

## **Citibank-Lazada Online Credit Card Usage Campaign**

1. Additional 15% OFF (**Promo Code: CITIWKNDAPP**) for purchases made via Lazada App or additional 10% OFF (**Promo Code: CITIWKND**) on Lazada website, with discount value applicable to a maximum of RM25 per transaction.
2. Valid on Saturdays and Sundays only with payment using Citi credit cards in a single receipt, till 15 October 2017.
3. Not valid with any other ongoing promotions, discounts, offers and/or privilege cards.

## **Citibank-Lazada Online Credit Card Acquisition Campaign**

Terms and Conditions ("these Terms and Conditions")

### **Campaign Period**

1. This campaign, organized by Citibank Berhad (Co. No. 297089-M) ("Citibank") called the "Citibank-Lazada Online Credit Card - Acquisition Campaign" ("Campaign") will run from 22 October 2016 till 15<sup>th</sup> October 2017 ("Campaign Period").

### **Eligibility**

2. Subject to these Terms and Conditions, the Campaign is open to any individual who does not have any credit card issued by Citibank, is a resident of Malaysia, had attained the age of 21 years ("Eligible Persons") at the time of making the application and makes an application for any one or more of the following Citibank credit card(/s) as a principal cardmember during the Campaign Period via the website link: [www.lazada.com.my/citi](http://www.lazada.com.my/citi) :-
  - a. Citi PremierMiles Visa Credit Card;
  - b. Citi Rewards Credit Card;
  - c. Citi Clear Visa Credit Card,
  - d. Citi Cash Back Visa Credit Card;

Each card shall be referred to as "Card" and collectively as "Cards".

3. To be entitled for this Campaign, Eligible Persons must make an application for Card(/s) accessible via this weblink, [www.lazada.com.my/citi](http://www.lazada.com.my/citi) by completing an electronic online Citibank credit card application form and uploading all required supporting documents to Citibank. For the avoidance of any doubt, the online Citibank credit card application must be accessed via the said weblink.
4. The following persons are NOT eligible to participate in this Campaign:
  - a. permanent and/or contract employees of Citibank (including its subsidiaries and related companies) ;
  - b. an Applicant who had cancelled his/her Citibank credit card(/s) or been rejected by Citibank for any application for Citibank credit card(/s), within three (3) months before the date of application and is applying or re-applying for the Card under the Campaign;
  - c. present holders of any Citibank credit card(s) ; and/or
  - d. Any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Citibank credit card account(s), any facility, service or accommodation granted by Citibank, including Citibank Online or otherwise.

## The Campaign

5. Subject to these Terms and Conditions, each Applicant whose application has been submitted during the Campaign Period and approved by Citibank **on or before 15<sup>th</sup> November 2017** will be entitled to a RM300 Lazada vouchers (i.e. a total of RM300 which is already inclusive of 6% GST) (“Gift”) with ECART SERVICES MALAYSIA SDN BHD with registered number 983365-K (“Lazada”) provided that such Applicant fulfills the following conditions:
- a. the Applicant makes an accumulated Retail Purchase (as defined below) of at least **Ringgit Malaysia one thousand five hundred (RM1,500.00)** using the Card(/s) approved pursuant to this Campaign, within **sixty (60) days** from the :-
    - i. date the Card was approved; or
    - ii. if there was more than one Card applications, Card which was approved the earliest;

AND

- b. The Applicant is an existing Lazada customer in Malaysia or the Applicant must register to become a Lazada customer in Malaysia within sixty (60) days from the date stated in Clause 5(a) above;

AND

- c. The Applicant must have enrolled for e-Statement at the time of the application and has not opted out from receiving the e-statement from Citibank throughout the Campaign Period until the date the Applicant has been notified that the Applicant is entitled to the Gift.

For avoidance of doubt, the Gift will be made available to the Successful Applicants after the fulfillment of conditions above subject to these Terms and Conditions.

6. Subject to these Terms and Conditions, the Successful Applicant will be entitled to a **RM50 Cash Back** provided such Applicant:
- a. Submit the completed credit card application form with all required clear and readable supporting documents within 7 business days from the date leaving an application via Citibank Online; and
  - b. Used their successfully approved Citibank Credit Card at least three (3) times within sixty (60) days from approval date.

A “business day” means a day when Citibank Berhad in Kuala Lumpur is opened for business and excludes weekends and public holidays.

