



With effect from 1 November 2022, Citibank Berhad [Registration No. 199401011410 (297089-M)] has 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

## **2022 HO-HO-HUAT CASHBACK CAMPAIGN TERMS & CONDITIONS**

The “2022 HO-HO-HUAT Cashback Campaign” (“Campaign”) organized by United Overseas Bank (Malaysia) Bhd (Registration No. 199301017069 (271809-K)) (“UOB” or “the Bank”) will run from 13 December 2022 until 31 January 2023 (both dates inclusive) (“Campaign Period”).

This Campaign is governed by these terms and conditions, which is read in conjunction with:

- a) the terms and conditions governing the operation of any account(s) with Citibank, including but not limited to the:-
  - i. Citibank Credit Cards Terms and Conditions
  - ii. Citi FlexiBill Terms and Conditions
  - iii. Citi PayLite Terms and Conditions
  - iv. Citi Quick Cash Terms and Conditions
  - v. Citi Balance Transfer Instalment (BTI) Terms and Conditions
  - vi. Citi Personal Loan /Citibank Instalment Loan Terms and Conditions
  - vii. Terms and Conditions for Credit Limit Increase
  - viii. Citibank Account Terms and Conditions; and
  - ix. Citibank’s rules and regulations,

and if there is any inconsistency or conflict between these terms and conditions and the terms and conditions stated in (a) above, these terms and conditions will apply insofar as it is applicable for purposes of this Campaign. These terms and conditions and the abovementioned terms and conditions are accessible via <https://www.citibank.com.my>. By participating in this Campaign, Eligible Persons (as defined in Clause 3 below) agree to be bound by these terms and conditions (subject to any variation or modification from time to time with prior notice). The Bank reserves the right, at its reasonable discretion, to disqualify any Eligible Person or anyone from participating in the Campaign (for example, if the person had committed fraud or forged a transaction or retail purchase).

## THE CAMPAIGN

1. By participating in this Campaign, the Eligible Persons (as defined in Clause 3 below) agree to be bound by the terms and conditions of this Campaign.
2. Subject to these terms and conditions, the eligible participants ("Participant") shall collect contest entries to stand a chance to win the following prizes:

Prize	Details of Prize	Number of winner(s)
Grand Prize	RM28,888 cashback	1 winner
First Prize	RM8,888 cashback	10 winners
Consolation Prize	RM888 cashback	100 winners

## ELIGIBILITY

3. Subject to these terms and conditions, the Campaign is open to existing and/ or new customers of the Bank who have attained the age of 21 years and a resident of Malaysia, who is also (a) a holder of principal Citi credit card(s) and/ or (b) account holder of Citi Personal Loan (as defined below) issued/approved by the Bank in Malaysia ("Eligible Persons" or "Participants" and each, an "Eligible Person" or "Participant").

Description	Eligibility
Existing customer	Subject to Clause 3, an existing cardmember of any principal Citi credit card(s) issued by the Bank in Malaysia ("Citi Credit Cards") and/ or existing Citibank Instalment Loan account holder approved by the Bank in Malaysia ("Citi Personal Loan").
New customers	An applicant who does not have a Citi Credit Card(s) and a Citi Personal Loan account. whose application for any <b>Citi Credit Card(s)</b> or Citi Personal Loan is/are successfully <b>approved</b> during the Campaign Period or other period as indicated under this Campaign terms and conditions.

4. The following persons are NOT eligible to participate in this Campaign: -
  - a) UOB staff includes UOB Malaysia's subsidiaries and related companies
  - b) Citi Business Signature Card members (Business Underwriting);
  - c) CitiBusiness Gold Card (Business Underwriting)
  - d) Citi Travel Accounts holders; and/or
  - e) holder(s) of any Citi card(s) and/ or Citi Personal Loan account(s) who is (are) in default of any facilities granted by the Bank at any time during the Campaign Period, subject to the Bank's discretion.

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## QUALIFYING CRITERIA

5. To be eligible for the contest entries and stand a chance to win the Prizes, Eligible Person must



meet the criteria in Clause 5.1 below (“Qualifying Criteria”).

