



JomPAY Nationwide Campaign ("Promotion/Promotion Terms and Conditions")

1. Definition

- (a) **"Additional Terms and Conditions"** means the terms and conditions that govern the weekly and monthly prizes as determined by the Participating Banks.
- (b) **"JomPAY"** means a national initiative supported by Participating Banks to enable online bill and invoice payments across Malaysia.
- (c) **"JomPAY Billers"** means Billers that have registered to participate in JomPAY.
- (d) **"JomPAY Transaction"** means the successful payment of any bills or invoices of a JomPAY Biller via JomPAY, for any amount. The JomPAY Transaction is to be carried out during the Promotion Period through any preferred Internet or Mobile Banking channels of the Participating Banks.
- (e) **"Organizer"** means Payments Network Malaysia Sdn. Bhd. (Company No.836743-D)
- (f) **"Participating Banks"** means the list of Banks as set out in Table 1 below.
- (g) **"Prizes"** means the prizes set out in Clause 4 below.

2. Promotion Period

- (a) The Promotion shall run from 00:00 hours (GMT+8) on 15th July 2019 until 23:59 (GMT+8) hours on 31st October 2019 (both dates inclusive) (**"Promotion Period"**).

3. Eligibility and Qualifying Criteria

- (a) This Promotion is open to all customers (retail banks only) who perform the JomPAY Transaction(s) during the Promotion Period and holds a valid identification document (example: identity card or passport) (**"Eligible Customers"**). **customers are not allowed to perform split payments of any bills/invoices of a JomPAY biller for this Promotion. For eg, if you are paying a JomPAY biller's bills/invoice amounting to RM90, you are not allowed to split the payment into three split transactions of RM30. Otherwise the split transactions will not be counted or eligible for winning any prizes.**
- (b) JomPAY Transactions which are incomplete or performed before or after the Promotion Period shall not be accepted and will be forfeited.
- (c) The eligibility requirements to participate in this Promotion are as follows :
 - i. Only customers who are above eighteen (18) years of age shall be eligible to participate;



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- ii. The Organizer, its' affiliates and related companies, directors, officers and employees as well as their parents, spouse and children are not eligible to participate in this Promotion nor win any prizes;
 - iii. Customers' that hold any accounts with the Participating Banks shall NOT be terminated, suspended, cancelled or dormant within the Promotion Period;
 - iv. Customers that hold any accounts with the Participating Banks shall NOT be delinquent or unsatisfactorily conducted as determined by the Participating Banks at its sole and absolute discretion;
 - v. Customers who have NOT become insane, declared bankrupt or have legal proceedings of any nature instituted against them shall be eligible to participate.
- (d) Customers are also required to refer to each Participating Bank's Additional Terms and Conditions as specified in the respective Participating Bank's website (if any).

4. Prizes

Category	Prize	Number of winners
Grand Prize	<p>All expense paid trip (inclusive of flight, accommodation and on ground programme) to one (1) of the 7 Wonders of the World (Modern World) destinations for 2 pax. The following destinations comprise of the 7 Wonders of the World (Modern World) which the Grand Prize winner is entitled to travel to :</p> <ol style="list-style-type: none">1. Brazil2. Chichen Itza, Mexico3. Machu Picchu, Peru4. Petra, Jordan5. Colosseum, Rome6. Great Wall of China, Beijing7. Taj Mahal, India <p><i>Note: The travel destination which the Grand Prize Winner is entitled to travel to will be randomly selected at the prize giving event. The destination selection during the prize giving event will be final and no changes to the destination will be entertained.</i></p>	7
Weekly/Monthly prizes	Please refer to the respective Participating Bank's website on any Weekly/Monthly prizes offered.	



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a) Grand Prize

- i. Eligible Customers who save a JomPAY Biller as 'favourite' and perform the JomPAY Transaction through the listed Participating Banks in Table 1 will be in the running to win one of the Grand Prize (Pay to 'favourite').
- ii. Each JomPAY Transaction performed by an Eligible Customer shall be eligible as one (1) entry.
- iii. The Grand Prize is for 2 pax for each winner.
- iv. The redemption/travel period is from November 2019 until October 2020.
- v. The Grand Prize is not exchangeable for cash and non-transferable. Failure to redeem the Grand Prize and/or travel within the stipulated travel period will result in the Grand Prize being forfeited and/or become unavailable to the Selected Winner.
- vi. The terms and conditions governing the Grand Prize will be communicated to the Selected Winners upon the Grand Prize redemption.
- vii. The Grand Prize shall be managed by Malaysia Airlines Berhad and its appointed partner. The travel dates and travel itinerary shall be provided by Malaysia Airlines Berhad and its appointed partner.
- viii. Winners will be invited to a prize giving event after the Promotion Period where they will be notified of one the destination of the 7 Wonders of the World which they will travel to. The selection of the destination will be final and no changes in destination will be allowed after the prize giving event. .

