

## TERMS AND CONDITIONS OF MERCHANTRADE MONEY VISA PREPAID CARD 2% OVERSEAS CASH BACK CAMPAIGN

Merchantrade Money Visa Prepaid Card 2% Overseas Cash Back Campaign (hereafter the "Campaign") is subject to following terms and conditions: -

### A. ORGANISER

The Campaign is organised by Merchantrade Asia Sdn Bhd (410591-T) (hereafter referred as "Merchantrade"). Under this Campaign, Merchantrade has allocated a total of RM100,000.00 (hereinafter referred as "The Total Cashback Amount").

### B. CAMPAIGN PERIOD

The Campaign is only valid from 20 October 2018 and automatically expires on the 20 January 2019, both dates inclusive ("Campaign Period").

### C. ELIGIBILITY

The Campaign is open to all Merchantrade Money Visa Prepaid Card (hereinafter referred as "MVPC") Cardholder(s). MVPC Cardholder(s) whose accounts have been suspended, cancelled or terminated during Campaign Period are not entitled to participate in this Campaign.

### D. CAMPAIGN MECHANICS

1. MVPC Cardholder(s) is entitled to receive TWO percent (2%) Cash Back for every overseas retail purchase debited to their MVPC during Campaign Period as illustrated in Table A.

Table A: Retail Purchase Category

Category	Retail Purchase Type	Description of payments of transactions entitling MVPC cardholder to the Cashback
Purchase in Foreign Currency	Retail or Online purchase in currency other than Ringgit Malaysia (MYR)	Excluding the following currency code: - <ul style="list-style-type: none"><li>• 458 (MYR)</li></ul>

2. The Cashback is capped at a maximum of Ringgit Malaysia Five Hundred (RM500.00) (hereinafter referred as "Capped Amount") only per MVPC Cardholder during Campaign Period. Every subsequent purchase through the MVPC beyond the Capped Amount will not be awarded with the Cash Back as illustrated in Table B.

Table B: The Cashback is accumulated based on total retail purchase amount during the Campaign Period and is awarded based on the following:

Customer	Total retail purchase amount during Campaign Period	Cashback to be awarded (RM)	Cashback to be awarded (RM)
A	RM5,000	RM5,000 x 2% = RM100.00	RM100.00
B	RM25,000	RM25,000 x 2% = RM500.00	RM500.00
C	RM30,000	RM30,000 x 2% = RM500.00	RM500.00

3. Merchantrade shall have the sole and absolute discretion to determine the exchange rate for the purpose of determining the Cashback payable. Cashback will only be affected in Malaysia Ringgit. Such Cashback will be credited to the MVPC Cardholder(s) account who made the purchase and it is non-transferable.
4. The Cashback will be credited into the MVPC Cardholder(s) account within six (6) weeks after the end of Campaign Period as illustrated in Table C.

Table C

<b>Campaign Period</b>	<b>Month of crediting Cash Back</b>
20 OCTOBER 2018 – 20 JANUARY 2018	BY END OF FEBRUARY 2019

5. Merchantrade will not be liable for any delay in crediting of the Cashback earned.
6. The Campaign is only applicable for purchase transaction(s) as follow:
  - Point-of-Sale (POS) Visa transaction (foreign currency);
  - Visa payWave transaction (foreign currency); or
  - e-Commerce/online transaction (foreign currency)
7. Notwithstanding clause 6 above, the purchase transaction(s) for the Campaign shall EXCLUDE the following:
  - Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
  - Cash withdrawals;
  - Pre-authorisation;
  - Fees and charges in association with retail purchase;
  - Mail Order Telephone Order (MOTO)/Auto Debit; and/or
  - Any purchase of Merchantrade product(s) and services as per following
  - Buy and sell digital foreign currencies
  - Over the counter remittance and eRemit
  - Over the counter money exchange and eForex
  - International and local mobile reload
8. The Cashback will be given on a first-come, first served basis subject to the Total Cashback Amount for this Campaign which is capped at RM100,000.00. Merchantrade does not have any obligation to inform the MVPC Cardholder(s) should the RM100,000.00 cap allocation has been fully utilised.
9. To ascertain whether or not a particular MVPC Cardholder(s) has carried out any retail transaction within the Participating Month, Merchantrade shall rely upon the transaction date (the actual date of transaction based on Malaysian date and time). Merchantrade's records of transactions in the event of dispute will be deemed final and conclusive.
10. If at the time of crediting the Cashback, and the MVPC Cardholder(s) card is found to have been cancelled or terminated for any reason whatsoever, the Cashback amount will be forfeited. Such forfeiture shall also apply if the retail purchase transaction is reversed/cancelled for any reason whatsoever.

**E. OTHER TERMS**

1. In addition to the terms and conditions hereunder, the MVPC Cardholder(s) shall be bound by the terms and conditions of the MVPC Agreement.
2. Organiser is not and shall not be held responsible for any delay, error or any other problems in the operation of the Campaign caused by or arising from breakdown, technical malfunction of any computer online system, servers or providers, computer equipment, software and/or at any web site or the telecommunications service or a combination thereof, including injury or damage to you or to any other person's computer or mobile phone related to and/or resulting from participating or downloading materials in or in connection with the Campaign.
3. In no event will the Organiser and their respective affiliates, subsidiaries and related companies, their respective advertising or promotion agencies or their respective officers, directors, employees, members, shareholders, attorneys, representatives and agents (collectively, "Affiliates"), be responsible or liable for

any damages or losses of any kind, including but not limited to direct, indirect, incidental, consequential, special or punitive damages arising out of your entry in the Campaign. By participating in the Campaign, you hereby release and agree to hold harmless the Organiser and their Affiliates from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that they may have, or which may arise, whether in whole or in part, and whether directly or indirectly.

4. The Organiser and their Affiliates make no warranty of any kind, either express or implied, including but not limited to, the implied warranties of merchantability or fitness for a particular purpose.
5. Notwithstanding any of the foregoing, the Organiser reserves the right as it deems fit to vary or change, cancel, terminate, withdraw, or suspend the Campaign and/or replace the Campaign with another similar campaign, or program with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the Organiser's Website [www.mtradeasia.com/cashback/](http://www.mtradeasia.com/cashback/) or in any other manner as the Organiser deems fit. In this respect, you signify your agreement to access the Website at regular intervals to view to ensure that you keep up-to-date with any variations or changes which the Organiser may affect from time to time. You also agree that your participation in the Campaign will constitute your acceptance of the terms hereunder (as varied from time to time). Any cancellation, termination, withdrawal or suspension by the Organiser of the Campaign will not entitle you to any compensation against the Organiser for any losses or damages that you may suffer or incur as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension of the Campaign.
6. The Campaign and terms hereunder are governed by the laws of Malaysia.