- 5.1 Eligible Person shall apply for the following product (“Qualifying Product”) and such application must have successfully approved during the Campaign Period or any other period as indicated under this Campaign terms and conditions :-
- a) Citi Quick Cash
  - b) Citi FlexiBill
  - c) Citi PayLite
  - d) Citi Balance Transfer Instalment
  - e) Citi Personal Loan
  - f) Permanent Credit Limit Increase of any Citi Credit Cards that is submitted with income documents.

of a minimum cumulative amount of RM3,000 either from a single or multiple of the same Qualifying Product, or any combination of Qualifying Products (“Qualifying Amount”). **The Qualifying Amount criteria is waived for Permanent Credit Limit Increase, however the approved amount of Permanent Credit Limit Increase will not be counted towards the cumulative Qualifying amount.**

- 5.2 For avoidance of doubt, an “approved” application means it is an approved application as registered in the Bank’s systems.

Refer to examples below for better clarity:-

**Scenario 1**

Qualifying Product(s)	Successful application?	Amount	Qualified to participate in campaign?
Citi Quick Cash	Yes	RM3,000	-
<b>Total cumulative Qualifying Amount</b>		<b>RM3,000</b>	<b>Yes</b>

**Scenario 2**

Qualifying Product(s)	Successful application?	Amount	Qualified to participate in campaign?
Permanent Credit Limit Increase*	Yes	RM1,000	-
<b>Total cumulative Qualifying Amount</b>		<b>RM1,000</b>	<b>Yes</b>

\*The Qualifying Amount criteria of minimum cumulative amount of RM3,000 is waived for Permanent Credit Limit Increase.

**Scenario 3**

Qualifying Product(s)	Successful application?	Amount	Qualified to participate in campaign?
Citi Quick Cash	Yes	RM2,500	-
Citi Flexibill	No	RM2,500	-
<b>Total cumulative Qualifying Amount</b>		<b>RM2,500</b>	<b>No</b>

#### Scenario 4

Qualifying Product(s)	Successful application?	Amount	Qualified to participate in campaign?
Citi Quick Cash	Yes	RM2,500	-
Citi Flexibill	Yes	RM2,500	-
<b>Total cumulative Qualifying Amount</b>		<b>RM5,000</b>	<b>Yes</b>

#### Scenario 5

Qualifying Product(s)	Successful application?	Amount	Qualified to participate in campaign?
Citi Quick Cash	Yes	RM1,000	-
Citi Flexibill	Yes	RM1,000	-
Citi PayLite	Yes	RM1,000	-
Citi Balance Transfer Instalment	Yes	RM1,000	-
Citi Personal Loan	Yes	RM1,000	-
<b>Total cumulative Qualifying Amount</b>		<b>RM5,000</b>	<b>Yes</b>

- 5.3 Qualifying Products which are cancelled or early terminated before the campaign fulfilment date will not be counted towards the Qualifying Amount.
- 5.4 Qualifying Amount maybe accumulated at any point in time during the Campaign as long as the Qualifying Product(s) is successfully approved in the Bank's system by the end of the Campaign Period.
- 5.5 For Permanent Credit Limit Increase and Citi Personal Loan, the approved application must be an application that is submitted with complete documentation within the Campaign Period and approved by 15 February 2023.

(The time period for accumulation of Qualifying Amount and contest entries under Clause 5.4 and Clause 5.5 shall collectively be referred to as "Contest Entries Collection Period")."

### HOW TO EARN ENTRIES

6. The Eligible Person will earn 10 contest entries for every cumulative Qualifying Amount of RM3,000 for any Qualifying Product successfully applied for. Any Qualifying Amount that is insufficient to form a cumulative amount of RM3,000 will not be entitled for contest entries. For Permanent Credit Limit Increase, the Eligible Person will earn 10 contest entries as long as the application is approved regardless of the Qualifying Amount, however the approved amount of the Credit Limit Increase will not be counted towards the cumulative Qualifying amount.

For example:

#### Scenario 1

Qualifying Product(s)	Successful application?	Amount	Qualified to participate in campaign?	Contest entries earnable
Citi Quick Cash	Yes	RM3,000	-	<b>10</b>
<b>Total Cumulative Qualifying Amount</b>		<b>RM3,000</b>	<b>Yes</b>	

### Scenario 2

Qualifying Product(s)	Successful application?	Amount	Qualified to participate in campaign?	Contest entries earnable
Citi Balance Transfer Instalment	Yes	RM2,500	No	
Permanent Credit Limit Increase*	Yes	RM30,000	Yes	<b>10</b>
<b>Total Cumulative Qualifying Amount</b>		<b>RM2,500</b>	<b>Yes (solely due to successful application of Permanent Credit Limit Increase)</b>	<b>10</b>

\*The Qualifying Amount criteria of minimum cumulative RM3,000 is waived for Permanent Credit Limit Increase, however the approved amount of the Credit Limit Increase will not be counted towards the cumulative Qualifying Amount..

