

“KFH DuitNow Hari Raya Campaign” Terms and Conditions

1. Definition

- (a) **“DuitNow”** is an electronic fund transfer service that enables the transfer of funds to 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) **“DuitNow Transaction”** means receiving funds via ‘DuitNow ID’ registered with 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 KFH Malaysia account.
- (e) **“Prizes”** are the prizes set out in Clause 5 below.
- (f) **“Campaign Period”** refers to the campaign duration date from 12.00a.m. on 14 April 2021 until 11.59p.m on 14 June 2021.

2. Terms and Conditions

“KFH DuitNow Hari Raya 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 with respect to the Campaign shall be final and binding.

The Campaign will commence from 12.00a.m. on 14 April 2021 until 11.59p.m. on 14 June 2021 (“Campaign Period”).

3. Eligibility Criteria

- (a) This Campaign is open to all of KFH Malaysia Retail Internet Banking users who has registered their DuitNow ID with KFH Malaysia account (“Eligible Participant”).
- (b) Eligible Participant is required to receive “DuitNow” via registered DuitNow ID with a minimum amount of RM10.00 during the Campaign Period.
- (c) Every RM10.00 “DuitNow Transaction” is entitled for Campaign Entry as below: -

Qualifying Criteria	Campaign Entry
Every RM10 fund received via DuitNow ID	1

Example:

Amount Received via DuitNow ID	Campaign Entry
RM99.99	9 entries
RM999.99	99 entries
RM9,999.99	999 entries

- (d) Fund 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:
 - i. KFH Malaysia’s Campaign Organiser (Staff of e-Channels Development & Cards Department and Corporate Communications Department).
 - ii. Eligible Participant who received “DuitNow” before or after the Campaign Period.
 - iii. Eligible Participant who de-register DuitNow ID from his/her KFH Malaysia’s account or deactivate DuitNow ID before winner selection is done.

4. Selection of Winners

- (a) All qualified entries will be put in a pool and draws will be made at the end of the campaign period.
- (b) 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 prior to Eligible Participant being selected as a winner.
- (c) 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.
- (d) Announcement of winners will be made via 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
1st Prize - RM3,000	5 Winners
2nd Prize - RM1,000	25 Winners
3rd Prize - RM500	30 Winners
Consolation Prize - RM200	50 Winners

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

6. Additional Terms

- (a) The Participant hereby agree 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 the Instagram, Facebook or any social media platform.

- (b) 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 whom the members will be selected by KFH Malaysia.
- (c) KFH Malaysia reserves its absolute right to substitute any of the Prizes with another prize of equivalent value, at any time.
- (d) 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.
- (e) KFH Malaysia shall not be responsible or liable for any problem, error (including error in 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 at its absolute discretion 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 without prior 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 at 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.