

Citibank 2019 Mortgage Cash Back Plus Campaign Terms and Conditions

Campaign Period

This campaign is organized by Citibank Berhad (Co. No. 297089-M) ("**Citibank**") named the "Citibank 2019 Mortgage Cash Back Plus Campaign" ("**Campaign**") which shall run from 2 January 2019 to 31 December 2019 (both dates inclusive) ("**Campaign Period**").

Eligibility

1. Subject to the provisions of this Terms and Conditions, the Campaign is open to any individual ("**Applicant**"), during the Campaign Period who applies for a Citibank Housing Loan or Citibank FlexiHome Loan ("**Mortgage**") for:-
 - a. financing of the purchase of completed residential property(ies);
 - b. refinancing of completed residential property(ies) from other bank; or
 - c. an increase in line of the existing Citibank Mortgage (completed residential property(ies) only),

subject to the Loan Amount as stipulated in column 3 below

- i. accepts the Mortgage within 7 working days from the date of the Supplemental Letter of Approval; or
- ii. if the date of the Supplemental Letter of Approval is between 20 December 2019 and 31 December 2019, acceptance must not be later than 10 January 2020; and

subsequently, any part of the said loan is first drawdown on or before 30 June 2020.

No	Customer Type	Loan Amount	Cash Back Plus	
			Citibank Housing Loan	Citibank FlexiHome Loan
A.	Mortgage Customers	RM700,000 and above	0.55% of the total loan amount subject to a cap of RM10,000 + RM2,000	0.20% of the total loan amount subject to a cap of RM10,000 + RM2,000
B.	Citigold Customers	RM700,000 and above	0.55% of the total loan amount subject to a cap of RM30,000 + RM2,000	0.20% of the total loan amount subject to a cap of RM30,000 + RM2,000

2. The Applicant shall pay for all cost and expenses incidental to the Mortgage application including legal fees, disbursement, stamp duties, valuation cost and all relevant taxes.
3. The Applicant is not eligible to participate in any other ongoing Citibank Mortgage campaign upon participation of this Campaign.
4. The Applicant's Cash Back Plus entitlement will be based on the Applicant's segment (whether the Applicant is categorised as Citigold Customers or otherwise) in the Citibank's system at the point of first loan drawdown.
5. For the purpose of these terms and conditions ("**Terms and Conditions**"):-

"**Cash Back Plus**" means the Cash Back Plus amount indicated in column 4 and column 5 of the table set out in Clause 1;

"**Mortgage**" means Citibank Housing Loan or Citibank FlexiHome Loan;

"**Mortgage Customers**" means existing or new Mortgage customer who applies for a Mortgage for (a) part-financing the purchase of completed residential property(ies), (b) refinancing of completed property(ies) from other bank or (c) increase in line of the existing Mortgage (completed residential property(ies) only), but excludes Citigold Customers;

"**Citigold Customers**" means existing or new Citigold customer who applies for (a) part-financing the purchase of completed residential property(ies), (b) refinancing of completed property(ies) from other bank, or (c) increase in line of the existing Mortgage (completed residential property(ies) only);

The term "**Increase in line**" means an increase in the amount of loan which is above the original loan amount of the existing Citibank Housing Loan or Citibank FlexiHome Loan of the Mortgage Customers or Citigold Customers; and

The term "**drawdown**" means Mortgage applications which have actually been accepted by Mortgage Customers or Citigold Customers, drawdown by Citibank and captured in Citibank's system as first loan drawdown status by 30 June 2020;

6. The following persons are NOT eligible to participate in this Campaign:
 - a. Borrower(s) who had obtained their Mortgage facility from any Citibank subsidiaries and/or affiliates in countries other than Malaysia; and/or
 - b. Citibank Mortgage borrower(s) who is (/are) in default of any facilities granted by Citibank, its subsidiaries and/or affiliates at any time during the Campaign Period, subject to Citibank's discretion.

For avoidance of doubt, the employees of Citibank (including its Malaysian incorporated subsidiaries and/or affiliates) can participate in this Campaign if the loan is/was applied under non-staff loan and the Mortgage complies with the provisions under these Terms and Conditions. All taxes whatsoever (if any) on the Cash Back Plus will be borne by the respective employee.

Campaign Mechanics

7. Every Mortgage Customer or Citigold Customers who fulfills the criteria set out in these Terms and Conditions will be entitled to Cash Back Plus ("Eligible Mortgage Customer" or "Eligible Citigold Customer").
8. The following additional terms and conditions shall apply to the Cash Back Plus:
 - a. Upon first loan drawdown, the Cash Back Plus that the Eligible Mortgage Customer or Eligible Citigold Customer is entitled to under these Terms and Conditions, will be credited into Eligible Mortgage Customer's or Eligible Citigold Customer's Citibank Housing Loan account or Citibank FlexiHome Loan account (as the case may be) within one (1) month from the first loan drawdown date.
 - b. For Citibank Housing Loan account, the Cash Back Plus that the Eligible Mortgage Customer or Eligible Citigold Customer entitled will be credited into the loan account which will be used to reduce the loan outstanding balance.

- c. For Citibank FlexiHome Loan account, the Cash Back Plus that the Eligible Mortgage Customer or Eligible Citigold Customer entitled will be credited into the Flexi Current Account (a non-cheque book current account).
9. An Eligible Mortgage Customer's or Eligible Citigold Customer's account(s) must be in good standing throughout the Campaign Period until the date of crediting the Cash Back Plus into his/her respective Citibank Housing Loan account or FlexiHome Loan account (as the case may be) in order to be entitled to participate in this Campaign and be eligible for the Cash Back Plus.
 10. For the avoidance of doubt, in the case of joint applications for a Citibank Mortgage, Eligible Mortgage Customers or Eligible Citigold Customers are only entitled to One (1) time Cash Back Plus per loan application.
 11. By participating in this Campaign, the Eligible Mortgage Customers or Eligible Citigold Customers hereby expressly agree to be bound by these Terms and Conditions and the decisions of Citibank.
 12. Citibank reserves the right to disqualify anyone from participating in the Campaign and/or receiving the Cash Back Plus.
 13. Citibank reserves the rights to cancel, terminate, suspend or extend the Campaign with notice. For the avoidance of doubt, any cancellation, termination, suspension, or extension by Citibank of the Campaign shall not entitle the Mortgage Customers, Citigold Customer or any other persons to any claim of compensation against Citibank for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination, suspension or extension of the Campaign.
 14. Citibank shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or system failure or any event beyond the reasonable control of Citibank.
 15. Citibank's decision on all matters relating to the Campaign will be final and binding.
 16. Citibank reserves the right at its own discretion 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 including but not limited to the eligibility criteria from time to time. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on Citibank's website at www.citibank.com.my ("Website"), or in any other manner as Citibank deems fit. In this respect, the 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. Applicants 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 Applicant to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the Applicant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
 17. This Campaign shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia and such other relevant regulatory bodies.
 18. 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.
 19. These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia.