



(WL8) TERMS & CONDITIONS – ONLINE, EWALLET & 0% EPP CAMPAIGN (AUGUST 2022 – OCTOBER 2022)

CAMPAIGN PERIOD

The **Online, eWallet and 0% EPP Campaign (August 2022 – October 2022)** (“Campaign”) organized by Citibank Berhad (Registration No. 199401011410 (297089-M)) (“Citibank”) will commence from **1 August 2022** until **31 October 2022** (both dates inclusive) (“Campaign Period”).

These Terms and Conditions shall be read in conjunction with:

- a. Citi Credit Cards Terms and Conditions;
- b. Citi 0% Easy Pay Plan (EPP) terms and conditions [available at <https://www1.citibank.com.my/credit-cards/citi-easy-pay-plan>] (where applicable);
- c. the terms and conditions governing the operation of any account(s) with Us, including but not limited to the Citibank Account Terms and Conditions; and
- d. our rules and regulations;

And if there is any inconsistency or conflict between these terms and conditions and any or all of the terms and conditions stated above, these Terms and Conditions will apply insofar as it is applicable for purposes of this Campaign. These and such mentioned terms and conditions are accessible via <https://www.citibank.com.my>.

ELIGIBILITY

1. This Campaign applies to principal cardmember of Citi Credit Cards issued in Malaysia (hereafter collectively referred to as “Cards” or “Card” if singular). The participant of the Campaign will be referred to as “Eligible Cardmembers” or “Participants” and each an “Eligible Cardmember” or “Participant”).
2. The following Citibank cards are excluded from this Campaign:-
 - a) Citi Business Signature Card (Business Underwriting);
 - b) CitiBusiness Gold Card (Company Underwriting)
 - c) Citi Travel Account Card; and
 - d) any Citi Card(s) not issued in Malaysia;
3. The following persons are NOT eligible to participate in this Campaign:-
 - a) holder(s) of any Card(s) who is (are) in default of any facilities granted by Citibank at any time during the Campaign Period, subject to Citibank’s discretion; and/or
 - b) any Citibank customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Citibank Card Account or any facility of service granted by Citibank, including Citibank Online, accessible via www.citibank.com.my
 - c) US Person is described as any of the following: **“United States Person” or “US Person”**
 - a. Any citizen or resident of the United States of America including any person with a United States of America domicile.
 - b. Any person with a United States of America account mailing address;
 - c. Any person holding a United States of America Green Card;
 - d. 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

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

CAMPAIGN MECHANICS & QUALIFYING REQUIREMENTS

1. Subject to these terms and conditions, Eligible Cardmembers who satisfy the condition of Qualifying Spend below will be eligible for Cash Back in accordance with Table 1.
2. For the avoidance of doubt,
 - a) **"eWallet"** spend category refers to online transactions made by Eligible Cardmembers with his/her Card(s) on eWallet mobile applications (excluding BigPay transaction) with the purpose of adding funds into their respective eWallet account.
 - b) **"Online"** spend category refers to eCommerce purchases/transactions made by Eligible Cardmembers with his/her Card(s) at eCommerce merchants' sites and/or mobile applications.
 - c) **"Citi 0% Easy Pay Plan" or "EPP"** means an instalment plan available for Cardmembers who make purchases of goods and/or services using the Card from selected and approved EPP merchants which is facilitated by Pine Labs, to pay for such purchase, whether wholly or partly by such instalments.
 - d) **"EPP Merchants"** refers to merchants under Pine Labs' merchant partner program who offers a EPP to Citi Cardmembers via point-of-sale ("POS") credit card terminals to make purchases of goods and services.
 - a) **"Qualifying Spend(s)"** refers to online transactions and/or eWallet top up transactions and Citi 0% Easy Pay Plan (EPP) booking (subject to the minimum spend as stipulated in Table 1) which are made using any of his/her Citi Card(s) within the Campaign Period.

Table 1: Condition of Qualifying Spend(s)

Spend Category	Condition of Qualifying Spend(s)	Cash Back Cap per customer in a Campaign Month	Cash Back Pool capping in a Campaign Month
Online & e-Wallet¹	Minimum cumulative spend of RM1800 in a Campaign Month	RM100	RM150,000
Citi 0% EPP²	Minimum 1 new successful Citi 0% Easy Pay Plan (EPP) booking of RM1800 and above in a Campaign Month	RM18	RM27,000
Total		RM118	RM177,000

¹BigPay transactions will not be considered as qualifying spend.

²Only applicable for successful booking in customers' credit card account.

