

## **RinggitPlus Credit Card Campaign Terms and Conditions**

1. RinggitPlus Credit Card Campaign (“Campaign”) is organised by Jirnexu Sdn Bhd (1081989-D), (“The Organiser”) shall commence on **25th February 2020**, and be available until **28th February 2020**, both dates inclusive unless notified otherwise (“Campaign Period”). The Organiser reserves the right to end the Campaign earlier than 28th February 2020. Applications received after the Campaign has ended will not be valid. All applicants are required to complete the application online on Citibank website, which you will be redirected upon completed registration on RinggitPlus website.
2. The Campaign is open to all visitors who:
  - 2.1 apply online at the Organiser's website ringgitplus.com for a Qualifying Citi Credit Card (“Citi Credit Card”) as a Principal Cardholder (“Cardholder”), are approved, receive, and activate any one (1) of the qualifying Citi Credit Cards during the Campaign Period;
  - 2.2 Qualifying Citi Credit Cards are:
    - Citi PremierMiles Visa Signature Card
    - Citi Clear Visa Card
    - Citi Prestige Card
    - Citi Cash Back Platinum Card
    - Citi Cash Back Card
    - Citi Business Platinum Card
    - Citi Rewards Visa Signature Card
    - Citi Simplicity+ Card
    - Lazada Citi Platinum
  - 2.3 The following persons are NOT eligible to participate in this Campaign:
    - 2.3.1 Permanent and/or contract employees of Citibank (including its subsidiaries and related companies) and their respective immediate family members;
    - 2.3.2 Representatives and/or agents (including advertising and campaign agents) of Citibank and their respective immediate family members; Permanent and contract employees of Citibank Berhad and Jirnexu Sdn Bhd;
    - 2.3.3 Any Applicant or persons who had cancelled any of his/her Citibank credit card within twelve (12) months before the date of application and is re-applying for any Citibank Credit Card under the Campaign;

2.3.4 Present holders of any Citibank credit card(s) whether issued in Malaysia or otherwise; and/or

2.3.5 any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Card account(s), any facility, service or accommodation granted by Citibank, including Citibank Online (Website).

2.4 The Organiser reserves the right to approve or reject information submitted at the website without assigning any reason.

3. To qualify for the annual fee waiver, principal and supplementary card application must successfully approved by Citibank.

4. The Organiser offers an exclusive gift ("Campaign Gift") to visitors who are approved by Citi, and subsequently activates the new card.

5. Each Cardholder is eligible for only one Campaign Gift throughout the Campaign Period, regardless of the number of approved Citi Credit Cards for the Cardholder during the Campaign Period. To qualify for the Campaign Gift, the Cardholder must apply for a Citi Credit Card from the Organiser's website during the Campaign Period and activate the new card within 60 days from the Card Approval Date ("Eligible Cardholder").

6. RinggitPlus Credit Card Campaign Special Terms and Conditions:

6.1 The Participating Banks or Institutions for the RinggitPlus Credit Card Campaign are:

- HSBC Bank Malaysia
- Standard Chartered Malaysia
- Citibank Berhad
- RHB Bank Berhad
- United Overseas Bank (Malaysia) Berhad
- AEON Credit Service Malaysia

6.2 The Applicants are required to provide the Identity Card (MyKad) images (front and back) during the application via Organiser's website (RinggitPlus WhatsApp).

6.3 The Campaign Gift for the **first 50 Eligible Cardholder** is an **Apple iPhone 11 Pro**. The first 50 Eligible Cardholder is determined by the date and time of the online application via the Organiser's website ringgitplus.com for a Qualifying Product of any of the Participating Banks or Institutions.

- 6.4 The Eligible Cardholder who are not part of the first 50 Eligible Cardholder will be entitled for a **Giordano 20' Luggage Bag**.
- 6.5 The Organiser will provide every Eligible Cardholder with a redemption code that will be used to claim the Campaign Gift on the 5th week of April 2020. The Eligible Cardholder who have received a unique code should visit <https://ringgitplus.com/more-for-your-money/> to claim the Campaign Gift and arrange delivery of that gift. The Organiser will provide redemption codes within 28 days upon Participating Banks or Institutions notifying the Organiser of the customer's approval status and eligibility for the Campaign Gift.
- 6.6 It is the Eligible Cardholder's responsibility to claim his/her Gift from the Organiser before **31st July 2020** ("Claim Period"). Eligible Cardholder who claims the gift after the Claim Period will not be entertained.
- 6.7 The Organiser is responsible for fulfilment and will send each Campaign Gift via a reputable courier service within twenty-eight (28) days from when an Eligible Cardholder claims his/her Campaign Gift.
- 6.8 The Campaign Gift (model and colour) is subject to availability. In the event of unforeseen circumstance, the Organiser reserves the right to substitute alternative gifts of equivalent or greater value.
- 6.9 The Organiser is not responsible for any loss, damage, delay, tampering, theft or modification of the Campaign Gift once it has been collected from The Organiser's place of dispatch for delivery by the courier company.
7. Only Cardholders who fulfil the RinggitPlus Credit Card Campaign Special Terms and Conditions shall be eligible for a Campaign Gift. The Organiser reserves the right to disqualify applicants who have failed to fulfil the Special Offer Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice.
8. By applying at [ringgitplus.com](https://ringgitplus.com), all customers consent bank to share the application status, activation status and any qualifying criteria with the Organiser for the Campaign fulfilment purpose. And any other purposes to which the entrant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at [ringgitplus.com](https://ringgitplus.com)
9. By accepting the offer each eligible person agrees to be bound by these terms and conditions.
- 9.1 The Organiser reserves the right to cancel, terminate or suspend the Campaign without notice. Any cancellation, termination or suspension of the Campaign by

The Organiser shall not entitle the applicant to any claim or compensation against The Organiser for any loss or damage incurred by the applicant as a direct and indirect result of such cancellation, termination or suspension.

9.2 The decisions of the Organiser in relation to every aspect of the Campaign, including but not limited to the type of Campaign Gift, shall be deemed final and conclusive under any circumstance and no complaint from any applicant will be entertained. The decisions of The Organiser are final, conclusive and binding and no further appeal, enquiry and/or correspondence will be entertained.

9.3 The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

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