

TERMS & CONDITIONS FOR DOUBLE REWARDS CAMPAIGN 2022 (“CAMPAIGN”)

The Double Rewards Campaign 2022 is organised by Kuwait Finance House (Malaysia) Berhad (Company Reg. No: 200401033666) (“KFH Malaysia”) and is subject to the Terms and Conditions herein. KFH Malaysia reserves its discretion to vary or amend the Campaign Period at any time with prior notice, without assigning any reasons whatsoever.

1. CAMPAIGN PERIOD

- 1.1. The Campaign runs from 00:00 hours (GMT+8) on 12 December 2022 until 23:59 (GMT+8) hours on 31 March 2023, inclusive of both dates or when the Campaign Reward has been fully redeemed (“Campaign Period”), whichever is earlier or such other period as may be determined by KFH Malaysia with prior notice.
- 1.2. By participating in the Campaign, participants agree to be bound by these Terms and Conditions outlined below.

2. ELIGIBILITY CRITERIA

- 2.1. The Campaign is open to all new and existing KFH Libshara Account-i customers of KFH Malaysia with incremental deposit during the Campaign Period (“Eligible Participants”) as set out in the table below:

Campaign Tier	Total Incremental Deposit during Campaign Period (“Incremental Deposit”)	Deposit Hold Period
Tier 1	RM3,000 - RM4,999.99	Up to 31 March 2023
Tier 2	RM5,000 and above	Up to 31 March 2023

- 2.2. For the purpose of this Campaign, all deposits / top-up must be made through any of the following channels:
 - a. Online transfer
 - b. Over the counter
 - c. Cash Deposit Machine
- 2.3. Eligible Participants are required to maintain the total incremental amount deposited in the KFH Libshara Account-i throughout this Campaign until 31 March 2023 from the date of the Incremental Deposit (“Deposit Hold Period”).

3. CAMPAIGN REWARD

- 3.1. Based on the total Incremental Deposit during the Campaign Period, the Eligible Participants shall be entitled to the following Campaign Reward (“Campaign Reward”):

Campaign Tier	Total Incremental Deposit during Campaign Period (“Incremental Deposit”)	Campaign Reward	Total Campaign Reward
Tier 1	RM3,000 - RM4,999.99	RM30 Petronas Gift Card	400 gift cards

Tier 2	RM5,000 and above	RM50 Petronas Gift Card	200 gift cards
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- 3.2. The Eligible Participants are entitled to one (1) or more Campaign Reward as long as the Eligible Participants meets the Incremental Deposit requirement.

Example:

Simulation	Total Incremental Deposit	Campaign Tier	Petronas Gift Card		Total Reward
			RM30	RM50	
Customer A	RM4,000	Tier 1	1 card	-	RM30
Customer B	RM6,000	Tier 2	-	1 card	RM50
Customer C	RM8,000	Tier 2	1 card	1 card	RM80
Customer D	RM10,000	Tier 2	-	2 cards	RM100
Customer E	RM16,000	Tier 2	-	3 cards	RM150

- 3.3. The Campaign Reward allocated by KFH Malaysia will be given to Eligible Participants subject to stock availability and based on a first come, first served basis for the Eligible Participants.
- 3.4. In the event the Incremental Deposit is withdrawn, in part or in full, which affecting the total incremental deposit to be less than RM3,000, during the Deposit Hold Period for any reason, the Eligible Participant will no longer be eligible for the Campaign Reward.
- 3.5. KFH Malaysia reserves the right to substitute the Campaign Reward with an item of equivalent retail value with prior notice. All Campaign Rewards are non-transferable, refundable nor exchangeable for cash or credit at any kind.
- 3.6. Eligible Participants will be contacted and notified by KFH Malaysia via SMS and/or emails or any other mode (“KFH Malaysia”) deems fit and appropriate.
- 3.7. The Campaign Reward can either be self-collected at the Eligible Participant’s home branch or be sent via courier to the Eligible Participant’s mailing address.

4. GENERAL

- 4.1. KFH Malaysia reserves its rights 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 by giving a minimum of twenty-one (21) calendar day’s prior notice. KFH Malaysia may give such notice or communication to Participants through any modes or methods deemed appropriate including but not limited to by post, notification in the mass media, notice at KFH Malaysia’s branches, notice in the periodic statement of account, electronic transmission (including via facsimile, emails, mobile phones, other devices or the internet), notice at KFH Malaysia’s website, ATM or other terminals under the control of KFH Malaysia. These Terms and Conditions can be accessed at www.kfh.com.my.
- 4.2. KFH Malaysia reserves the right to cancel terminate or suspend the Campaign for any reason whatsoever, with prior notice. For the avoidance of doubt, cancellation, termination or suspension of the Campaign by KFH Malaysia, the Participants are not entitled to claim or seek compensation against KFH Malaysia 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.

- 4.3. These Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including but not limited to, printed flyers or buntings), or any advertisements on this Campaign.
- 4.4. By participating in this Campaign, Participants are deemed to have read, understood and agreed to be bound by these Terms and Conditions and any decision of KFH Malaysia and agree and consent to allow his/her personal data being collected, processed and used by KFH Malaysia for purpose of this Campaign.
- 4.5. 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 in all disputes arising out of or relating to this Campaign.
- 4.6. Save and except for the specific Terms and Conditions stated herein for the said Campaign, all other Terms and Conditions governing KFH Malaysia's products shall continue to apply.
- 4.7. KFH Libshara Account-i is eligible for protection by PIDM up to RM250,000 for each depositor.