3. Example of e-Wallets which are eligible under this Campaign are stated in the following:
 - i. Boost
 - ii. GrabPay
 - iii. Kiplepay
 - iv. Lazada Wallet
 - v. Setel
 - vi. ShopeePay
 - vii. Touch 'n Go (TNG) eWallet

4. Cash Back is limited to a monthly cap of RM177,000 and RM531,000 throughout the Campaign Period, as shown in Table 2 below. The Cash Back will be awarded to Eligible Cardmembers who meets the condition of Qualifying Spend in Table 1, on a first-come, first-serve basis. Once the Cash Back Pool has been taken up for that Campaign Month, the remaining Eligible Cardmember will not be entitled for Cash Back even if the Eligible Cardmember fulfills the condition of Qualifying Spend for the particular campaign month. If the Cash Back monthly pool has not been fully taken up for any of the Campaign Month, any excess balance cash back for the particular Campaign Month will be forfeited.
5. Campaign Period will be divided into 3 Campaign Months in accordance with Monthly Campaign Period in Table 2 below. Eligible Cardmembers may participate in all 3 Campaign Months. Qualifying Spend(s) for each Campaign Month will be based on the cumulative spend made during the Monthly Campaign Period for the Campaign Month.

Campaign month	Monthly Campaign Period	Monthly Cash Back Cap Pool (RM)
1	1 August 2022 to 31 August 2022	177,000
2	1 September 2022 to 30 September 2022	177,000
3	1 October 2022 to 31 October 2022	177,000
Total		531,000

Illustration:

Customer	Transactions details	Eligible for Cash Back	¹ Cash Back Earned (RM)
A	Customer spends RM1000 on Agoda and top up RM1000 into TNG eWallet in the same campaign month.	Yes	100
B	Customer spends RM2000 on Shopee and purchase RM3000 TV at Senheng with Citi 0% EPP in the same campaign month.	Yes	118
	Customer was charged with 2 nd monthly instalment billed from Citi 0% EPP in the next campaign month.	No	0
C	Customer spends RM800 at Harvey Norman retail shop (without Citi 0% EPP).	No	0

¹Subject to Cash Back pool in Table 2 above.

6. For the avoidance of doubt, the following shall NOT be included as Qualifying Spend for the purposes of tabulating the qualifying requirements:-
 - a) Payments made via JomPay;
 - b) Transactions which are not included under Qualifying Spend;
 - c) Recurring Insurance payments under Merchant Category Code 5960 & 6300. MCC or 'Merchant Category Code' is a four-digit number for retail financial services to classify the business of the merchants by the type of goods or services they provide;
 - d) Instalments paid under Citi PayLite (formerly known as Citibank Flexi Payment Plan), Citi Flexibill, Balance Transfer, Quick Cash, Cash Advance;
 - e) Unsuccessful Citi 0% Easy Pay Plan booking (which has not been approved by Citibank) or EPP Purchase is declined by Citibank;

- f) Transactions which are subsequently cancelled or refunded; and/or
 - g) Disputed, unauthorized or fraudulent purchase transactions.
7. Qualifying Spend by supplementary card(s) will be included in the computation of the principal Citi Cardmember's total Qualifying Spend. If an Eligible Cardmember holds more than one Citi Card, transactions made using all Citi Cards will be included for the calculation of total Qualifying Spend. For the avoidance of doubt, all related Cards of an Eligible Cardmember including his/her Citi credit supplementary Card(s) shall be automatically tracked for purposes of tabulation of the Qualifying Transactions based on transaction dates and/or time (Malaysia Date and/or Time) captured in Citibank's records only during the Campaign Period.
 8. All Qualifying Spend transactions within the Campaign Period in foreign currency shall be converted to Ringgit Malaysia (RM) based on the prevailing foreign exchange rate as recorded in the Bank's system for the purpose of tabulating the Qualifying Spend.
 9. Citibank's processing of any EPP Purchase may take approximately three (3) to five (5) Business Days from purchase/ transaction date subject to EPP Merchant settle the transaction on the day itself. Cardmembers will be notified by Citibank (via SMS or any communication method(s) as Citibank deems fit) on the approval status of the EPP purchase after the transaction is processed. Cardmembers can also check EPP approval status by logging onto Citibank Online (accessible at www.citibank.com.my) or via CitiMobile® App.
 10. Any determination by Citibank as to what constitutes Qualifying Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.
 11. Citibank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.
 12. To the fullest extent permitted by law, any determination by Citibank as to which transaction falls within the Spend Category, MCC and merchant description, what constitutes Qualifying Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.

