

**CITI 2017 YEAR END CARDS USAGE CAMPAIGN**

**TERMS & CONDITIONS (EFFECTIVE 13 JANUARY 2018)**

**REVISION TO CAMPAIGN TERMS w.e.f. 13 JANUARY 2018:  
Changes to Campaign Mechanic(s) clause 19 (ii) & (v)**

**CAMPAIGN PERIOD**

This Cards Usage Campaign (“**Campaign**”) organized by Citibank Berhad (Co. No. 297089-M) (“**Citibank**”) will run from **16 October 2017** to **16 February 2018** (both dates inclusive) (“**Campaign Period**”).

**ELIGIBILITY**

1. Subject to these Terms and Conditions, **ONLY** the following categories of persons who are residents of Malaysia are eligible to participate in this Campaign (“**Eligible Persons**” and each, an “**Eligible Person**”):-

Description	Eligibility
Existing Cardmember	An existing cardmember of any principal <b>Citi Visa credit card(s)</b> ; (hereafter collectively referred to as “ <b>Citi Cards</b> ” or “ <b>Citi Card</b> ” if singular)
New Cardmember	A person whose application for any <b>Citi Visa Credit Card(s)</b> is/are successfully approved during the Campaign Period.

2. The following persons are **NOT** eligible to participate in this Contest:-
  - a) Permanent and/or contract employees of Citibank (including its subsidiaries and related companies), including their respective immediate family members, meaning parents, spouses, children and siblings;
  - b) representatives and/or agents (including advertising agents and Campaign management agents) of Citibank, including their respective immediate family members, meaning parents, spouses, children and siblings;
  - c) Citi Debit Card, Citi Ready Credit Card, CitiBusiness Cardmembers (Business Underwriting);  
For the avoidance of doubt, below is the list of eligible and non-eligible CitiBusiness Cards:

Eligible for the Campaign	Non-Eligible for the Campaign
Citi Business Platinum Card CitiBusiness Gold (Personal Underwriting)	Citi Business Signature Card (Full Corporate Liability) Citi Business Signature Card (Joint & Several Liability) Citi Travel Account CitiBusiness Gold (Business Underwriting)

- d) holder(s) of any Citi card(s) not issued in Malaysia;
- e) holder(s) of any Citi 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
- f) any Citibank customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Citi Card Account or any facility of service granted by Citibank, including Citi Online, accessible via [www.citibank.com.my](http://www.citibank.com.my).



3. For the purpose of these Terms and Conditions, an application for a Citi Visa Credit Card is "successfully approved" only if it is submitted before/during the Campaign Period, is approved by Citibank during the Campaign Period, and a Citi Visa Credit Card has been issued to/opened in the name of the Participant. A conditional approval is not a "successfully approved" application.

## REGISTRATION

4. To participate in the Campaign, an Eligible Person is required to register with Citibank within the Campaign Period via any of the following methods:-
  - a) register via short messaging service text ("SMS") to Citibank in accordance with the instructions as set out in Citibank's promotional materials; or
  - b) register online at [www.citibank.com.my/cwc](http://www.citibank.com.my/cwc) ("**Campaign Website**"); or
  - c) register through CitiPhone at 03-23830000 or officers appointed by Citibank for such registration.
5. Only Eligible Persons ("**Participant**") who:-
  - a) register via SMS and receive an SMS on confirmation of successful registration from Citibank on their mobile number from which the registration SMS was sent; or
  - b) register online at Campaign Website accessible at [www.citibank.com.my/cwc](http://www.citibank.com.my/cwc) and receive a confirmation of successful registration from Citibank shown on the Campaign Website; or
  - c) register through CitiPhone or officers appointed by Citibank for such registration and receive a confirmation of successful registration from Citibank via the recorded phone call.
6. Each Eligible Person is only required to register once throughout the Campaign Period. Tabulation of Qualifying Requirements (defined below) for the purposes of this Campaign will only take effect starting from the Campaign Month (as defined below) which the Eligible Person first registers for the Contest.