### Scenario 3

Qualifying Product(s)	Successful application?	Amount	Qualified to participate in campaign?	Contest entries earnable
Citi Quick Cash	Yes	RM2,500	-	<b>10</b>
Citi Balance Transfer Instalment	Yes	RM2,500	-	
<b>Total Cumulative Qualifying Amount</b>		<b>RM5,000</b>	<b>Yes</b>	

### Scenario 4

Qualifying Product(s)	Successful application?	Amount	Qualified to participate in campaign?	Contest entries earnable
Citi Quick Cash	Yes	RM20,000	-	<b>260</b>
Citi Flexibill	Yes	RM5,000	-	
Citi PayLite	Yes	RM10,000	-	
Citi Balance Transfer Instalment	Yes	RM3,000	-	
Citibank Instalment Loan	Yes	RM42,000	-	
<b>Total Cumulative Qualifying Amount</b>		<b>RM80,000</b>	<b>Yes</b>	



7. If the Eligible Person has multiple Citi Credit Cards, the eligible Qualifying Amount accumulated across on all his/her Citi Credit Cards shall be consolidated and not be viewed individually.
8. Tabulation of contest entries shall be based on the total cumulative Qualifying Amount after the end of the Contest Entries Collection Period.

## **CAMPAIGN MECHANICS, WINNERS SELECTION AND FULFILLMENT**

(Note: Eligible Person who is UOB staff is not eligible to participate in the Campaign. UOB staff includes UOB Malaysia's subsidiaries and related companies)

9. Shortlisting of Grand Prize, First Prize and Consolation Prize winners:-
  - i. After the end of the Contest Entries Collection Period, each Contest Entry earned by Eligible Persons during the Contest Entries Collection Period 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. The one hundred and fifty (150) smallest random serial number starting from 01 will be shortlisted to be in line to win the Grand Prize.
  - ii. From the one hundred and fifty (150) shortlisted Eligible Persons, giving priority to the Eligible Person who has the Contest Entry with the smallest Sequential Number, will be contacted by the Bank (either through SMS or phone call) at the latest telephone numbers furnished to the Bank as shown in the Bank's records to answer one (1) Campaign contest question ("Campaign Q&A"). The Eligible Person will be contacted on a selected day on any day that the Bank in Kuala Lumpur is open for business and during office hours (10.00am – 6.00pm). Only Principal Accountholders will be contacted.
  - iii. The first shortlisted Eligible Person who answer the Campaign Q&A correctly within 1 minute period will be entitled to win the Grand Prize.
  - iv. After identification of the Grand Prize winner, the first ten (10) shortlisted Eligible Person who answer the Campaign Q&A correctly within 1 minute period will be entitled to win the First Prize.
  - v. After identification of the First Prize winners, the first 100 shortlisted Eligible Person who answer the Campaign Q&A (which will be sent through SMS) correctly in the fastest time through SMS will be entitled to win the Consolation Prize. In the event a shortlisted Eligible Person's reply is not received by the Bank within eight (8) hours after the Campaign Q&A was sent or the question was not answered correctly, the shortlisted Eligible Person will be deemed disqualified from the Campaign.
10. Each Eligible Person can only be shortlisted once for the Campaign. In the event where multiple contest entries of the Eligible Person are selected, he/she will only be shortlisted for his/her contest entries with the smallest Sequential Number.



11. In the event the shortlisted Eligible Person(s) –
- is unable to be contacted (for any reasons, including line engaged or routed into voicemail, line drop off, etc.) after two (2) attempts; and/or
  - failed to answer the Campaign Q&A; and/or
  - withdraws its participation in the Campaign upon being contacted by the Bank or its appointed representatives.

the shortlisted Eligible Person will be deemed disqualified from the Campaign. In such events, the Bank reserves the right to replace a disqualified Eligible Person with a next-in-line shortlisted Eligible Person (the subsequent smallest Sequential Number after the disqualified Eligible Person) at its sole discretion.