FULFILLMENT OF CASH BACK

1. At the end of the Campaign Period, the Qualifying Spend of each Eligible Cardmember who meet the spend criteria will be calculated and sorted via authorized date and time stamp in ascending order.
2. The cash back will be credited to the Eligible Cardmember's principal Card account within **60 days** after the end of each Campaign Month. If a customer has multiple Card accounts, the cash back will be credited to the highest Card type with active retail spend. The cash back will be reflected in his/her monthly credit card statement.
3. Eligible Cardmembers may participate in more than one Citibank credit cards campaign organized for or in conjunction with credit card usage where the Eligible Cardmember may also be similarly entitled to gifts or rewards. In the event that the promotion/campaign periods for such promotion or campaign overlap with the Campaign Period, then the Eligible Cardmember understands that he/she shall only be entitled to receive the gift/reward from only one of such other promotion or the Campaign, regardless that the Eligible Cardmember fulfills the winning criteria for all the promotion/campaign.



4. The following additional terms and conditions shall apply to the Cash Back:
 - a. Cash Back is not transferable
 - b. If there is any dispute or non-receipt of Cash Back, an Eligible Cardmember is required to contact Citiphone at 03-2383 0000 by **31 January 2023** at the latest to request for an inquiry. No request for any inquiry will be processed after **31 January 2023**.
 - c. All Citibank Card account(s) and/or other account(s), facilities or loans of the Eligible Cardmember must be in good standing during the Campaign and fulfillment period, as the case may be in order to be entitled to receive the Cash Back, including being prompt in payments due.
 - d. Supplementary Cardmembers are not entitled to receive the Cash Back. Cash Back received by such supplementary Cardmember, if any, will be given to the principal Cardmember.
5. At any time prior to fulfillment of Cash Back to the Eligible Cardmember, if Citibank discovers that the Cardmember is a person who:
 - a. is not eligible for the Campaign;
 - b. any of his/her Citibank Credit Card account(s) is closed by Citibank for any reason whatsoever;
 - c. does not hold an active Citi Credit card which entitle Cardmembers to participate in this Campaign; and/or
 - d. 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)
 - e. Citibank reserves the right to disqualify such person from receiving the Cash Back.

OTHER TERMS AND CONDITIONS

1. Citibank shall not be liable for any delays on posting of transaction dates made by any merchants or any discrepancies on categorizations of the respective merchants under the categories. Citibank shall not be responsible for any failures or delays in the transmission of evidence of sales transactions by International Incorporated merchant establishments or any other parties.
2. Citibank's decision on all matters relating to the Campaign will be final and binding.
3. To the fullest extent permitted by law, by participating in this Campaign, each and every Eligible Cardmember 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.
4. 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.
5. 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 Citibank's website at www.citibank.com.my or in any other manner as Citibank deems fit. In this respect, the Eligible Cardmembers 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 Cardmembers 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 Cardmember to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the Eligible Cardmember as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.

6. 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.
7. These Terms and Conditions are governed by and construed under the laws of Malaysia.

DISCLAIMERS

CITIBANK IS A PROVIDER OF BANKING SERVICES AND AN ISSUER OF CREDIT CARDS. THIS PROMOTION IS SOLELY OFFERED AND SPONSORED BY CITIBANK BERHAD. CITIBANK BERHAD HAS NO AGREEMENT OR AFFILIATION WITH, AND IS NOT AUTHORIZED OR ENDORSED BY, THE RELEVANT MERCHANT. PARTICIPATING MERCHANTS ARE NOT PARTNERS, CO-JOINT VENTURES OR AGENTS OF CITIBANK, NOT ARE THEY RESPONSIBLE FOR THE REWARDS. ALL QUERIES RELATING TO THE PROMOTION SHOULD BE DIRECTED TO CITIBANK.

CITIBANK SHALL NOT BE LIABLE FOR ANY DELAYS ON POSTING OF TRANSACTION DATES MADE BY ANY MERCHANTS. CITIBANK SHALL NOT BE RESPONSIBLE FOR ANY FAILURES OR DELAYS IN THE TRANSMISSION OF EVIDENCE OF SALES TRANSACTIONS BY ANY CARDS ASSOCIATION. MERCHANT ESTABLISHMENTS OR ANY OTHER PARTY.

CITIBANK DOES NOT GIVE ANY WARRANTY OF FITNESS OF ANY PURPOSE OF ANY GOODS OR SERVICES MADE AVAILABLE BY ANY MERCHANT ESTABLISHMENTS OR ANY OTHER PARTY. BY PARTICIPATING IN THIS CAMPAIGN, ELIGIBLE CARDMEMBERS AGREE THAT CITIBANK SHALL NOT BE RESPONSIBLE FOR ANY BODILY HARM (INCLUDING DEATH), LOSS OR DAMAGE OCCASIONED BY ANY PURCHASE, USE OR CONSUMPTION OF ANY PRODUCT OR SERVICES MADE AVAILABLE BY ANY MERCHANT ESTABLISHMENTS