Campaign Month	Dates	Calendar Days
1	16 October 2017 to 15 November 2017	31
2	16 November 2017 to 16 December 2017	31
3	17 December 2017 to 16 January 2018	31
4	17 January 2018 to 16 February 2018	31

*For example, if an Eligible Person registers on 18 November 2017, he/she will be eligible to participate only from Campaign Month 2 onwards and have his/her Qualifying Requirements tabulated for the purposes for this campaign starting from 16 November 2017.*

7. Eligible Persons have the option to participate and spend in the desired Campaign Month. Eligible Persons participating in all four (4) Campaign Months, may increase their chances of winning the Campaign Prizes.
8. An Eligible Person with multiple Citi Visa Credit Cards is only required to register one (1) of his/her Citi Visa Credit Card during Campaign Period. All related Citi Visa Credit Cards including his/her supplementary card(s) shall be automatically tracked for purposes of tabulation of the Qualifying Requirements (as defined below) throughout the Campaign Period.
9. Standard telecommunication charges for registration via SMS will apply and shall be borne by the Eligible Persons.
10. Citibank is not responsible for nor have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or the Bank's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the Campaign Period.

## QUALIFYING REQUIREMENTS

11. For the purposes of these terms and conditions “**Qualifying Requirements**” means cash withdrawals and retail purchases, including online purchases, bill payment on Citibank Online including Citi Mobile and Mobile Phone Prepaid Reload, which are made with Citi Visa Credit Cards within Campaign Period, as well as for each successful and approved submissions of income documentation update for Cards, application for both Principal and Supplementary Visa Credit Cards, and application for both Citigold and Citi Priority accounts, which is more specifically detailed in the table below under “Campaign Mechanics” below.
12. The following shall **NOT** be included as Qualifying Requirements for the purposes of this Campaign:-
  - a) Instalments paid under Citibank Flexi Payment Plan or Citibank Easy Payment Plan (for Citi Credit Cards)
  - b) Instalments paid under Citi Ready Credit Balance Transfer via Instalment Plan or Paylite (for Citi Ready Credit);
  - c) Qualifying Requirements which are subsequently cancelled or refunded;
  - d) Disputed, unauthorized or fraudulent purchase transactions;
  - e) Payment of annual Citi Card membership fees,
  - f) Interest and principal payments;
  - g) Goods and Services Tax or any other taxes;
  - h) Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees; or
  - i) Transactions made by Participants with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Cardmember 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.
  - j) interest & principal payments;
  - k) Government Service Tax or any other taxes;
  - l) late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees; or
  - m) transactions made by Participants with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Cardmember 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.
13. Calculation of total Qualifying Requirements are after conversion to Ringgit Malaysia (RM) and shall be based on Citibank’s transaction records only within the Campaign Period. Citibank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, merchant establishments or any other party.

## CAMPAIGN MECHANICS

14. Campaign has 2 components i.e. (i) spend for Citi Cards (defined below) and income documentation update and (ii) Principal or Supplementary Citi Cards application and Citigold/ Citi Priority customers, applicable to all Citi Visa Credit Cards (“Citi Cards”), excluding Citi Staff Cards, Citi Ready Credit, Citi Debit Card and CitiBusiness Cards (business underwriting). For Citigold and Citi Priority customers, identical spend criteria applicable to them on condition they hold a successfully approved Citi Visa Credit Card.



15. All eligible retail 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 calculating the number of entries earned for the said transaction(s).
16. Any determination by the Bank as to what constitutes eligible retail spending transactions is conclusive and cannot be challenged in any manner whatsoever. All transactions as recorded by the Bank shall also be final and conclusive.
17. Eligible spend shall, for the purpose of this Campaign, mean spends a minimum amount equivalent to **RM50 and above in a single transaction on any local Qualifying Purchases OR RM50 and above (based on the prevailing foreign exchange rate) in a single transaction on any overseas Qualifying Purchases** per transaction made during the Campaign Period using the Citi Visa Credit Cards to earn entry(ies) for this Campaign ("**Eligible Spend**"), unless otherwise stated. In the event that any Eligible Spend was made in a foreign currency other than Ringgit Malaysia, prevailing exchange rate should be adopted.
18. Unless stated otherwise in the table below, for every RM50 and above (or its equivalent, as the case may be) spent in one transaction, the Cardmembers can earn number(s) of entry(ies) as stated in the table below ("**Eligible Entry**" "**Entries**" or each, an "**Entry**").

19. During each Campaign Month, Participants may earn entries (“**Contest Entries**” or “**Entries**” or each, an “**Entry**”) by performing the following Qualifying Requirements with his/her Citi Visa Credit Cards as follows:-

Qualifying Requirement(s)	Number of Contest Entries earnable per transaction
i) <b>Spend RM50 and above</b> in a single receipt via Citi Visa Credit Card (Monday till Friday)	5
ii) <b>Spend RM50 and above</b> in a single receipt: <ul style="list-style-type: none"> <li>a. via Citi Visa Credit Card (Saturday &amp; Sunday); or</li> <li>b. via Visa payWave</li> </ul> Revision effective 13 January 2018, for transactions made on 13 January 2018 onwards.	<del>10</del>  <b>30</b>
iii) Each <b>criteria</b> below: <ul style="list-style-type: none"> <li>a. <b>Withdraw Cash Advance of RM1,000 and above</b> via Citi Visa Credit Card</li> <li>b. Successful submissions of:               <ul style="list-style-type: none"> <li>i. Income Documentation*</li> <li>ii. Email Address</li> <li>iii. Mobile Number</li> </ul> </li> <li>c. <b>New Citi Mobile App user</b> (First time log-in)</li> </ul> *Latest 3 month’s salary slip, latest Form EA (issued within the last 12 months) or Form BE (with LHDN receipt or proof of tax paid or if self-employed, latest Form B or latest EPF statement (issued within the last 12 months); or email address; or mobile number.	20
iv) Each <b>approved applications</b> below: <ul style="list-style-type: none"> <li>a. <b>New-to-Bank Visa Credit Card</b></li> <li>b. <b>Supplementary Visa Credit Card</b></li> <li>c. <b>Citigold account**</b></li> <li>d. <b>Citi Priority account**</b></li> </ul> **Prerequisite is to own/apply for a Citi Visa Credit Card	50
v) <b>BONUS DAY</b> Fulfill Qualifying Requirements (i), (ii), (iii), and/or (iv) above on dedicated Bonus Day (one day only). e.g. Spend RM50 = 5 entries; Bonus Day = 25 entries	<b>5X entries</b>