12. The Prize Winners will be announced in Citibank Website within twelve (12) weeks from the end of Campaign Period.
13. Prize fulfilment will be done within twelve (12) weeks from the expiry of Campaign Period and will be paid in the form of cashback to the winner's Credit Card Account which was used to book the loan or in the case where bookings on multiple cards, the highest active Citi Credit Card account as a priority, or to the Citi Personal Loan account should the winner do not have a Citi Credit Card. If the cashback is credited into the Citi Personal Loan account, it will be treated as an advance payment (subject to Clause 5 of the Citibank Instalment Loan Terms and Conditions).

For avoidance of doubt, the crediting of the Prize will be credited to Citi branded Credit Card or Personal Loan account only. No crediting of cashback will be done to UOB branded Credit Card or UOB Personal Loan account.

## ADDITIONAL TERMS & CONDITIONS

14. Relating to Prizes and Disclaimers
- 14.1 The following additional terms and conditions shall apply to the Grand Prize, First Prizes, and Consolation Prize (collectively referred as "Prizes/ Gifts"): -
- i. Subject to these terms and conditions, each Eligible Persons can only receive one Prize/Gifts based on the cumulative amount of approved Qualifying Product at customer level, regardless of how many applications are approved.
  - ii. Prizes/ Gifts are given out on "as is" basis. Prizes/ Gifts are non-transferable and non-exchangeable for cash or other goods, whether in part or in full.
  - iii. Participants/ 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/ Gift and the terms and conditions attached to the Prize/ Gift, if any.
  - iv. Supplementary Citi Cardmembers are not entitled to win the Prize/Gift for the Campaign. Prizes/Gifts will be given to the principal accountholder only.
  - v. All Citibank Card account(s) and/or other account(s), facilities or loans of the Winners must be in good standing during the Campaign, including the shortlisting process and

before the date of delivery or collection of any Prize(s)/ Gift(s), as the case may be in order to be entitled to receive the Prize(s)/ Gifts(s), including being prompt in payments due.

- vi. To the fullest extent permitted by law, there are no, and the Bank 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/ Gifts.
- vii. Picture(s) of the Prize(s) / Gift(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)/ Gift(s) and does not include any optional accessories.
- viii. The Bank reserves the right at its discretion to substitute the Prize/ Gift with other product of approximately equivalent value at any time with prior notice.
- ix. For the avoidance of doubt, where the Prizes/ Gifts are provided by the Bank's suppliers. The Eligible Persons, Participants and/or Winners hereby acknowledge and agree that the Bank excludes all warranty and/or liability in connection with the awarded prizes/ gifts 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/ gifts. The Bank 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/ Gifts.
- x. The title in the Prizes/ Gifts and any risk of loss or damage to the Prizes/ Gifts will pass to the Winners /Participants upon delivery of the Prizes/ Gifts to such Winners/Participants. The Bank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Prizes/ Gifts where such defect, loss or damage in respect of the Prize is not due to the fault and/or negligence of the Bank.
- xi. Where Prizes/ Gifts under this Campaign are in the form of cash back, the Winner must abide by the additional terms and conditions applicable to the cash back under these terms and conditions.
- xii. Where Prizes/ Gifts under this Campaign are in the form of certificates/vouchers issued by participating merchants or suppliers, the Prizes/ 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.
- xiii. To avoid any doubt, if the Prizes/ Gifts (where the Prizes/ 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 Participant. If the value of the Prizes/ Gifts is less than the value of the item(s) purchased, the Participant/ Winner must pay the



difference.

- xiv. To avoid further doubt, where Prizes/ Gifts are in the form of certificates/vouchers for dining, travel, entertainment and/or hotel accommodation purposes issued, such Prizes/ Gifts do not constitute a reservation or booking. Participants/Winners will have to make their own reservations based on the terms and conditions applicable to using them.
- xv. In that respect, each and every Eligible Person/ Participant/Winner understands that the terms and conditions specified in the Prizes/ Gifts, where applicable, are beyond the Bank's control and are determined by the supplier. Any disputes(s) arising out of the terms and conditions applicable to such Prize(s) / Gift(s). the Bank is not responsible for investigating or resolving any disputes between any Winner/Participant and the supplier and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- xvi. The Prizes may be subject to income tax or other relevant tax applicable. It is the Winner's responsibility to ensure that he/she understand applicable tax obligations with respect to the relevant Prizes and seek professional advice if necessary. For the avoidance of doubt, it is the Winner's obligation to settle any applicable taxes for the relevant Prizes, the Bank is under no obligation to advice and/or pay any applicable taxes to any government authority including Inland Revenue Board for the relevant Prize Winner.
- xvii. If there is any dispute or non-receipt of the Prize/ Gift, Winners are required to contact CitiPhone at 03-2383 0000 by **31 May 2023** at the latest to request an inquiry. No request for any inquiry will be entertained after **31 May 2023**.