7. Additionally, subject to these Terms and Conditions, each Applicant whose application is successfully approved by Citibank pursuant to this Campaign **on or before 15 November 2017 will also receive a 1 year annual fee waiver for the approved Card(/s).**
8. For the avoidance of doubt, “successfully approved” means an Applicant’s online Card application that is approved by Citibank on or before 15 November 2017 and a conditional approval of a Card application is not an “approved” application. An Applicant whose application is

successfully approved in accordance with these Terms and Conditions is hereinafter referred to as a "Successful Applicant".

- 9.** The RM50 Cash Back will be credited to the Card Account of the Applicant within 6 to 8 weeks upon card approval. If the Applicant has more than one (1) Card approved under this Campaign, Citibank reserves the right to elect any of the Cards to credit the Cash Bank into.
- 10. Redemption of Gift**
  - a.** Successful Applicants will receive an email from Citibank with instructions on how to redeem the Gift, within 8 weeks after the end of the Campaign Period.
  - b.** To redeem the Gift, Applicants must ensure that the mobile number which is registered with Lazada is similar to the mobile no used for the application of Card purposes. The Applicants will not be able to redeem the Gift if there is a discrepancy in the mobile number registered with Lazada and Citibank.
  - c.** Supplementary Card members are not entitled or eligible to the Gift or to redeem the Gift.
- 11.** The following additional terms and conditions shall apply to the Gift:-
  - a.** Successful Applicants who apply for more than 1 Card as a principal Card member will only be granted one Gift on the first successful Card application.
  - b.** If there is any non-receipt of the Gift, the Successful Applicant is required to contact CitiPhone by 16 February 2018 at the latest, to request for an inquiry. No request for any inquiry will be entertained after 16 February 2018.
  - c.** The Gift has to be redeemed from Lazada within three (3) months from the date the Applicant receives an email from Citibank with instructions on how to redeem the Gift and is subject to the relevant terms and conditions applicable to using the Gift. If the Gift remains unused or unredeemed after the said 3 months, the Gift will lapse and will not be replaced.
  - d.** The Gift cannot be used with any other promotions or offers by Lazada, Citibank or any other party.
  - e.** The Gift is subject to availability. If Lazada is unable to supply the Gift to the Successful Applicant, Citibank reserves the right at its discretion to substitute the Gift with other products or services of approximately equivalent value at any time with prior notice. The title to the Gift and any risk of inability to use, loss or damage to the Gift passes to the Successful Applicant upon issuance of an email from Citibank with instructions on how to redeem the Gift as mentioned above or if the Gift is substituted with other products or services, upon the delivery of such products or issuance of the notification on how to redeem such services to the Successful Applicant. Citibank shall not be responsible for or obliged to recognize or replace any defective, lost, damaged or stolen Gift including its substitute.
  - f.** To the fullest extent permitted by law, 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 fitness for a particular purpose in respect of the Gift.

- g.** The Gift is not transferable, nor exchangeable for cash, credit or kind, whether in part or in full.
  - h.** In that respect, each and every Applicant understands that the terms and conditions specified in the Gift are beyond our control and are determined by Lazada. Any dispute(s) arising out of the terms and conditions applicable to such Gift must be settled directly by the relevant Successful Applicant and Lazada. Citibank is not responsible for investigating or resolving any disputes between any Successful Applicant and Lazada and is not responsible for replacing or canceling any redemption as a result of such dispute(s).
  - i.** The Participants hereby give their consent to and authorize Citibank to disclose their particulars to the appointed representatives engaged by Citibank for purposes of this Campaign, if any. Citibank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Applicant's name, address and telephone number and shall be used only in relation to and for purposes of this Promotion.
  - j.** Where the Gift is to be redeemed under this Promotion are in the form of certificates/vouchers issued by participating merchants or suppliers, the Gifts are valid for use until the date specified on the certificates/vouchers and are subject to the relevant terms and conditions applicable to using them. If they remain unused or unredeemed after any specified date, these certificates/vouchers will lapse and will not be replaced.
  - k.** In that respect, each and every Applicant understands that the terms and conditions specified in the Gifts (where the Gifts are in the form of certificates/vouchers) are beyond our control and are determined by the participating merchants or suppliers. Any dispute(s) arising out of the terms and conditions applicable to such Gifts must be settled directly by the relevant Applicant and the participating merchants or suppliers. Citibank is not responsible for investigating or resolving any disputes between any Applicant and the participating merchant or supplier and is not responsible for replacing or canceling any redemption as a result of such dispute(s).
  - l.** To avoid any doubt, if the Gifts (where the Gifts are in the form of certificates/vouchers) are used for a value less than the amount stated on them, the difference will not be refunded to the Applicant. If the value of the Gifts is less than the value of the item(s) purchased, the Applicant must pay the difference
  - m.** To avoid further doubt, where Gifts are in the form of certificates/vouchers for dining, travel and/or hotel accommodation purposes issued, such Gifts do not constitute a reservation. Applicants will have to make their own reservations based on the terms and conditions applicable to using them.
- 11.** Citibank reserves the right at its discretion to approve or reject any application and/or the supporting documents submitted to Citibank which are not legible or are fraudulent. For the avoidance of doubt, Citibank reserves the right, as it deems fit to determine if the supporting documents are sufficiently legible or genuine for purposes of the approval of the application.
- 12.** An Applicant may enquire the status of the application by contacting Citibank at the following telephone numbers: 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), and 07-268 0000 (Johor Bahru), 09-509 0000 (Kuantan), 06-852 0000 (Melaka) or 1800-82-1010 (Sabah & Sarawak) ("Citiphone").

