

Exclusive CompareHero Citibank Credit Cards Shopback Campaign Terms & Conditions

IMPORTANT NOTE:

With effect from 1 November 2022, Citibank Berhad [Registration No. 199401011410 (297089-M)] has been transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] (“UOB”).

UOB is the provider of “Citi” branded consumer banking products in Malaysia and Citibank Berhad is providing certain services in respect of those products.

The trademarks “Citi”, “Citibank”, Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB from Citigroup Inc and related group entities.

1. The **January 2023 Exclusive CompareHero Citibank Credit Cards Shopback Campaign** (hereinafter referred to as “**CCSB2301CT-Campaign**”) is organized by Compargo Malaysia Sdn Bhd [201301020939 (1050769-U)] for CompareHero (hereinafter referred to as “**CompareHero**” or “we”) and in partnership with United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] (hereinafter referred to as “**UOB**” or the “**Bank**”). Other references to Citibank will be change to the “**Bank**”.
2. The Bank’s credit cards eligible for **CCSB2301CT-Campaign** are Citi Simplicity+ Card, Citi Rewards Card, Citi PremierMiles Card, Citi Clear Card, Citi Cash Back Platinum Card, Citi Cash Back Card, Lazada Citi Platinum Card (hereinafter referred to as “**Eligible Credit Cards**”).

Campaign Period

3. The **CCSB2301CT-Campaign** comprises of the following periods:
 - a. “**Sign-Up Period**” runs from **1 January 2023** to **31 December 2023**, both dates inclusive;
 - b. “**Spend Period**” defined as **sixty (60) days** from the date of approval of the Eligible Credit Card.

Campaign Eligibility

4. The **CCSB2301CT-Campaign** is open to individuals who:
 - a. are 21 years old and above; and
 - b. are either New-to-Bank, which includes individuals or the Bank’s customers who do not have any credit card issued by the Bank in Malaysia or otherwise, but excluding those individuals who fall under Clause 6 of these Terms & Conditions; and
 - c. register their interest, during the Sign-Up Period, for any of the Eligible Credit Cards on CompareHeroweb site, to get redirected to the Bank’s website; and
 - d. completes the Bank’s Credit Card online application process before the end of the Sign-Up Period; and
 - e. has their application for the Eligible Credit Cards approved by the Bank (hereinafter referred to as “**Cardholder/s**”) activates and performs at least eight (8) transactions qualifying as a “Retail Spend” (as defined below) within the Spend Period using the Eligible Credit Card.
5. Retail Spend of the **CCSB2301CT-Campaign** is defined as the purchase of any goods or services (local or international) of any amount with the use of the Eligible Credit Card and may, at the Bank’s discretion, include online transaction, e-wallet top-up and any card transactions as may be determined by the Bank, except for the following transactions:
 - a. Instalments paid under the Bank’s Paylite, Easy Payment Plan (EPP), Credit Shield Select, Quick Cash, Balance Transfer, Balance Transfer via Instalment Plan and Cash Advance;
 - b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
 - c. Payment of annual Bank Credit Card membership fees;
 - d. Interest payments, late payment fees, charges for cash withdrawals, Sales and Service Tax or other taxes and any other form of service/miscellaneous fees; and/or
 - e. Transactions made by the Bank’s cardholders with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Bank’s cardholder 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.

It is clarified that the determination of what is classified as a Retail Spend is determined by the Bank in its absolute discretion.

6. The following individuals are not eligible for the **CCSB2301CT-Campaign**:
 - a. permanent and/or contract employees of the Bank (including its subsidiaries and related companies) and their respective immediate family members; and/or
 - b. representatives and/or agents (including advertising and campaign agents) of the Bank and their respective immediate family members; and/or
 - c. those who had cancelled any of the Bank's credit card within twelve (12) months before the date of application and are re-applying for any the Bank's Credit Card under the **CCSB2301CT-Campaign**; and/or
 - d. present holders of any of the Bank's credit card(s) whether issued in Malaysia or otherwise; and/or
 - e. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their credit card account(s), any facility, service or accommodation granted by the Bank, including the Bank's Online (Website); and/or
 - f. those who have registered for a previous credit card Campaign organized by CompareHero within the three (3) months preceding the start date of **CCSB2301CT-Campaign**. It is clarified that any such individual will not be eligible for this **CCSB2301CT-Campaign** irrespective of whether their Eligible Credit Card application made under the previous Campaign with CompareHero has been completed and/or approved by the Bank.
7. CompareHero reserves the right to reject information submitted on the CompareHero website and/or social media if we deem it not legible, in non-English alphabets, to use foul language, or suspect it as spam or of a fraudulent nature.