20. For the avoidance of doubt, if a Qualifying Requirement fulfills multiple conditions above, each Participant may only earn Contest Entries from the criteria which entitle the Participant the highest number of Contest Entries. For example, a Qualifying Requirement which fulfills both criteria (ii.a) and (ii.b) shall entitle a Participant for 10 Contest Entries only.
21. Prerequisite is to own/apply for a Citi Visa Credit Card as Citigold/ Citi Priority cannot be tracked without an eligible Citi Credit Card.
22. Latest 3 month's salary slip, latest Form EA (issued within the last 12 months) or Form BE (with LHDN receipt or proof of tax paid or if self-employed, latest Form B or latest EPF statement (issued within the last 12 months); or email address; or mobile number.
23. For Qualifying Requirements that involve Card spends, criteria (i) and (ii), split transactions which consist of more than a total of 2 transactions in a day performed at the same merchant are not eligible for Contest Entries. If a Participant performs more than 2 transactions at the same merchant within the same day, any Contest Entries generated for his/her transactions at that merchant will be disqualified. Qualifying Requirements on Card spends are tracked using merchant description i.e. the notation of the merchant you visited captured in your monthly statements or as notified via SMS alerts (if applicable to you).
24. For Qualifying Requirements that involve Participants to initiate applications and submissions of documents, criteria (iii) and (iv), Contest Entries will only be earned for applications and submissions of documents that are approved and/or deemed successful by Citibank during the Campaign Period and **no later than 16 February 2017**. For the avoidance of doubt, applications and submissions of documents as required for Qualifying Requirements are not limited to be made only via Campaign Website. Participants may, at their own discretion, opt to submit applications and documents to Citibank via channels that are readily available, namely but not limited to: Citibank website, accessible via [www.citibank.com.my](http://www.citibank.com.my), officers who are appointed by Citibank through Citibank branches, roadshows and/or CitiPhone. In this respect, Participants are deemed to have expressly understood and agreed that the contractual processes for applications and submissions of documents made for the purpose of this Campaign is as per existing standard operation processes of Citibank. Citibank shall not be liable for any unsuccessful or delays in applications and submissions of documents by Participants. For Qualifying Requirements under criteria (iii.b.), a Participant may only earn a maximum of 20 Contest Entries for each criteria throughout the Campaign Period.
25. For the avoidance of doubt, Instant SMS and/or Email Notifications serve only as indicators of the Contest Entries received by a Participant. At the end of the Campaign Period, the total number of Contest Entries received by a Participant shall be based on Citibank's records, which will be reflected in the Overall Campaign Summary. The Overall Campaign Summary, which is conclusive, will be sent to a Participant at the end of the Campaign Period after an independent check to tally and validate the total number of Contest Entries based on the Participant's Qualifying Requirements during the Campaign Period.
26. All Participants will be notified of their total Contest Entries earned only at the end of Campaign Period via Instant SMS and/or E-mail.
27. Tabulation of Qualifying Requirements for each Campaign Month shall be based on those transacted within respective Campaign Month and posted **no later than the 15<sup>th</sup> of the subsequent month** based on Citibank's transaction records.

**CAMPAIGN PRIZES**

28. Subject to other terms and conditions set out herein, each Eligible Person will be eligible to win a maximum of one (1) Prize (as described below) throughout the Campaign Period.

All Campaign Month	No. of Winners
<p style="text-align: center;">Campaign Grand Prize:</p> <p style="text-align: center;"><b>One (1) X 5D4N Trip for 2 to 2018 FIFA World Cup Final in Russia + RM10,000 Cash Back</b></p> <p>Package includes:</p> <ul style="list-style-type: none"> <li>• Return Business Class air ticket from Kuala Lumpur to Russia (inclusive of airport taxes &amp; fuel surcharge)</li> <li>• 4-nights hotel accommodation with daily breakfast</li> <li>• All scheduled ground transportation</li> <li>• Group activity/tour</li> <li>• Visa Prepaid card</li> </ul>	One (1)
<p style="text-align: center;">Campaign Second (2<sup>nd</sup>) Prize:</p> <p style="text-align: center;"><b>Two (2) X 5D4N Trip for 2 to 2018 FIFA World Cup Semi-Final in Russia + RM7,000 Cash Back</b></p> <p>Package includes:</p> <ul style="list-style-type: none"> <li>• Return Business Class air ticket from Kuala Lumpur to Russia (inclusive of airport taxes &amp; fuel surcharge)</li> <li>• 4-nights hotel accommodation with daily breakfast</li> <li>• All scheduled ground transportation</li> <li>• Group activity/tour</li> <li>• Visa Prepaid card</li> </ul>	Two (2)
<p style="text-align: center;">Campaign Third (3<sup>rd</sup>) Prize:</p> <p style="text-align: center;"><b>Four (4) X 5D4N Trip for 2 to 2018 FIFA World Cup Qualifying Final in Russia + RM5,000 Cash Back</b></p> <p>Package includes:</p> <ul style="list-style-type: none"> <li>• Return economy air ticket from Kuala Lumpur to Russia (inclusive of airport taxes &amp; fuel surcharge)</li> <li>• 4-nights hotel accommodation with daily breakfast</li> <li>• All scheduled ground transportation</li> <li>• Group activity/tour</li> <li>• Visa Prepaid card</li> </ul>	Four (4)

