

2022 Citibank Home Loan Referral Programme Terms and Conditions

Programme Period

This Programme is organized by Citibank Berhad (Co. Registration No. 199401011410 (297089-M)) ("Citibank") named the "2022 Citibank Home Loan Referral Programme – Phase 2 ("Programme")" which shall run from 3 January 2022 to 30 June 2022 (both dates inclusive) ("Programme Period").

This Programme and the product and services mentioned in this material are not offered to resident individuals of European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, The Vatican and 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.

Eligibility

1. Subject to these Terms and Conditions, this Programme is open to all existing Citibank customers and non-Citibank customers who are residents of Malaysia ("Referrer") who refers a potential customer ("Referee") for a Citibank Housing Loan/ Citibank Flexihome Loan with minimum loan size of RM500,000 for:-
 - a. financing of the purchase of completed residential property(ies);
 - b. refinancing of completed residential property(ies) from other banks or financial institutions; or
 - c. an increase in line/ top-up of the existing Citibank Mortgage Loans (completed residential property(ies) only).
2. This Programme excludes the Referrer himself/herself whether to finance the purchase of a property/ for any increase in line/top-up of the existing loan(s) with Citibank/ for refinancing cases from other banks or financial institutions.
3. For the purposes of these terms and conditions ("Terms and Conditions"): -

"booked" means home loan applications which have been submitted by the Referee during the Programme Period and captured in Citibank's system as "booked" by **29 July 2022** ("Expiry Date").

"Citibank Home Loan" means Citibank Flexihome Loan and/or Citibank Housing Loan/ any increase in line/top-up of the existing loan(s) with Citibank Mortgage Loans/ refinancing cases from other banks with minimum loan size of **RM500,000**.

4. The following persons are **NOT** eligible to participate in this Programme:
 - a. Permanent and/or contract employees of Citibank (including its subsidiaries and related companies).
 - b. Real estate agent(s) who is/(are) registered under the Citibank Real Estate Agency Programme (REAP) on the date of submission of the referral.
 - c. Citibank mortgage borrower(s) who is/(are) in default of any facilities granted by Citibank, its subsidiaries and/or affiliates at any time during the Programme Period, subject to Citibank's discretion.
 - d. A United States of America (U.S.) Persons ("U.S. Person") which is defined as
 - Any citizen or resident of the United States of America including any person with a United States of America domicile;
 - Any person with a United States of America account mailing address;
 - Any person holding a United States of America Green Card;
 - 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;

- Any person defined as a US Person for United States of America Tax purposes.

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

Programme Mechanics and Criteria

5. Referrer who fulfills the criteria set out in these Terms and Conditions will be entitled to a cash reward per successful referral ("Rewards") which is indicated in Table 1 below.

Table 1 – Cash reward ("Rewards")

Loan Size	Number of Successful Referrals	Cash Reward ("Rewards")	Additional Bonus	Cash Reward Fulfillment
RM500,000 and above	1	0.10% of the total booked loan amount	-	Payment via General Interbank Recurring Order (GIRO)
	2 & 3	0.13% of the total booked loan amount	-	
	4 onwards	0.15% of the total booked loan amount	RM1,000	

An example of the computation for the cash reward ("Rewards") is illustrated below:

Successful Referral	Loan Size	Accumulated Cash Reward ("Rewards") Calculation
1st	RM500,000	$[(RM500,000+RM500,000+RM600,000+RM700,000) \times 0.15\%] + RM1,000 = \mathbf{RM4,450}$
2nd	RM500,000	
3rd	RM600,000	
4th	RM700,000	

6. Each Referrer is only eligible for one-time additional bonus of RM 1,000 when the Referrer meets the 4th successful referral before the Expiry Date of the Programme.

Eligible Referrer shall be entitled to receive the Rewards as stipulated in Table 1 if both Referrer and Referee satisfy the criteria below:-

Programme Mechanics	
Referrer Criteria	Referee Criteria
<p>a. Referrer can refer a Referee via the Mortgage referral online platform located on the Citibank website to generate their unique referral link; and</p> <p>b. Referrer must give their consent to Citibank to share their personal details for Citi Screening and</p>	<p>a. Referee must fill in their details in the Referee Microsite for the purpose of applying for Citibank Home Loan; and</p> <p>b. Referee must give their consent to Citibank to share his/her application status for fulfillment purposes to the referring party.</p>

