

TERMS AND CONDITIONS FOR KFH MALAYSIA DRAWS CAMPAIGN (“CAMPAIGN”)

KFH Libshara Account-i is protected by PIDM up to RM250,000 for each depositor.

1. Campaign Period

- 1.1. This KFH Draws Campaign (“Campaign”) is organised by Kuwait Finance House (Malaysia) Berhad (“KFH Malaysia”) and will commence from 00:00 hours (GMT+8) on 1 April 2023 until 23:59 (GMT+8) hours on 31 March 2024 (both dates inclusive) (“Campaign Period”).
- 1.2. KFH Malaysia reserves its right and discretion to vary or amend the Campaign Period at any time with prior notice, without assigning any reason whatsoever.

2. Eligibility

- 2.1. The Campaign is open to all new and existing individual customers of KFH Malaysia age 18 years and above, whom are residents and non-residents of Malaysia (“Customers”).
- 2.2. The product eligible for this Campaign is as follows: (“Participating Product”)
 - KFH Libshara Account-i (Individual and Joint accounts) (“Libshara-i”);
- 2.3. For joint customers of Libshara-i, only the primary account holder will qualify to participate.

3. Draw Categories and Frequencies (Please refer to Appendix A for the full Draw Schedule)

Draw Category	Prize Category	Frequency	No. of Winners	
			Per Draw	Per Campaign
Monthly Draw	Monthly Prize	5	18	90
	Monthly Consolation	5	18	90
Monthly Festive Draw - Hari Raya	Duit Raya Prize	1	8	8
	Duit Raya Consolation	1	10	10
Monthly Festive Draw - Merdeka	Merdeka 1 st Prize	1	22	22
	Merdeka 2 nd Prize	1	22	22
	Merdeka Consolation	1	22	22
Monthly Festive Draw - CNY 2024	Ang Pau Prize	1	8	8
	Ang Pau Consolation	1	10	10
Quarterly Draw	Quarterly Prize	2	10	20
	Quarterly Consolation	2	8	16
Quarterly Draw - Year End Special (YES)	YES Prize	1	8	8
	YES Consolation	1	10	10
Grand Draw	Grand Prize	1	1	1
	Second Prize	1	2	2
	Third Prize	1	3	3
	Consolation Prize	1	12	12
TOTAL WINNERS				354

4. Qualifying Criteria

4.1. Minimum Amount

The Customer is required to have and maintain the minimum average current balance amount in the Participating Products as follows:

Participating Product	Minimum Amount		
	Monthly & Festive Draws	Quarterly & Year End Special Draws	Grand Draw
Libshara-i	RM100 average current balance maintained during specified draw period	RM1,000 average current balance maintained during specified draw period	RM5,000 average current balance maintained during specified draw period

- The Average Current Balance (“ACB”) is determined by computing the sum of every end-day current balance (as at 23:59 (GMT+8) hours) in Libshara-i in that specific deposit period divided by the number of days in that specified period (as stipulated in Appendix A). The formula for calculating the AAB is as follows:

<p>ACB Calculation:</p> $= \frac{\text{Sum of end-day current balance in Libshara of the respective draw period}}{\text{No. of days of the respective draw period}}$
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4.2. Draw Entries

Monthly & Festive Draws	1 Draw Entry for every RM100 ACB
Quarterly & Year End Special Draws	1 Draw Entry for every RM1,000 ACB
Grand Draw	1 Draw Entry for every RM5,000 ACB

- Illustration of draw entries calculation

1) Monthly / Festive Draws

Date	1/4/23 - 10/4/23	11/4/23 - 20/4/23	21/4/23 - 25/4/23	26/4/23 - 30/4/23
End-day Current Balance	RM1,200	RM500	RM1,500	RM200
Total	1,200 x 10 days = RM12,000	500 x 10 days = RM5,000	1,500 x 5 days = RM7,500	200 x 5 days = RM1,000

Note: Above calculation for illustration purposes only.

Total number of days in April monthly draw: 30 days
 Total Sum: RM12,000 + RM5,000 + RM7,500 + RM1,000 = RM25,500
 ACB for April monthly draw: RM25,500 / 30 = RM850 (round down to the nearest hundred)
 Number of eligible draw entries: 800 / 100 = 8 draw entries

2) Quarterly / Year End Special Draws

Date	1/4/23 - 30/4/22	1/5/23 - 22/5/23	23/5/23 - 31/5/23	1/6/23 - 30/6/23
End-day Current Balance	RM5,000	RM600	RM6,000	RM1,000
Total	5,000 x 30 days = RM150,000	500 x 22 days = RM11,000	6,000 x 9 days = RM54,000	1,000 x 30 days = RM30,000

Note: Above calculation for illustration purposes only.

