdn Bhd (833780-A). Citibank Berhad may, from time to time, act as IUTA for other management companies or withdraw from acting as IUTA for any unit trust management companies including withdrawing from selected unit trust funds offered by any unit trust management companies at its discretion without prior notice to Investors.

### **Miscellaneous**

32. Citibank reserves the right to disqualify anyone from participating in this Campaign and/or receiving the Gift.
33. This Campaign shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.
34. Citibank 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 Citibank.



35. Citibank's decision on all matters relating to this Campaign is final and binding.
36. Citibank reserves the right at its own discretion 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 Campaign, 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](http://www.citibank.com.my) ("**Website**"), or in any other manner as Citibank deems fit. 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 Citibank 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 Citibank of this Campaign will not entitle the Eligible Customer to any compensation against Citibank 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.
37. Eligible Customers hereby give their consent to and authorize Citibank to process, including but not limited to disclose, store, utilize and/or transfer their personal data such as their names, addresses and contact numbers to Citibank and/or Citibank N.A., Citigroup Inc. or any of Citibank's/their offices, affiliates or subsidiaries ("Citigroup"), including any person to whom Citibank and/or Citigroup have outsourced the performance of Citibank's/their operational functions, any other third party service providers and any regulatory authorities (whether all of these are within or outside Malaysia), in connection with this Campaign, for confidential use, processing this campaign, data processing, meeting legal and regulatory requirements, fulfillment and delivery of gifts and/or payment of incentives upon successful referral, to the Eligible Customer in connection with this Campaign (where applicable) and all the purposes incidental and associated with any of the above. This consent is in addition to any other consents that the Eligible Customer has given to Citibank under the terms and conditions for products or services provided by Citibank to the Eligible Customer.
38. Any terms 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.
39. These terms and conditions are governed by and construed in accordance with the laws of Malaysia.

### **Privacy**

At Citibank, 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](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.



**Disclaimers:**

PIDM Disclosure : A PIDM Member. Time deposits are protected by PIDM up to RM250,000 for each depositor. Investment products are not protected by PIDM.

Investment-Linked Insurance product is tied to the performance of the underlying assets and is not a pure investment product such as unit trust. Return on an investment-linked fund is not guaranteed. Investment-Linked Insurance product is not a deposit or other obligation of, or guaranteed by Citibank Berhad, Citibank N.A., Citigroup Inc. or any of their affiliates or subsidiaries.

For certain takaful certificates and insurance policies issued by takaful operators and insurance companies licensed under the Islamic Financial Services Act 2013 and Financial Services Act 2013 respectively, are eligible for protection under the Takaful and Insurance Benefits Protection System (TIPS). For details on the type of benefits eligible under the TIPS and related protection limits, please visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line at 1-800-88-1266. Alternatively, you may also obtain a copy of the TIPS brochure from our branches.

**INVESTMENT-LINKED INSURANCE: NOT A BANK DEPOSIT. NO BANK GUARANTEE. SUBJECT TO INVESTMENT RISKS. MAY LOSE VALUE. KINDLY VISIT PIDM WEBSITE FOR TYPES OF BENEFITS ELIGIBLE FOR PROTECTION UNDER TIPS.**

Total Wealth Advisor and its functionalities is not a programme or offering. It is an optional tool for illustration purposes only. The illustration prepared using this tool does not take into account the market movements, changing market view and liquidity constraints, among others. Accordingly, you should, before acting, consider its appropriateness, having regard to your objectives, financial situation, needs and market considerations. If you are considering a purchase or sale of a security or financial instrument, you should seek independent legal, financial, tax and business advice on the suitability or otherwise of a particular transaction. You should read and understand all the disclosure documents before deciding whether to purchase the Investment Products. By using this tool, Citibank Berhad does not undertake to, and is not obliged to, undertake a review, manage, monitor or track actively and timely with respect to your Individual Investment holdings.

Investment products are not or any of the affiliates or subsidiaries, or by Perbadanan Insurans Deposit Malaysia (PIDM), any government or insurance agency. Investment products are subject to investment risks, including the possible loss of the principal amount invested.

Dual Currency Accounts with Citibank Berhad are not guaranteed by Citibank Berhad and not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

**INVESTMENTS: NOT A BANK DEPOSIT. NOT INSURED BY ANY GOVERNMENT AGENCY. NO BANK GUARANTEE. MAY LOSE VALUE. NOT PROTECTED BY PIDM**

The contents of this material have not been reviewed by the Securities Commission Malaysia.