<p>Sanction Screening purposes. Referrer who fails either Citi Screening or Sanction Screening will not be able to receive the Rewards notwithstanding that the loan has been successfully booked.</p> <p>c. Referrer must then share their unique referral link via Facebook, Email, Whatsapp message or any other social media as may be add-on onto Mortgage referral online platform by Citibank from time to time within the Programme Period; and</p> <p>d. Referee will receive a default referral message to drop their details in the Mortgage Referee Page [i.e. a microsite (“Referee Microsite”) accessible through a referral link]. The loan must be applied within the Programme Period and successfully booked by on or before Expiry Date (29 July 2022).</p> <p>e. Referee will be tagged to the Referrer only if the Referee successfully booked the loan using the Referrer unique referral link. If the Referrer’s unique referral link is shared on by a third party, the third party will not be entitled to receive any Reward.</p> <p>f. For the avoidance of any doubt, if a Referee whose loan has been successfully booked, log in to Citibank Website, generate a unique referral link and refers another person to apply for the loan, the Referee will also become a Referrer.</p> <p>IMPORTANT:</p> <p>g. It is the Referrer’s responsibility to ensure that their information (Full Name as per NRIC, NRIC Number) used to create their Referral Link is captured and the information is identical with the ePayment form and supporting documents (i.e. copy of Referrer’s NRIC, Referrer’s bank document*) submitted by Referrer upon successful referral. Failure to do so may result in the referral being invalid and rewards forfeited upon successful referral.</p> <p>h. Referee must submit their details through Referee Microsite. Submission via other channels or Citibank Home Loan microsite will not be recognized for this Programme.</p> <p>*Bank document required is bank confirmation letter with bank seal or signature OR bank account statement (Bank statement must not be cropped, however the balance details can be masked). The bank documents</p>	<p>c. Referee who is interested to apply for a Citibank Home Loan but is not agreeable for Citibank to share his/her application status will be considered as applying through non-referral channel. The Referrer will not be able to receive the Rewards notwithstanding that the loan has been successfully booked.</p>
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should capture the following details: bank name, bank account name, bank account number, BSB code and branch code.	
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7. In order for the Referrer to be eligible for the Rewards, the Referee details submitted via Referee Microsite and the home loan applications which have been submitted by the Referee must reach Citibank during the Programme Period and captured as booked on or before the Expiry Date (29 July 2022) for a referral to be successful. **For the avoidance of any doubt, no Rewards will be paid out to the Referrer if the Referee details submitted via Referee Microsite reaches Citibank during the Programme Period but the loan is booked after 29 July 2022.**
8. If the same Referee dropped his/her details in more than one Referee microsite which was submitted from various Referrer' unique referral link and the loan application is subsequently booked on or before Expiry Date (29 July 2022), the Rewards will be given to the Referrer whose Referee details was completed via Referee Microsite (using the Referrer unique referral link) that was first received by Citibank. Citibank decision on this matter is final and conclusive. Any further queries will not be entertained.

Fulfilment of Rewards

9. For the avoidance of doubt, in the case of joint applications for a Citibank Home Loan, it will be treated as one Citibank Home Loan and the Citibank Home Loan amount will be based on the loan amount of that joint application such that it is not counted twice.
10. The Rewards will be paid (via GIRO) to the Referrer's bank account as stated in the "ePayment Form" (submitted by the Referrer).
11. Citibank reserves the right to forfeit the Rewards payout, in the event that Referrer does not submit the completed ePayment form together with supporting documents **within 7 days** from the date of request by the Citibank Customer Retention Unit (CRU).
12. The Rewards for successful referrals will be paid out to Referrer 2 months after the Programme Period, subject to completed ePayment form together with supporting documents are submitted by Referrer within 7 days from the date of request by the Citibank Customer Retention Unit (CRU).
13. The Rewards must only be paid to Referrer's onshore bank account (Malaysia), in Ringgit Malaysia (RM). Payouts to offshore accounts are not allowed.
14. The Rewards must only be paid to the bank account under Referrer's name. Rewards payout to joint account with Referrer's name is not allowed.
15. This Programme is not applicable in conjunction with any of Citibank's other ongoing referral promotions and campaigns, unless otherwise stated.
16. The following additional Terms and Conditions shall apply to the Rewards:
 - a. To the fullest extent permitted by law, by participating in this Programme, each and every Referrer 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 Programme), liable for any loss or damages that he/she may incur, in connection with the Programme.
 - b. Citibank reserves the right to amend or substitute the Rewards offered in this Programme at any time without any liability to any person but with prior notice.
 - c. The Referrer shall be responsible for payment of all taxes to which the Rewards is subject to. The Referrer agrees to indemnify and hold the Bank harmless against any taxes, including penalties, duties and interest levied and/or payable of the Rewards.

17. By participating in this Programme, the Referrer hereby expressly agrees to be bound by these Terms and Conditions and the decisions of Citibank. The Referrer hereby gives their consent to and authorizes Citibank to disclose their particulars to the appointed representatives engaged by Citibank for purposes of the Programme, if any.
18. The Referrer further declares that consent has been obtained from the Referee to disclose his/her contact details to Citibank which allows Citibank to contact the Referee and offer banking products and services to them.
19. Citibank reserves the right to disqualify anyone from participating in the Programme and/or receiving the Rewards.
20. Citibank shall assume no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and other form of communication resulting in the Referrer and/or Referee unable to participate in the Programme.
21. Citibank shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or system failure or any event beyond the reasonable control of Citibank.
22. Citibank's decision on all matters relating to the Programme including the interpretation of these terms and conditions will be final and binding and no correspondence or attempt to dispute such decision would be entertained.
23. 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 Programme and/or replace this Programme with another similar promotion, campaign or programme with prior notice including but not limited to the eligibility criteria from time to time. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on Citibank's website at www.citibank.com.my ("Website"), or in any other manner as Citibank deems fit. In this respect, the Referrer's participation in this Programme 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. Referrer also agree that their continued participation in this Programme 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 Programme will not entitle the Referrer to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the Referrer as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
24. This Programme shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.
25. Any term and condition applicable to this Programme 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.
26. These Terms and Conditions are governed by and construed in accordance with 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.