Table 1

Participating Banks

Affin Bank Berhad	Affin Islamic Bank Berhad	Agrobank
Alliance Bank Malaysia Berhad	Alliance Islamic Bank Malaysia Berhad	Al-Rajhi Banking & Investment Corporation (Malaysia) Berhad
AmBank (M) Berhad	AmBank Islamic Berhad	Bank Islam Malaysia Berhad
Bank Muamalat Malaysia Berhad	Bank Kerjasama Rakyat Malaysia	Bank Simpanan Nasional
Bank of China (Malaysia) Berhad	CIMB Bank Berhad	CIMB Islamic Bank Berhad
Citibank Berhad	Hong Leong Bank Berhad	Hong Leong Islamic Bank Berhad
HSBC Bank Malaysia Berhad	HSBC Amanah Malaysia Berhad	Industrial and Commercial Bank of China (ICBC)
Kuwait Finance House (Malaysia) Berhad	Maybank Berhad	Maybank Islamic Berhad
OCBC Bank (Malaysia) Berhad	OCBC Al-Amin (Malaysia) Berhad	Public Bank Berhad
Public Islamic Bank Berhad	RHB Bank Berhad	RHB Islamic Bank Berhad
Standard Chartered Bank Malaysia Berhad	Standard Chartered Saadiq Berhad	United Overseas Bank (Malaysia) Berhad



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b) Weekly/Monthly Prizes

- i. Eligible Customers who perform any JomPAY Transaction (open payment & pay to 'favourite') within the Promotion Period through the listed Participating Banks in **Table 1** may also be eligible to win Weekly and/or the Monthly Prizes if these prizes are offered by the Participating Banks. . Please refer to the respective Participating Bank's website for more information on any Weekly/Monthly prizes offered.

E.g. Kate adds Maxis as her 'favourite' JomPAY payee and makes payment to her Maxis bill via JomPAY at Bank A; she may win the Grand Prize offered by the Organizer and also the Weekly and/or Monthly Prize if offered by Bank A.

5. Shortlisting of Winners

a) Grand Prizes

- i. A total of Seven (7) Eligible Customers will be selected by the Organizer via a random draw at the end of the Promotion Period; ("**Selected Winners**")
- ii. The Selected Winners will be contacted by the respective Participating Bank to answer two (2) questions. Winners that have successfully answered the 2 (two) questions will be notified immediately and will receive an email notification thereafter.
- iii. Only three (3) attempts of phone calls will be made during office hours, Monday to Friday (9am-5pm).
- iv. In the event the Selected Winners cannot be contacted i.e. voicemail, line busy or fails to answer all questions correctly, the Organizer and/or the respective Participating Bank shall allocate the Grand Prize to the next Selected Winner.

b) Weekly/Monthly Prizes

- i. Eligible Customers will be selected by each respective Participating Bank in accordance with the criteria's specified in the Additional Terms and Conditions under item 7(j) below to win the Weekly and/or Monthly Prizes ("**Selected Winners**").

6. Grand Prize Redemption

- a) The Selected Winner will be contacted by the Participating Bank for the Grand Prize redemption arrangement.



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- b) Visual(s) of the Grand Prize shown in any advertisement, promotional publicity and other materials relating to this Promotion are solely for illustration purposes only.
The Grand Prize excludes visa fee, travel insurance, travel expenses, tipping cost and/or any other incidental costs (overweight luggage's, phone calls, hotel room service) which is not expressly stated in the terms and conditions governing the Grand Prize. Any additional costs incurred before, during and after the travel period, duties, taxes, visas and/or incidental expenses or charges incurred in relation to the Grand Prize shall be solely borne by the Selected Winner.
- c) The Organizer shall not be liable and/or responsible for the transportation costs pertaining to the collection and/or delivery of the Grand Prize..
- d) The Selected Winner is solely responsible for the claim and collection of the Grand Prize at a designated redemption venue determined by the Organizer or Malaysia Airlines Berhad and its appointed partner. The Grand Prize may not be claimed by a third party on the Selected Winner's behalf.
- e) The Organizer and the Participating Bank(s) has no control over the arrangements of the Grand Prize which includes but not limited to the flights, activities, accommodations, and/or transportations and the said arrangements may be subject to change. The Organizer and the Participating Bank accepts no responsibility for any change and/or cancellation of any of the said arrangements.
- f) In the event, for whatever reason, the Selected Winner is unable to collect or accept the Grand Prize, the Selected Winner forfeits any and all claims to the Grand Prize.
- g) Unless otherwise specified in the Promotion Terms and Conditions herein, no substitution or replacement of, or modification to the Grand Prize requested by the Selected Winner will be permitted.