## 15. Consent & Publicity

- 15.1 Eligible Persons, Eligible Persons 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 the Bank and/or the judges and, to the fullest extent permitted by law, to have consented to and authorized the Bank to disclose their particulars to the third party service providers, appointed agency and participating merchants engaged by the Bank for purposes of the Campaign. The Bank warrants that the disclosure of such particulars to any third-party service providers shall be limited to the Eligible Persons' or Eligible Persons' or Winners' names, addresses, telephone numbers and last 6 digits of NRIC / Passport numbers and shall be used only in relation to and for purposes of the Campaign including fulfilment. The Bank'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.
- 15.2 By replying to the Campaign Q&A (by way of SMS or phone call) and/or accepting the Prize(s), the Eligible Persons/Eligible Persons and /or Winners is/are deemed to have accepted the Campaign Terms & Conditions and consenting the winner's details to be announced by the Bank on the Campaign Website.



15.3 Each of the Eligible Persons and/or Winners is/are deemed to have given his/her consent and authorization to the Bank to use his/her name and any photographs taken or other information approved by the Eligible Persons, Eligible Persons and/or Winners for current and future advertising and publicity purposes relating to the Contest. Eligible Persons, Eligible Persons and/or Winners also agree to be featured in any publicity material relating to the Contest. No fee will be paid to the Eligible Persons/ Winners for any of the foregoing.

16. Other Terms and Conditions

16.1 If the Prize is to be awarded to an Eligible Person but the Bank discovers that the Winner is a person who:

- (a) is not eligible for the Campaign;
- (b) any of his/her Citibank Credit Card account(s) and/ or Citibank Instalment Loan is closed by the Bank for any reason whatsoever;
- (c) does not hold an active Citi Card or any Citibank Instalment Loan account which entitle the customer to participate in this Campaign; and/or
- (d) has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his use of any of the Bank's services or facilities (including Citibank Online),

The Bank reserves the right to disqualify such Eligible Person from the Campaign and/or receiving the Prize.

16.2 The Bank 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. The Bank shall not be responsible for any failures or delays in the transmission of evidence of sales transactions by any card associations, merchant establishments or any other parties. The Bank shall not be responsible for any failures or delays in the processing and booking of applied Citi products.

16.3 The Bank's decision on ALL matters relating to the Campaign including shortlisting of winner and selection of winner will be final and binding.

16.4 For the purposes determining the Qualifying Amount, the Bank shall rely solely on its records of the successfully approved Qualifying Product during the Contest Entries Collection Period and the said records shall be considered as final and accurate.

16.5 To the fullest extent permitted by law, by participating in this Campaign, each and every Eligible Person is agreeing that he/she will not hold the Bank 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. Any liability that the Bank may have to any Eligible Person/ Eligible Person/ Winner or any other person (if any) is limited to Direct Damages only, "Direct Damages" means actual damages or losses suffered by the Eligible Person/Eligible Person/Winner or any other party (if any) as a result of a direct and immediate action by the Bank and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of



- profits, business or value, whether or not foreseeable.
- 16.6 The Bank 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 the Bank.
- 16.7 The Bank 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 the Campaign Website or on Citibank Online, accessible at [www.citibank.com.my](http://www.citibank.com.my) or in any other manner as Citibank deems fit. In this respect, the Eligible Persons 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 the Bank may effect from time to time. Eligible Persons 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 the Bank of this Campaign will not entitle the Eligible Person to any compensation against the Bank for any and all loss or damage that may be suffered or incurred by the Eligible Person as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
- 16.8 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.
- 16.9 This Campaign is not opened to, and the products and services mentioned in this Campaign terms and conditions are not offered to individuals' resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, The Vatican, Isle of Man or the UK. This Campaign is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
- 16.10 These Terms and Conditions are governed by and construed under the laws of Malaysia.

## 17. Privacy Policy

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable 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.

Please refer to our Notice and Choice Principal Statement accessible via [https://www.citibank.com.my/privacyEng/PDPA\\_Eng.pdf](https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf) which outlines how we intend to deliver all the rights and protections you are entitled to in respect.