13. For purposes of this Campaign, "**Retail Purchase**" means the purchase of any goods or services (local or international) with the use of the Card and may, at Citibank's discretion, include any card transaction as may be determined by Citibank except for the following transactions:
- a. Installments paid under Citibank's FlexiPayment Plan, Easy Payment Plan (which is registered and commenced during or after the Campaign Period), Credit Shield Plus, Card Protection Plan, Dial For Cash, Balance Transfer, Balance Transfer via Installment Plan and Cash Advance;
  - b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
  - c. Payment of annual Card membership fees;
  - d. Interest payments, late payment fees, charges for cash withdrawals, Government Service Tax or other taxes and any other form of service/miscellaneous fees; and
  - e. Transactions made by the Card members 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.
14. Citibank reserves the right to disqualify an Applicant/Successful Applicant (as the case may be) from participating in the Campaign and/or from receiving the Gift by at Citibank's discretion including but not limited to the following situation(/s) :
- a. where the minimum payment under any of his/her Citibank credit card account(s) (including any Cards) has been due for 30 days or more;
  - b. if any of his/her Citibank credit card account(s) is closed by Citibank for any reason whatsoever;
  - c. If the Applicant/Successful Applicant is not eligible to participate in the Campaign and/or receive the Gift; and/or
  - d. if the Applicant/Successful Applicant has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
15. An Applicant may also be participating in more than one Citibank credit card promotions organized for or in conjunction with the acquisition of new credit card customers where the Applicant may also be similarly entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period, then the Applicant understands that he/she shall only be entitled to receive the gifts or rewards from the first Citibank credit card approved by Citibank via the channel that the Applicant had applied from, regardless of the number of approved applications in such other promotions and/or the Campaign. As such, if the approved Citibank credit card applied by the Applicant is not from the [www.lazada.com.my/citi](http://www.lazada.com.my/citi) , the Applicant will not be entitled to the Gift under this Campaign.

#### **Miscellaneous**

16. Citibank's decisions on all matters relating to the Campaign will be final and binding.
17. Citibank shall not be liable for any default in respect of the 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.
18. 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) ("**Website**"), or in any other manner as Citibank deems fit. In this respect, the Applicant's and Successful Applicant's 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. Applicant and Successful Applicant also agree that their continued participation in this Campaign will constitute their acceptance of these Terms and Conditions (as varied from time to time) and any decisions of Citibank. For the avoidance of doubt, any cancellation, termination, withdrawal or suspension by Citibank of this Campaign will not entitle the Applicant and Successful Applicant to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the Applicant and Successful Applicant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.

19. Successful Applicants hereby consent to and authorize Citibank (if required) to disclose their particulars to Lazada and any third party service providers engaged by Citibank for purposes of the Campaign. Citibank warrants that the disclosure of such particulars to Lazada and any third party service providers shall be limited to the Successful Applicants' telephone numbers and shall be used only in relation to and for purposes of the Campaign.
20. To the fullest extent permitted by law, by participating in the Campaign, each and every Applicant or Successful Applicant 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 Campaign) liable for any injury, loss or damages that he/she may incur, in connection with the Campaign and the use of the Gift by the Successful Applicant and/or any other persons.
21. Any term and condition applicable to this Campaign which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
22. This Campaign shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.
23. These Terms and Conditions are governed by and construed under the laws of Malaysia.