7. General Terms and Conditions

- a. To the fullest extent permitted by law, in no event will the Organizer and the Participating Banks or any of its officers, servants, employees, representatives and /or agents (including, any third party service providers that the Organizer may engage for purposes of this Promotion) be liable for any loss or damages (including loss of income, profits or goodwill or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Promotion, even if the Organizer have been advised on the possibility of such damages in advance, and all such damages are expressly excluded.



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- b. The Organizer shall be entitled to amend, vary, delete or add ("modifications") to any of these Promotion Terms and Conditions and/or substitute or replace the Prizes (Clause 4 above) offered in this Promotion with a similar valued prize and/or to modify, cancel, terminate or suspend the Promotion at any time without prior notice. No compensation in cash or any kind shall be given for any losses or damages suffered or incurred by the Eligible Customers as a result of the above. **Customers are advised to periodically check for updates of this Promotion's Terms and Conditions at the Organizer's or the Participating Banks' websites. If any future modifications of this Promotion's Terms and Conditions are unacceptable to the eligible customers, the eligible customer may discontinue any further participation in this Promotion.**
- c. To the fullest extent permitted by law, the Organizer offers no warranty or representation whatsoever, express, implied or statutory, in relation to the Promotion, the Prizes including, without limitation, the merchantable service quality and fitness for purposes in respect of the Prizes and level of care and skill in respect of the relevant services provided in the Prizes.
- d. For any dispute in relation to the service quality or warranty of the Grand Prize, the Selected Winner(s) shall resolve such dispute with Malaysia Airlines Berhad and its appointed partner without any recourse to the Organizer or the Participating Banks.
- e. For the purpose of clause (c) above, the Selected Winner(s) shall also be bound by the Terms and Conditions of Malaysia Airlines Berhad and its appointed partner in relation to the Grand Prizes.
- f. The Grand Prizes are offered and/or provided solely by Malaysia Airlines Berhad and its appointed partner, under such terms and conditions as determined by Malaysia Airlines Berhad and its appointed partner and the Organizer accepts no liability (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third party) howsoever arising whether in contract, tort, negligence or otherwise in connection with the Grand Prizes, even if the Organizer has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
- g. The Organizer shall not be liable and responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by any Eligible Customer resulting directly or indirectly from this Promotion.
- h. By Participating in the Promotion, Eligible Customers and Selected Winners give their consent to and authorize the Organizer, Participating Banks and Malaysia Airlines Berhad and its appointed partner to collect, use, process their names, masked Identification Numbers (IC) and other particulars ("Personal Data") for the purpose of running the



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- Promotion, including but not limited to announcing and publishing Personal Data and/or photos of Selected Winners at the Participating Bank’s website for advertising and publicity purposes.
- i. All decisions made by the Organizer and/or the Participating Bank in relation to the Promotion including but not limited to the shortlisting, selection of winners and forfeiture of the Prizes shall be final, conclusive and binding.
 - j. This Promotion Terms and Conditions shall be read together with the Additional Terms and Conditions of each Participating Bank (**collectively, “Terms and Conditions”**).
 - k. By participating in the Promotion, Eligible Customers agree to be bound by the Terms and Conditions stated herein. The Promotion Terms and Conditions shall prevail over any inconsistent terms and conditions contained in the Additional Terms and Conditions and/or in any other promotional or advertising materials for the Promotion. In the event of any inconsistency between the English and Bahasa Melayu (if any) version, the English version shall prevail.
 - l. Additional Terms and Conditions by Participating Banks are available at the respective Participating Bank’s websites.
 - m. The Promotion Terms and Conditions shall be governed and construed in accordance with laws of Malaysia.
 - n. Detailed information on the Promotion is available by logging on to www.jompay.com.my at any time during Promotion Period.

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