Month 1	Month 2	Month 3	Month 4	
Monthly First Consolation Prize: <b>Travel Vouchers</b> (RRP: RM10,000)	Monthly First Consolation Prize: <b>Travel Vouchers</b> (RRP: RM10,000)	Monthly First Consolation Prize: <b>Travel Vouchers</b> (RRP: RM10,000)	Monthly First Consolation Prize: <b>Travel Vouchers</b> (RRP: RM10,000)	Ten (10) Monthly
Monthly Second Consolation Prize: <b>Cash Back</b> (RRP: RM1,000)	Monthly Second Consolation Prize: <b>Cash Back</b> (RRP: RM1,000)	Monthly Second Consolation Prize: <b>Cash Back</b> (RRP: RM1,000)	Monthly Second Consolation Prize: <b>Cash Back</b> (RRP: RM1,000)	Fifty (50) Monthly

(Collectively, the Campaign Grand Prize, Campaign Second Prize, Campaign Third Prize, Monthly First Consolation Prizes and Monthly Second Consolation Prizes shall be referred to as the “Prizes”)

29. There will be one (1) Campaign Grand Prize, two (2) Campaign Second Prizes, four (4) Campaign Third Prizes, a total of forty (40) Monthly First Consolation Prizes and a total of two hundred (200) Monthly Second Consolation Prizes throughout the Campaign Period, bringing the total of two hundred and forty seven (247) Prizes.
30. Citibank shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party.
31. Prizes are given out on an “As Is” basis, and are non-transferable and non-exchangeable for cash or other goods, whether in part or in full.
32. The Winners shall attend a prize presentation ceremony and/other publicity programs as and when required by Citibank at the Winners’ own costs and expenses. If the Winners fail to attend such ceremony and/or other publicity programs, Citibank reserves the right to forfeit the Prize(s) of the Winners and select another Winner.
33. Picture(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.
34. For any dispute in relation to the quality or warranty of the Prizes or any terms and conditions in respect thereof, the winners shall directly deal with the authorized dealer or supplier. Citibank shall not be held responsible or liable for any breach of quality or warranty of the Prizes or any other terms and conditions in respect thereof.
35. In the event Citibank merchant(s) and/or supplier(s) is unable to supply the same model as described herein due to reasons which include but not limited to manufacturer(s) recall or damaged, lost or stolen during storage and delivery, Citibank reserves the right to substitute the Prizes with another model(s) of a similar value at its sole and absolute discretion, with thirty day (30) days’ prior notice by way of posting on the Citibank website or any other methods as it deems fit.



## WINNER SELECTION PROCESS

### 36. Campaign Grand Prizes

- a) At the end of the Campaign Period, **each Contest Entry earned by Participants during a Campaign Month will be given a random serial number** and then sorted in ascending numeric value based on this number. After sorting, each Contest Entry will be numbered sequentially starting from 01 (“**Sequential Number**”) for the smallest random serial number. As there are seven (7) Campaign Grand Prizes available, the twenty (20) smallest random serial number starting from 01 will be shortlisted (“**Shortlisted Participants**” or each a “**Shortlisted Participant**”).
- b) From the twenty (20) Shortlisted Participants, giving priority to the Participant who has the Contest Entry with the smallest Sequential Number, will be contacted by Citibank or its appointed representatives up to two (2) times at the 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 and during office hours (10.00am – 6.00pm) and shall be required to answer up to three (3) questions correctly from a list of 5 questions within a 5 minutes period and agree to attend the prize giving ceremony to be confirmed as the winners of the Grand Prizes (“**Grand Prize Winners**”). Only principal Cardmembers will be contacted.

