

TERMS AND CONDITIONS FOR KFH LIBSHARA ACCOUNT-i 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 2024 until 23:59 (GMT+8) hours on 31 March 2025 (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 Winner	
			Per Draw	Per Campaign
Quarterly Draw	First Prize	2	5	10
	Consolation Prize	2	4	8
	New-To-Bank	2	4	8
	Loyalty Prize	2	5	10
Year-End Special Draw	First Prize	1	5	5
	Consolation Prize	1	4	4
	New-To-Bank	1	4	4
	Loyalty Prize	1	5	5
Grand Draw	First Prize	1	1	1
	Second Prize	1	1	1
	Third Prize	1	1	1
	Consolation	1	15	15
Total Winners				72

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		
	Quarterly Draw and Year End Special Draws		Grand Draw
KFH Libshara Account-i	RM1,000 average current balance maintained during specified draw period for First, Consolation and New to Bank Prizes	RM500 average current balance maintained during specified draw period for Loyalty Prizes	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 ACB is as follows:

ACB Calculation	
=	$\frac{\text{Sum of end-day current balance in KFH Libshara Account-i of the respective draw period}}{\text{No. of days of the respective draw period}}$

4.2. Draw Categories and Entries

Quarterly and Year End Special Draw	Grand Draw
a. First and Consolation Prizes <ul style="list-style-type: none"> 8 draw entries for every RM1,000 ACB 	8 draw entries for every RM5,000 ACB
b. New to Bank Prizes - KFH Libshara Account-i opened during respective draw frequency period and active. <ul style="list-style-type: none"> 8 draw entries for every RM1,000 ACB Additional 1 draw entry 	
c. Loyalty Prizes - KFH Libshara Account-i opened between 2017 - 2023 and active. <ul style="list-style-type: none"> 8 draw entries for every RM500 ACB 	

- Illustration of draw entries calculation

a. Quarterly and Year End Special Draw

Date	1/4/2024 to 30/4/2024	1/5/2024 to 31/5/2024	1/6/2024 to 30/6/2024
End-Day Current Balance (RM)	5,000	8,000	10,000
Total	RM5,000 x 30 days = RM150,000	RM8,000 x 31 days = RM248,000	RM10,000 x 30 days = RM300,000

Note: The above calculation is for illustration purposes only

- Total Days : 91 days
- Total Sum : RM150,000 + RM248,000 + RM300,000 = RM698,000
- ACB : RM698,000 / 91 days = RM7,670.33, round down to the nearest thousands; RM7,000
- Draw Entry Eligible : If RM1,000 ACB = 8 draw entries, RM7,000 ACB = **56 draw entries**

b. Grand Draw

Date	1/4/2024 to 30/9/2024	1/10/2024 to 31/3/2025
End-Day Current Balance (RM)	10,000	25,000
Total	RM10,000 x 183 days = RM1,830,000	RM25,000 x 182 days = RM4,550,000

Note: The above calculation is for illustration purposes only

- Total Days : 365 days
- Total Sum : RM1,830,000 + RM4,550,000 = RM6,380,000
- ACB : RM6,380,000 / 365 days = RM17,479.45, round down to the nearest thousand; RM17,000
- Draw Entry Eligible : If RM5,000 ACB = 8 draw entries, RM17,000 ACB = **24 draw entries**

c. New to Bank Prizes

Date	5/4/2024 to 30/4/2024	1/5/2024 to 31/5/2024	1/6/2024 to 30/6/2024
End-Day Current Balance (RM)	5,000	8,000	10,000
Total	RM5,000 x 26 days = RM130,000	RM8,000 x 31 days = RM248,000	RM10,000 x 30 days = RM300,000

Note: The above calculation is for illustration purposes only

- Account Opening : 5 April 2024
- Draw Period : Quarter 1 - April to June 2024
- Total Days : 87 days
- Total Sum : RM130,000 + RM248,000 + RM300,000 = RM678,000
- ACB : RM678,000 / 87 days = RM7,793.10, round down to the nearest thousands; RM7,000
- Draw Entry Eligible : If RM1,000 ACB = 8 draw entries, RM7,000 ACB = 56 draw entries + 1 additional draw entry = **57 draw entries**

d. Loyalty Prizes

Date	1/4/2024 to 30/4/2024	1/5/2024 to 31/5/2024	1/6/2024 to 30/6/2024
End-Day Current Balance (RM)	5,000	8,000	10,000
Total	RM5,000 x 30 days = RM150,000	RM8,000 x 31 days = RM248,000	RM10,000 x 30 days = RM300,000