Total number of days from April to June quarterly draw: 91 days
 Total Sum: RM150,000 + RM11,000 + RM54,000 + RM30,000 = RM245,000
 ACB for April quarterly draw: RM245,000 / 91 = RM2,692.31 (round down to the nearest thousand)
 Number of eligible draw entries: 2,000 / 1,000 = 2 draw entries

- KFH Malaysia at its discretion may review the Qualifying Criteria at any time and from time to time as it deems fit and appropriate.
- Customers who have complied with the Qualifying Criteria as stated in Clause 4 hereinafter, shall be referred to as “Participants”.
- Participants with higher number of draws entries may stand a higher chance of winning, subject to the draws being performed.

5. Winner Selection

- 5.1. Draw dates will be published at KFH Malaysia’s corporate website kfh.com.my (“Draw Date”). However, KFH Malaysia may review the dates or frequency of the prize draw from time to time at its discretion.
- 5.2. For clarity, when a quarterly draw is scheduled to be held, no monthly draw will be executed. The same approach will also be implemented for the scheduled grand draw (as stipulated in Appendix A), of which no quarterly and monthly draw will be executed.
- 5.3. All qualified entries will be put in a pool and draws will be made on the respective Draw Dates.

- 5.4. A minimum current balance of RM100 (for monthly / festive draw), RM1,000 (quarterly/YES draw) and RM5,000 (grand draw) must be maintained in KFH Libshara account-i at any time to qualify for the prizes.
- 5.5. The respective draws will be carried out in the presence of KFH Malaysia's selection committee as well as an independent party. Short-listed Winners will have to answer one (1) challenge question before being declared as a prize winner ("Winners").
- 5.6. The Short-listed Winners will be contacted by KFH Malaysia on best effort basis, via his / her latest telephone number(s) furnished to KFH Malaysia during the opening of account / application for financing. A maximum of three (3) attempts will be made to contact the Short-listed Winners within two (2) different business days, from Mondays to Fridays between 10am and 6pm.
- 5.7. KFH Malaysia's selection committee shall have the right to replace or select other Short-listed Winners who have missed their chance to win, including but not limited to the following circumstances:
 - i. Short-listed Winner continues to remain uncontactable;
 - ii. Short-listed Winner answers the challenge question incorrectly;
 - iii. Short-listed Winner has appointed another person / representative to answer the challenge question on his / her behalf;
 - iv. Short-listed Winner has volunteered to disclaim / waive his / her cash prize;
 - v. Short-listed Winner declines or refuses to attend any of the following events for marketing / publicity purposes, which shall be arranged by KFH Malaysia, such as the prize giving ceremony, press interview or photoshoot session (applicable for Grand Draw category);
 - vi. Unsuccessful fulfillment / courier attempt(s) made to the Winners as per KFH Malaysia's record; or;
 - vii. Short-listed Winner commits breach of any of the terms and conditions including any of hidden covenant or undertaking herein.
- 5.8. The Winners listing will be posted onto KFH Malaysia's corporate website at kfh.com.my or any other methods deemed suitable or practical by KFH Malaysia within 14 working days from the respective Draw Period.
- 5.9. All decisions by KFH Malaysia's winner selection committee shall be deemed final and conclusive. No correspondences, queries, appeals or protests will be entertained.
- 5.10. Each participant is only entitled to a maximum of:
 - i. One (1) monthly prize per month; and / or
 - ii. One (1) quarterly prize per quarter; and / or
 - iii. One (1) grand prize per year.
- 5.11. All Winners will not be entitled to enter the following one (1) month / quarter of the same Draw Category if they have already won, but they are still eligible to enter the draws thereafter subject to a maximum of Two (2) times having won per category, per customer. The illustration per table below.

Winner	Category : Monthly / Festive Draw			Category : Quarterly / Year End Special Draw			Category : Grand Draw
	Apr	May	Jun	Q1	Q2	Q3	
Winner A	WON	X	✓	✓	WON	X	✓
Winner B	✓	WON	X	WON	X	✓	✓
Winner C	✓	✓	✓	✓	✓	WON	✓

Note: ✓ signed refers to eligible to win and X refers to ineligible to win

6. Prizes

6.1. The sum of the Cash Prizes will be credited into the respective Libshara-i Winners account within 14 working days from the Winners' announcement date.