*For the avoidance of doubt, the balance of thirteen (13) Shortlisted Participants that are not selected as the Campaign Grand Prize Winner, Campaign Second Prize Winners or Campaign Third Prize Winners will be eligible to win the Monthly First Consolation Prizes and Monthly Second Consolation Prizes. Only the confirmed Campaign Grand Prize Winner, Campaign Second Prize Winners and Campaign Third Prize Winners will be excluded from the shortlisting process for both the Monthly First Consolation Prize and Monthly Second Consolation Prize.*

- c) In the event Citibank or its appointed representative is unable to contact the Participant who has the Contest Entry with the smallest Sequential Number after two (2) attempts and/or the Shortlisted Participant withdraws its participation in the Campaign upon being contacted by Citibank or its appointed representatives, the Shortlisted Participant will be deemed disqualified from the Contest. In such event, Citibank reserves the right to replace a disqualified Participant with a next-in-line Participant with the smallest sequential Number after the disqualified Participant.
- d) Fulfilment and delivery of the Campaign Grand Prize, Campaign Second Prize and Campaign Third Prize will be in the form of voucher. If they remain unused or unredeemed after any specified date, these vouchers will lapse and will not be replaced. In that respect, each and every Participant or Winner understands that the terms and conditions specified in the vouchers are beyond Citibank’s control and are determined by the participating merchants or suppliers. Any dispute(s) arising out of the terms and conditions applicable to such vouchers must be settled directly by the relevant Participant and the participating merchants or suppliers.
  - a. Participants who have won the 2018 FIFA World Cup Campaign Grand Prize/Campaign Second Prize and Campaign Third Prize **must be able to travel to Russia during the month of June to July 2018.**
  - b. Any Participant who is not in possession of a valid passport (or who is in possession of a temporary passport only) at the time of awarding that Grand Prize may be disqualified from receiving such Grand Prizes. All passports or visa requirements must be taken by the Winners (or their travel companions) at their own costs.
  - c. Neither Citibank nor Visa International Incorporated will be responsible for Participants’/Winners’ land transfer, transportation or any other incidental costs incurred. Where any Winner elects not to invite a travel companion to accompany on the applicable Grand Prizes, he or she shall not be reimbursed for the costs of the travel companion or partner.

- d. The Grand Prize(s) is/are transferable but may be subject to the terms and conditions determined by the supplier, including but not limited to the deadline of confirming the transfer.
- e) The Campaign Grand Prize, Campaign Second Prizes, Campaign Third Prizes will be available for collection **within twelve (12) weeks** from the end of the Campaign Period. Citibank reserves the right to determine a location for collection of the Campaign Prizes where the Winners will be notified by Citibank in writing or any manner which Citibank deems fit to use.

### 37. Monthly Prizes

- a) Each Contest Entry earned during a Campaign Month shall enable a Participant a chance to be shortlisted for a prize of that particular Campaign Month. For example, a Participant's Contest Entries earned in February 2017 will enable him/her a chance to be shortlisted for the Campaign Grand Prize / Campaign Second Prizes / Campaign Third Prizes / Monthly First Consolation Prizes / Monthly Second Consolation Prizes of Month 4.
- b) For Monthly First Consolation Prizes and Monthly Second Consolation Prizes at the end of a Campaign Month, **each Contest Entry earned by a 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 Contest Entry will be numbered sequentially starting from 1 ("**Sequential Number**") for the smallest random serial number. From here, the total number of Contest Entries earned by all Participants during the Campaign Month will be divided by 180 in order to return the multiplier number used to select 180 Participants ("**Shortlisted Participants**") to win the Monthly Prizes of the Campaign Month (as defined below).

*Example: If the total number of Contest Entries for Campaign Month 1 is 1,500,000, the multiplier will be  $1,500,000/180= 8,333.333$  (round down to 8,333). As such, Contest Entries with Sequential Numbers which are multiple of 8,333 will be selected i.e. 8,333, 16,666, 24,999, 33,332 ...1,500,000, will be selected and Participants who own any of these Contest Entries will be shortlisted.*

