

KUWAIT FINANCE HOUSE (KFH) MALAYSIA HOME FINANCING-i ZERO ENTRY COST (ZEC) CAMPAIGN.

1. Kuwait Finance House (Malaysia) Berhad Home Financing-i Zero Entry Cost (ZEC) Campaign (hereinafter referred to as “Campaign”) is organized by Kuwait Finance House (Malaysia) Berhad (hereinafter referred to as “KFH Malaysia”) and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, the Eligible Participant(s) (as defined in Clause 3 below) hereby expressly agree to be bound by these Terms and Conditions and that any decisions made by KFH Malaysia in respect of the Campaign shall be final and binding.
2. The Campaign commences from 15 April 2024 (00:00) and shall end on 31st December 2024 (23:59) (hereinafter referred to as “Campaign Period”).
3. Campaign Eligibility

The Campaign is open to eligible customers of KFH Malaysia who are of good standing as determined by KFH Malaysia (hereinafter referred to as “Eligible Participant(s)”). The eligibility criteria are described as below: -

- a. Malaysian citizen with a minimum age of 18 who applies for KFH Ijarah Muntahiah Bi Tamlik Asset Acquisition Financing-i (KFH Home Financing-i) with a minimum facility amount of RM300,000.00;
- b. Financing purchase of completed residential properties via sub-sale or direct from developers or refinancing of existing completed residential property facility with other financial institutions; and
- c. Must be completed residential property located in the selected areas determined by KFH Malaysia as follows:
 - i. Klang Valley
 - ii. Johor Bahru
 - iii. Penang

4. Campaign conditions and features:

- a. KFH Malaysia will absorb the valuation fees together with the *legal fees and stamp duties relating to the financing documents.
**Note: Excluding the fees and charges related to the Sale and Purchase Agreement and Memorandum of Transfer which shall be borne by the Eligible Participants.*
- b. The preparation and completion of security documentation under this Campaign must be assigned only to KFH Malaysia’s panel Campaign lawyers and panel valuers.
- c. Credit protection for the facility amount must be taken up from KFH Malaysia’s panel takaful operator.
- d. The financing application has to be submitted to KFH Malaysia during the Campaign Period.
- e. All applications are subject to KFH Malaysia’s approval and credit evaluation.
- f. All approved applications are subjected to the prepayment clause. For facility settled within a period of 8 years from the date of full disbursement, KFH Malaysia may require the customer to purchase the property on as is where is

basis at the Exercise Price which the amount of rebate (ibra') shall be reduced accordance to the amount of entry cost bear by KFH Malaysia earlier or any other amount given by KFH Malaysia during settlement.

5. General Terms and Conditions

- a. KFH Malaysia reserves its rights to vary, delete or add to any of these Terms and Conditions contained herein wholly or in part, and may terminate or extend the Campaign Period by giving a maximum of twenty-one (21) calendar day's prior notice. KFH Malaysia may give such notice or communication to Eligible Participants through any modes or methods deemed appropriate including but not limited to by post, notification in the mass media, notice at KFH Malaysia's branches, notice in the periodic statement of account, electronic transmission (including via facsimile, emails, mobile phones, other devices or the internet) notice at KFH Malaysia's website, ATM or other terminals under the control of KFH Malaysia. These Terms and Conditions can be accessed at www.kfh.com.my.
- b. KFH Malaysia reserves the right to cancel terminate or suspend the Campaign for any reason whatsoever, with twenty-one (21) calendar day's prior notice. KFH Malaysia may give such notice or communication to Eligible Participants through any modes or methods deemed appropriate including but not limited to by post, notification in the mass media, notice at KFH Malaysia's branches, notice in the periodic statement of account, electronic transmission (including via facsimile, emails, mobile phones, other devices or the internet) notice at KFH Malaysia's website, ATM or other terminals under the control of KFH Malaysia. These Terms and Conditions can be accessed at www.kfh.com.my. For the avoidance of doubt, cancellation, termination or suspension of the Campaign by KFH Malaysia, the Eligible Participants are not entitled to claim or seek compensation against KFH Malaysia or any of its affiliates for any loss or damage suffered or incurred as a direct and indirect result of the act of cancellation, termination or suspension.
- c. These Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including but not limited to, printed flyers or buntings), or any advertisements on this Campaign.
- d. By participating in this Campaign, Eligible Participants are deemed to have read, understood and agreed to be bound by these Terms and Conditions and any decision of KFH Malaysia and agree and consent to allow his/her personal data being collected, processed and used by KFH Malaysia for purpose of this Campaign.
- e. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and Eligible Participants therefore agree to submit to the exclusive jurisdiction of the courts of Malaysia in all disputes arising out of or relating to this Campaign.



- f. Save and except for the specific Terms and Conditions stated herein for the Campaign, all other Terms and Conditions governing KFH Malaysia's products shall continue to apply.

This terms and conditions effective on 15/4/2024 until the campaign ends or further notice, under discretion of KFH Malaysia