Category	Prize Category	Prizes
Monthly Draw	Monthly Prize	RM1,180 x 18 winners
	Monthly Consolation	RM518 x 18 winners
Monthly Festive Draw - Hari Raya	Duit Raya Prize	RM818 x 8 winners
	Duit Raya Consolation	RM418 x 10 winners
Monthly Festive Draw - Merdeka	Merdeka 1 st Prize	RM1,500 x 22 winners
	Merdeka 2 nd Prize	RM1,000 x 22 winners
	Merdeka Consolation	RM500 x 22 winners
Monthly Festive Draw - CNY 2024	Ang Pau Prize	RM818 x 8 winners
	Ang Pau Consolation	RM418 x 10 winners
Quarterly Draw	Quarterly Prize	RM10,180 x 10 winners
	Quarterly Consolation	RM5,180 x 8 winners
Year End Special Draw	YES Prize	30gm Gold x 8 winners
	YES Consolation	18gm Gold x 10 winners
Grand Draw	Grand Prize	1kg Gold x 1 winner
	Second Prize	518gm Gold x 2 winners
	Third Prize	118gm Gold x 3 winners
	Consolation Prize	18gm Gold x 12 winners

7. General

7.1. All Participants hereby agree to the following:

- i. Consent and authorise KFH Malaysia to disclose, advertise or publish their name and identity in any media, advertising or marketing materials including interviews, prize-giving or other publicity events arranged by KFH Malaysia;
- ii. Grant KFH Malaysia with an absolute and unrestricted right to modify, use and / or publish images, name and MyKad / Passport of the Winners



- for any marketing or commercial purpose without any compensation or payment whatsoever; and
- iii. Attend and participate in any of the following events to be arranged by KFH Malaysia such as the prize giving ceremony, press interview, photoshoot session or any other publicity events
- 7.2. KFH Malaysia reserves its discretion to vary, delete or add to any of these terms and conditions contained herein wholly or in part by giving a minimum of twenty-one (21) calendar days' prior notice. KFH Malaysia may give such notice or communication to Participants through any modes or methods as it deems appropriate including, without limitation, by post, notification in the mass media, posting the notice in KFH Malaysia's branches, inserting the notice into the periodic statement of account, electronic transmission (including via facsimile, mobile phones, other devices or the internet) or posting at KFH Malaysia's website or at ATM or other terminals under the control of KFH Malaysia. These terms and conditions can be accessed at kfh.com.my.
- 7.3. Participants / Winners shall be solely responsible for any taxes and / or duties payable in connection with his / her participation in the Campaign including redeeming, receiving or using the Prizes, if any.
- 7.4. These terms and conditions shall prevail over any provision or representation contained in any promotional materials (including without limitation, printed flyers or buntings), or any advertisements on this product.
- 7.5. Decisions relating to the Campaign are final and binding on all Participants / Winners. If any matter arises which are not covered in these terms and conditions, they will be determined by KFH Malaysia.
- 7.6. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia, and Participants therefore agree to submit to the exclusive jurisdiction of the courts in Malaysia.
- 7.7. Save and except for the specific terms and conditions stated herein, all other terms and conditions governing the Participating Products shall continue to apply.

Appendix A: KFH Libshara Account-i Draw Schedule

Draw Category	Deposit Period	Draw Date
APRIL Monthly Festive Draw: Hari Raya	1 Apr - 30 Apr 2023	10 May 2023
MAY Monthly Draw: Month 1	1 May - 31 May 2023	8 June 2023
JUNE Quarterly Draw: Quarter 1	1 Apr - 30 Jun 2023	12 July 2023
JULY Monthly Draw: Month 2	1 Jul - 31 Jul 2023	9 August 2023
AUGUST Monthly Festive Draw: Merdeka	1 Aug - 31 Aug 2023	13 September 2023
SEPTEMBER Quarterly Draw: Quarter 2	1 Jul - 30 Sep 2023	11 October 2023
OCTOBER Monthly Draw: Month 3	1 Oct - 31 Oct 2023	8 November 2023
NOVEMBER Monthly Draw: Month 4	1 Nov - 30 Nov 2023	13 December 2023
DECEMBER Quarterly Draw: Year End Special Draw	1 Oct - 31 Dec 2023	10 January 2024
JANUARY Monthly Draw: Month 5	1 Jan - 31 Jan 2024	8 February 2024
FEBRUARY Monthly Festive Draw: CNY	1 Feb - 28 Feb 2024	7 March 2024
Grand Draw	1 Apr 2023 - 31 Mar 2024	11 April 2024