- c) The Shortlisted Participants, starting with the Participant who has the Contest Entry with the smallest Sequential Number, will be sent an SMS containing a question and instructions to reply ("**SMS Q&A**"), at the 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) A Shortlisted Participant who responds with the correct answer to the SMS Q&A **within eight (8) hours** in the shortest time (based on the receiving time from respective telecommunication company) after the SMS Q&A was sent (a "**Winner**") will win one of the Monthly Prizes, which are given away starting from the Monthly First Consolation Prizes and followed by the Monthly Second Consolation Prizes. This process repeats until all Monthly Prizes of the Campaign Month are given out.
- e) In the event a Shortlisted Participant's reply is not received by Citibank within **eight (8) hours** after the SMS Q&A was sent to, the shortlisted Participant, he or she will be deemed disqualified from the Campaign. Citibank reserves the right to replace a disqualified Participant with a next-in-line Participant at its sole discretion.
- f) 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.
- g) Citibank is not responsible for nor does the Bank have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications 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.
- h) At the point of shortlisting, all Citi Visa Credit Card(s) account of the Eligible Cardmember must not be delinquent, invalid and/or cancelled; otherwise the Eligible Cardmember will be disqualified.

- i) Each Participant can only be shortlisted **once** throughout a Campaign Month. In the event where multiple Contest Entries of a Participant are selected, he/she will only be shortlisted for his/her Contest Entries with the smallest Sequential Number.
- j) Winners will be announced by Citibank on the Campaign Website **within twelve (12) weeks** from the end of Campaign Period.
- k) The Monthly First Consolation Prizes be presented in the form of voucher/gift card, for one-time use, to redeem the specified Travel vouchers from selected locations determined by Citibank's supplier. In this regard, the Winners are allowed to:
  - i. Deem the voucher/gift card as cash of the stated RRP value (RM10,000 for Monthly First Consolation Prizes), to be redeemed at the selected retail outlets or location determined by Citibank's supplier.

For avoidance of doubt, if the value of the item(s) redeemed is lesser than the value of the voucher/gift card, if applicable, the difference will not be refunded to the Participant. If the value of the item(s) redeemed is higher than the value of the voucher/gift card, the winner must top-up the difference with a Citi Visa Credit Card.
  - ii. Fulfilment of the Monthly First Consolation Prize will be provided by Citibank's supplier.
- l) The Monthly Second Consolation Prizes ("Cash back") will be credited into the respective Winner's Card account within twelve (12) weeks from the end of the Campaign Period and displayed in his/her monthly Card statement.

38. The following additional terms and conditions shall apply to the Prizes:-

- a) All costs, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign and/or to claim the Prize(s), which shall include but not limited to the costs for transportation, postage/courier, personal costs and/or any other costs, are the sole responsibility of the Winners.
- b) The 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.
- c) Supplementary Citibank Cardmembers are not entitled to win the Prize. Prizes will be given to the principal Citibank Cardmember only;
- d) If there is any dispute or non-receipt of the Prize, winners are required to contact CitiPhone at 03-2383 0000 by **11 May 2018** at the latest to request an inquiry. No request for any inquiry will be entertained after **11 May 2018**;
- e) 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(s), including being prompt in payments due;
- 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) For the avoidance of doubt, the Prizes are provided by Citibank's suppliers. 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 Contest. 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. Citibank shall not be held responsible 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.

- h) 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;
- i) Citibank shall not be responsible for any defect or any other loss or damage that may be suffered in connection with any of the Prizes. Any dispute in relation to the warranty or quality of any Prize or any terms and conditions in respect thereof shall be settled directly between the relevant Winners and the relevant supplier. Citibank will bear no responsibility for resolving any dispute and the Winners must liaise directly with the relevant supplier and not Citibank in this regard. If the supplier is unable to supply the same model of the Prize(s), Citibank reserves the right to substitute any Prize(s) with another product of similar retail value.

#### **CONSENT**

- 39. 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 Contest. 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 Contest. 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.
- 40. 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**

- 41. 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
- 42. Citibank reserves the right to disqualify such Participant from the Campaign and/or receiving the Prize.
- 43. 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 Visa International Incorporated, merchant establishments or any other parties.
- 44. Citibank's decision on all matters relating to the Campaign will be final and binding.
- 45. 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.

46. 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.
47. 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](http://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.
48. 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.
49. These Terms and Conditions are governed by and construed under the laws of Malaysia.