Campaign Mechanics

8. Cardholders who fulfil the Campaign Eligibility requirements set out in clauses 4 and 5, and their subclauses above, will be considered a **"Successful Cardholder"** of the **CCSB2301CT-Campaign**.
9. Successful Cardholders with a residential address in Malaysia shall be issued one (1) **"Campaign Gift"**, subject to the below terms and conditions. A Campaign Gift is defined as **one (1) unit of RM175 Shopback Cashback**.
10. Each Successful Cardholder may be entitled to and shall only receive one (1) Campaign Gift, as applicable, regardless of the number of approved and activated Eligible Credit Cards issued by the Bank.
11. Successful Cardholders who receive the Campaign Gift, as applicable, shall not be eligible to participate in other sign-up card campaigns, promotions or offers by the Bank or its third-party sales agents.

Campaign Gift Redemption

12. In order to receive the Campaign Gift, Successful Cardholders must have:
 - a. successfully registered an account with Shopback in Malaysia (<https://www.shopback.my/>);
 - b. provided their mobile number or email address to Shopback during the registration process (**"Registered Contacts Details"**); and
13. The Campaign Gift will be transferred to each Successful Cardholder's Shopback Account via the RegisteredContact Details. Shopback will fulfil the Campaign Gift after CompareHero's receipt of confirmation from the Bank of the applicant's application Approval status.. Only Cardholders who fulfil the **CCSB2301CT-Campaign** Terms and Conditions shall be eligible for a Campaign Gift.
14. CompareHero reserves the right to disqualify applicants who have failed to fulfil the **CCSB2301CT-Campaign** Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice.
15. For more information on the application of **CCSB2301CT-Campaign** and receiving Shopback Cashback in your Shopback Account, please refer to Shopback's Terms and Conditions at: <https://www.shopback.my/comparehero>.
16. The Campaign Gift cannot be transferred to other parties and is not refundable.
17. CompareHero can replace the Campaign Gift with something of equivalent or higher value if the Campaign Gift is not available.

18. The use of the Campaign Gift is subject to terms and conditions of the issuing merchant(s). Additional terms and conditions may include validity dates, spend requirements, applicable or exclusion products and other conditions. The issuing merchant(s) reserves the right to alter, cancel, terminate or suspend the order or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
19. CompareHero and the Bank are not in any way endorsing, sanctioning, approving or supporting the brand(s) or merchandise of the Campaign Gift and in no manner responsible for any issues related to the disbursement and/or usage of the Campaign Gift. Any query and/or dispute on the usage of the Campaign Gift must be directed to, and resolved directly with the issuing merchant(s).
20. Campaign Gift brand/s or merchandise are not a participant in or sponsor of this **CCSB2301CT**-Campaign. The Campaign Gift brand(s) logo and/or trademarks of the Campaign Gift remains the intellectual property of the brand.
21. By accepting the Campaign Gift, the Successful Cardholder agrees to give CompareHero the discretion to publish their name and masked phone number in a list on all CompareHero's website, social media accounts and communication platforms.

General Campaign Terms and Conditions

22. The use of the CompareHero website and services constitutes the acceptance of the general [Terms and Conditions](#) and [Privacy Policy](#).
 - a. For the avoidance of doubt, during the course of using CompareHero services, individuals that have registered their interest and/or have applied for the Bank's product listed on CompareHero, are deemed to have given explicit consent to the collection, use and sharing of their personal data between CompareHero and the Bank, for the purposes of the administration of this Campaign, including application status, card activation status, and other qualifying criteria.
23. CompareHero reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Campaign Gift if:
 - a. the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any CompareHero's processes, or website); and/or
 - b. the redemption request is found to have been made via other channels, or are fraudulent, against the spirit of the Campaign, or non-compliant with the Campaign terms and conditions.
24. In the event of disputes, CompareHero's decision shall be final.
25. Where we suspect a participant is participating in any form of unlawful and/or fraudulent activity, we reserve the right to report such activity or suspicions to the police or relevant authorities.
26. Final approval of any Eligible Credit Card is determined by the relevant banks in their absolute discretion and is subject to the banks' credit and risk processing criteria. Participating in this Campaign does not guarantee the approval of any Credit Card. CompareHero does not guarantee the approval of any Eligible Credit Card.
27. CompareHero reserves the right as it deems fit to vary or change any of these Campaign terms and conditions from time to time or cancel, terminate, withdraw, suspend and/or replace this Campaign with another similar Campaign with prior notice. Such variation, changes, cancellation, termination, withdrawal, suspension and/or replacement will be notified by posting on CompareHero website, social media or in any other manner as CompareHero deems fit.
28. CompareHero reserves the right to change the Sign-up Period if the launch of the Campaign is delayed and shall have no liability for the same.
29. In this respect, the participants of this Campaign also signifies their agreement to access the CompareHero website and/or social media 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 CompareHero 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).
30. Any cancellation, termination, withdrawal or suspension by CompareHero of this Campaign will not entitle

participants to any compensation against CompareHero 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.

31. The decisions of CompareHero and the Bank in relation to every aspect of the Campaign, including but not limited to the definition of Successful Cardholders, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained.
32. These Campaign terms and conditions are governed by and construed under the laws of Malaysia.

CompareHero's Privacy Policy

Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Malaysia's PDPA (Personal Data Protection Act 2010) 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 as well.

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