Note: The above calculation is for illustration purposes only

- Account Opening : 2017
- Total Days : 91 days
- Total Sum : RM150,000 + RM248,000 + RM300,000 = RM698,000
- ACB : RM698,000 / 91 days = RM7,670.32, round down to the nearest thousands; RM7,000
- Draw Entry Eligible : If RM500 ACB = 8 draw entries, RM7,000 ACB = **112 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. All qualified entries will be put in a pool and draws will be made on the respective Draw Dates.
- 5.3. A minimum average current balance of RM500 (for Loyalty Prizes in Quarterly / Year End Special Draw) RM1,000 (Quarterly / Year End Special Draw) and RM5,000 (Grand Draw) must be maintained in KFH Libshara account-i during the draw period to qualify for the prizes.
- 5.4. 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”).
- 5.5. 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.
- 5.6. 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.
- 5.7. 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.
- 5.8. All decisions by KFH Malaysia’s winner selection committee shall be deemed final and conclusive. No correspondences, queries, appeals or protests will be entertained.
- 5.9. Each participant is only entitled to a maximum of:
 - i) One (1) quarterly prize per quarter; and / or
 - ii) One (1) grand prize per year.

5.10. All Winners will not be entitled to enter the following one (1) quarter of the same Draw Category if they have already won, but they are still eligible to enter the draws. The illustration per table below.

Winner	Category: Quarterly / Year End Special Draw			Category: Grand Draw
	Q1	Q2	Year End Special	
A	Won	X	✓	✓
B	✓	Won	X	✓
C	✓	✓	Won	✓

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

6. Prizes and Fulfillment

6.1. The Cash and Gold Prizes will be credited into their KFH Libshara Account-i or KFH Gold Account-i respectively within 14 working days from the winner's announcement date.

6.2. Prizes

Category	Prize Category	Prizes
Quarterly Draw (2 times)	First Prize	<ul style="list-style-type: none"> Travel Voucher worth RM10,000 10gram Gold RM10,000 Cash
	Consolation Prize	<ul style="list-style-type: none"> RM3,000 Cash
	New-To-Bank	<ul style="list-style-type: none"> RM1,000 Cash
	Loyalty Prize	<ul style="list-style-type: none"> 10gram Gold RM5,000 Cash
Year End Special	First Prize	<ul style="list-style-type: none"> Travel Voucher worth RM15,000 20gram Gold RM20,000 Cash
	Consolation Prize	<ul style="list-style-type: none"> RM5,000 Cash
	New-To-Bank	<ul style="list-style-type: none"> RM2,000 Cash
	Loyalty Prize	<ul style="list-style-type: none"> 10gram Gold RM10,000 Cash
Grand	First Prize	<ul style="list-style-type: none"> Travel Voucher worth RM25,000 100gram Gold RM100,000 Cash
	Second Prize	<ul style="list-style-type: none"> Travel Voucher worth RM15,000 50gram Gold RM50,000 Cash
	Third Prize	<ul style="list-style-type: none"> Travel Voucher worth RM10,000 20gram Gold RM20,000 Cash
	Consolation	<ul style="list-style-type: none"> RM4,000 Cash

6.3. Travel Voucher Fulfillment

- i) The travel voucher is redeemable through Appointed Travel Agency ("ATA") only and subject to availability and blackout dates may apply, under discretion of the ATA.
- ii) Validity of travel voucher will be subject to the ATA discretion and winners. KFH Malaysia will not be responsible for the expiry of the travel voucher.

- iii) The travel voucher is subject to its terms and conditions and is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
- iv) Winners are responsible for all additional costs associated with the travel, including but not limited to cost for accommodation, meals, taxes, fees, and surcharges, in which not included in the travel voucher issued by the ATA.
- v) Any dispute(s) arising from the Campaign Prize must be settled directly by the Winner and the ATA. KFH Malaysia is not responsible for investigating or resolving any disputes between the Winner and ATA and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- vi) The winners hereby acknowledge and agree that KFH Malaysia excludes all warranty and/or liability in connection with the travel voucher. Participants shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident resulting from the participation of the Campaign, redemption and/or usage of the travel voucher. KFH Malaysia shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the winner as a result of the participation in the Campaign and/or use of the travel voucher.
- vii) The visual of the Prize on KFH Malaysia's Website or any official promotional materials for this Campaign serves for illustration purposes only.

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 the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and 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

Libshara Draw Schedule (1 April 2024 - 31 March 2025)

Draw Category	Deposit Period	Draw Date
JUNE Quarterly Draw: Quarter 1	1 Apr - 30 Jun 2024	10 Jul 2024
SEPTEMBER Quarterly Draw: Quarter 2	1 Jul - 30 Sep 2024	10 Oct 2024
DECEMBER Quarterly Draw: Year End Special Draw	1 Oct - 31 Dec 2024	9 Jan 2025
Grand Draw	1 Apr 2024 - 31 Mar 2025	10 Apr 2025