

KFH DEBIT CARD-i 10.10 SPEND & WIN CAMPAIGN'S TERMS AND CONDITIONS

1. Campaign

- a) The Campaign commences at 00:00 on 10 October 2022 until 23:59 on 10 November 2022, inclusive of both dates ("Campaign Period") unless notified otherwise.
- b) By participating in the Campaign, participants agree to be bound by these Terms and Conditions outlined below.

2. Customer Eligibility

- a) This Campaign is open to all new and existing principal and supplementary cardholders holding a KFH Debit Card-i issued by Kuwait Finance House (Malaysia) Berhad ("the Bank") in Malaysia. Parent or legal guardian is to be named guardian for cardholders below 18 years old applying for a supplementary card, in which all spending will be aggregated to the principal cardholder's account ("Cardholder").
- b) Cardholders participating in this Campaign are required to open and maintain either a KFH Malaysia Savings Account-i or KFH Malaysia Current Account-i ("CASA-i") throughout the Campaign Period, in good standing and without breach of these Terms and Conditions.
- c) Those CASA-i which have been either voluntarily or involuntarily terminated by the Cardholder or cancelled by the Bank for any reason whatsoever at any time during the Campaign Period, shall not be eligible to participate or will be disqualified to participate in this Campaign.
- d) KFH Malaysia's Campaign Organizer (Staff of e-Channels Development & Cards Department) shall not be eligible to participate in the Campaign.
- e) The other staff of KFH Malaysia (except staff of e-Channels Development & Cards Department) may participate in this Campaign.

3. Prize

- a) The Campaign offers prizes as stated below:

Prizes	Total Winner
RM1000	30 Winners

- b) Prizes will be awarded to principal Cardholders who are declared as winners. Each winner is entitled to receive at maximum of only one (1) prize throughout the Campaign Period, subject to meeting the individual spend criteria in Clause 4.
- c) The prizes will be credited into principal Cardholders who are declared as winners of KFH Malaysia Savings Account or KFH Malaysia Current Account-i ("CASA-i")
- d) Prize received cannot be exchanged for any other prize / item / variant / color.

Participation Criteria

- a) In order to participate in this Campaign, the Cardholders are required to transact at any participating retail / merchant outlets, which includes Contact, Contactless and e-Commerce transactions throughout the Campaign Period using their KFH Debit Card-i
- b) Every transaction spent with KFH Debit Card-i with no minimum amount qualifies as a Campaign Entry per example below:

Qualifying Criteria	Campaign Entry
Every transaction spent with KFH Debit Card-i with no minimum amount	1

Example:

Total number of transaction spent with KFH Debit Card-i	Campaign Entry
5 transactions of any amount	5 entries
10 transactions of any amount	10 entries

- c) The Bank shall not be held liable for any unsuccessful transactions performed at any domestic and/or international retail merchant outlets, or delay in posting for any reason whatsoever.
- d) Retail transactions which are EXCLUDED from the computation of the eligible winners selection and minimum spending criteria are as follows:
- i. Cash withdrawals, cash back and any service fees charged by the Bank; or
 - ii. Void transactions; or
 - iii. Disputed transactions or charged-backs made.
- e) The Bank's record of details and date of transactions by the Cardholders shall be final and conclusive evidence, for eligibility to participate and any disputes or complaints shall not be entertained under any circumstances.
- f) Any Cardholders who violate these Terms and Conditions herein, tamper with the operation of the Campaign, perpetrate fraud or abuse, or engage in any conduct that is seemed detrimental or unfair to the Bank, the Campaign or any other participant (in each case determined at the Bank's sole discretion) are subject to disqualification from entry or participation in the Campaign. The Bank reserves the right to disqualify any Cardholder whose eligibility to participate in the Campaign is in question or who is otherwise ineligible to participate in the Campaign or enter into the Campaign, and to have the declared prize(s) for such Cardholder (s) be forfeited forthwith.

4. Winner Selection

- a) Eligible Cardholders will be subject to the Terms and Conditions herein to be eligible to win one (1) prize.
- b) Winners shall be randomly selected via Lucky Draw mechanism.
- c) The winners are required to answer one (1) challenge question correctly, BEFORE being declared as a campaign winner.
- d) Winners will then be contacted by the Bank on best effort basis, with their latest mobile numbers as shown in the Bank's records. A maximum of three (3) attempts will be made to contact the Winners within two (2) different days, from Mondays to Fridays between 10am and 6pm.
- e) The Bank's winner selection committee shall have the absolute right to select other Shortlisted Winners whenever necessary as replacement, including but not limited to, the following scenarios:
 - i. Shortlisted winner continues to remain un-contactable
 - ii. Shortlisted winner fails to answer the challenge question correctly
 - iii. Shortlisted winner has appointed another person / representative to answer the challenge question on his / her behalf
 - iv. Shortlisted winner has volunteered to forfeit their prize
- f) Eligible Cardholders is only entitled to one (1) Prize throughout the Campaign.
- g) All decisions by the Bank's winner selection committee shall be deemed as final and conclusive and no correspondence, queries, appeal or protest will be entertained in any event.

5. Declaration and Authorisation

- a) By participating in this Campaign, all participants hereby agree to the following:
 - i. Provide consent for the Bank to publish their name and identity and any information that the Bank sees fit in any media, advertising or marketing materials including interviews, prize-giving or other publicity events arranged by the Bank; and
 - ii. Grant the Bank the absolute and unrestricted right to modify, use and/or publish images of the participants for any marketing or commercial purpose without payment or compensation.
- b) The Bank reserves the right to vary, delete or add to any of these Terms & Conditions contained herein wholly or in part and may terminate or extend the Campaign Period by giving at least a minimum of twenty-one (21) calendar days prior notice. The Bank may give such notice or communication to Eligible Cardholders through any modes or methods deem appropriate including without limitation by post, by notification in the mass media, by posting the notice at the Bank's branches, by inserting the notice into the periodic statement of account, by electronic transmission (including via facsimile, mobile phones, other devices or the internet) or by posting a notice at the Bank's website or at ATM or other terminals under the control of the Bank. These Terms and

Conditions can be accessed from the Bank's website at kfh.com.my and/or available on request from the Bank's branches or any other delivery channel of the Bank.

- c) These Terms and Conditions shall prevail over any provisions or representations contained in any Campaign materials (including without limitation; printed posters or leaflets) or advertisements on this Campaign.
- d) Decisions relating to this Campaign are final and binding on all Eligible Cardholders. If any matters arise which are not covered in these Terms and Conditions, they will be determined by the Bank at the Bank's sole discretion.
- e) All other terms and conditions governing the CASA-i shall continue to apply.
- f) For the avoidance of doubt, the exercise by the Bank of any of its foregoing rights shall not entitle any Cardholders or Winners to any Prize to claim or seek compensation against the Bank or any of its affiliates.
- g) To the fullest extent permitted by applicable laws, the Bank offer no warranty or representation whatsoever, express, implied or statutory, in relation to the Campaign, the Prizes and services provided by the service providers including, but without limitation, the merchantable quality and fitness for purposes in respect of the Campaign's prizes and level of care and skill in respect of the relevant services.
- h) For the avoidance of doubt, cancellation, termination or suspension of the Campaign by the Bank shall not entitle the participant(s) to claim or seek compensation against the Bank 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.
- i) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the exclusive jurisdiction of the courts of Malaysia.