

## “SPEND & WIN WITH FPX” Campaign Terms and Conditions

### 1. Definition

- (a) “**FPX**” is defined as Financial Process Exchange is a payment gateway that allows customers to make real time online payments using their Internet Banking account.
- (b) “**Eligible Participant**” is defined as a KFH Malaysia Retail Internet Banking user(s) who has performed FPX transaction via KFH Online.
- (c) “**Prizes**” are the prizes set out in Clause 5 below.
- (d) “**Campaign Period**” refers to the campaign duration date from 31 August 2022 12.00a.m. until 31 October 2022 11.59p.m.

### 2. Terms and Conditions

“SPEND & WIN WITH FPX 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 31 August 2022, 12.00a.m. until 31 October 2022, 11.59p.m. (“Campaign Period”).

### 3. Eligibility Criteria

- (a) This Campaign is open to all KFH Malaysia Retail Internet Banking users (except for KFH Malaysia’s Senior Management and e-Channels Development & Cards team).
- (b) Eligible Participants is required to perform a successful FPX transaction with no minimum amount required during the Campaign Period.
- (c) Every one successful FPX transaction will be entitled for one campaign entry.

Qualifying Criteria	Campaign Entry
1 successful of FPX transaction	1

#### Example:

Qualifying Criteria	Campaign Entry
10 successful of FPX transactions	10
5 successful of FPX transactions	5
1 successful of FPX transaction	1

- (d) The following categories are not eligible or not entitled for this Campaign:
- KFH Malaysia’s Senior Management
  - Campaign Organiser (e-Channels Development & Cards team)
  - Perform FPX transaction before or/and after campaign period.
  - Perform FPX transaction with “Unsuccessful” status.
  - Other services via KFH Online for example:- DuitNow, JomPAY, Bill Payment, IBG, 3rd Party Transfer, FTT and Gold.

**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) Eligible 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 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
RM1,000.00	30 winners

- (b) The prizes will be credited into the winners' current or saving account.
- (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 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.
- (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 and the members will be selected by KFH Malaysia.
- (c) KFH Malaysia reserves its 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 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](http://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.