

“Dapat Duit Raya with DuitNow” Campaign Terms and Conditions

1. Definition

- (a) **“DuitNow”** is an electronic fund transfer service that enables the transfer of funds to the recipient’s DuitNow ID.
- (b) **“DuitNow ID”** refers to Mobile Number, NRIC Number, Police/Army Number, or Passport Number that has been registered with Kuwait Finance House (Malaysia) Berhad’s (KFH Malaysia) account number.
- (c) **“Duit Raya”** means any fund received via the ‘DuitNow ID’ registered with the KFH Malaysia account number.
- (d) **“Eligible Participant”** is defined as a KFH Malaysia Retail Internet Banking user(s) who has registered their DuitNow ID with a KFH Malaysia account.
- (e) **“Prizes”** are the prizes set out in Clause 5 below.
- (f) **“Campaign Period”** refers to the campaign duration date from 1 May 2022, 12.00a.m. until 31 May 2022, 11.59p.m.

2. Terms and Conditions

“Dapat Duit Raya with DuitNow” Campaign (“Campaign”) is organised by Kuwait Finance House (Malaysia) Berhad (Company No.: 200401033666) (“KFH Malaysia”) and is subjected to the Terms and Conditions herein. By participating in the Campaign, the Eligible Participants hereby agree with the Terms and Conditions and any decisions made by KFH Malaysia concerning the Campaign shall be final and binding. The Campaign will commence from 1 May 2022, 12.00a.m. until 31 May 2022, 11.59p.m. (“Campaign Period”).

3. Eligibility Criteria

- (a) This Campaign is open to all KFH Malaysia Retail Internet Banking users who have registered their DuitNow ID with the KFH Malaysia account (“Eligible Participant”).
- (b) Eligible Participant is required to receive *“Duit Raya”* via the registered DuitNow ID with a minimum amount of RM10.00 in a single transaction during the Campaign Period.
- (c) Every *“Duit Raya”* with a minimum of RM10.00 received via the registered DuitNow ID, is entitled to one campaign entry.

Qualifying Criteria	Campaign Entry
Every <i>“Duit Raya”</i> transaction with a minimum of RM10.00	1

Example:

Amount received per transaction	Campaign Entry
RM 9.99	0
RM 10.00	1
RM 1,234.56	1
RM 5,000.00	1

- (d) *“Duit Raya”* received via KFH Account Number and Business Registration Number will not be eligible as an entry for this campaign.
- (e) Eligible Participant must ensure the registered DuitNow ID remains active with KFH Malaysia until winner selection is done.

- (f) The following categories are not entitled to participate in the Campaign:
- KFH Malaysia's Campaign Organiser (Staff of e-Channels Development & Cards Department).
 - Eligible Participant who received "Duit Raya" before or after the Campaign Period.
 - Eligible Participant who de-register DuitNow ID from his/her KFH Malaysia's account or deactivates DuitNow ID before winner selection is done.

4. Selection of Winners

- All qualified entries will be put in a pool and draws will be made at the end of the campaign period.
- Winners will be identified and selected through a random draw by KFH Malaysia. However, the selected Winners are required to answer one (1) challenge question correctly before an Eligible Participant is selected as a winner.
- Winners will be contacted and notified by KFH Malaysia via calls and/or emails or any other mode that KFH Malaysia deems fit and appropriate.
- Announcement of winners will be made via the KFH Malaysia website or social media (Facebook and/or Instagram).

5. Prizes

- (a) The available Prizes for the Campaign are listed as per the table below:

PRIZES	TOTAL WINNERS
RM1,000	20 winners

- The prizes will be credited into the winners' account that is linked to the registered DuitNow ID.
- Winners are only entitled to win one (1) prize throughout the Campaign Period.
- Prize received cannot be exchanged for any other prize / item / variant / colour.

6. Additional Terms

- The Participant hereby agrees that KFH Malaysia shall not in any way be liable for any misuse of the Participants' Details or personal data by any third party which was posted on Instagram, Facebook, or any social media platform.
- All qualified entries will be put in a pool and draws will be made. The respective lucky draws will be carried out in the presence of a ballot committee and the members will be selected by KFH Malaysia.
- KFH Malaysia reserves its absolute right to substitute any of the Prizes with another prize of equivalent value, at any time.
- KFH Malaysia makes no warranties or representations whatsoever with respect to the Prizes and shall not be responsible or liable for any problem and/or damage thereto or arising therefrom.
- KFH Malaysia shall not be responsible or liable for any problem, error (including error in the notification of the Winners of the Promotion), loss, or damage of whatsoever nature suffered by the winners due to any delay and/or failure in receiving and sending the entry form as a result of any network, communication or system error, interruption, omission and/or resulting from participation in this Campaign.

- (f) In the event that the Participants are selected as Winners, the Participants hereby consent KFH Malaysia to release and make public their personal data information including and not limited to the following: name, telephone number, NRIC number, and address on KFH Malaysia's corporate website, Instagram and Facebook. The Winners shall not be entitled to claim ownership or other forms of compensation materials.
- (g) The results announced is final. The decision of KFH Malaysia in relation to every aspect of the Promotion including, but not limited to the type of Prizes and Winners, shall be deemed final and conclusive under any circumstance and neither appeal nor complaint from any of the Participants will be entertained.
- (h) KFH Malaysia reserves the right to ascertain if the Participant is a legitimate entrant and KFH Malaysia reserves the right to disqualify the Participant and his/her entries.
- (i) KFH Malaysia reserves the right 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 with notice to the Customers. KFH Malaysia may give such notice or communication to the Customers through any modes or methods as KFH Malaysia deems appropriate including without limitation by post, by notification in the mass media, by posting the notice in the KFH Malaysia'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 at KFH Malaysia's website, social media or ATM or terminals under the control of KFH Malaysia. The latest Terms and Conditions can be accessed via KFH Malaysia's website at kfh.com.my and/or available upon request from KFH Malaysia's branches or any other delivery channel of KFH Malaysia.
- (j) These Terms & Conditions shall prevail over any provision or representation contained in any promotional materials (including, without limitation, printed posters or leaflets) or advertisements on the Campaign.
- (k) Any matter with regard to the Promotion which is not covered in these Terms & Conditions will be determined solely by KFH Malaysia at its discretion.