

TERMS AND CONDITION OF HELLO SIM - MERCHANTRADE INSURE LIFE INSURANCE CAMPAIGN

This Hello Sim - Merchantrade Insure Life Insurance Campaign (“**Campaign**”) is subject to following terms and conditions:

1. Organizer

This Campaign is organised by Merchantrade Asia Sdn. Bhd. (410591-T) (hereafter “Merchantrade”).

2. Campaign Period

This Campaign shall run from 00:00 hours (MYT) on 1st June 2020 until 23:59 hours (MYT) on the 31st December 2022 (“Campaign Period”).

3. Eligibility

3.1 Potential customers **MUST BE** an active Hello Sim subscriber & the SIM they are using presently **MUST** be registered under their own name. For clarity, if the SIM they are using is registered under the name of a family member, relative or friend, then the customer will not be eligible for this campaign unless they visit any of Merchantrade Branch and update their account under their own name by providing the valid Identity documents.

3.2 Potential customers **MUST BE** at least 18 years old and not older than 60 years old.

3.3 For the avoidance of doubt, the following persons are **NOT** eligible to participate in this Campaign: -

3.3.1 Existing Hello Sim subscriber(s) whose accounts have been port out, suspended, cancelled or terminated; and

3.3.2 Newly registered (during campaign period) Hello Sim subscriber(s) whose accounts have been port out, suspended, cancelled or terminated during campaign period.

3.4 If the eligibility criteria set out in **Clause 3.1 to 3.3** above is met a potential customer may become an eligible subscriber for this Campaign (“Eligible Subscriber(s)”).

4. Campaign Mechanics

4.1 Eligible Subscriber(s) of Hello Sim may be entitled to 1-month Merchantrade Insure - Life insurance with sum assured of RM12,000 due to death on any untoward event or illness of insurance coverage (“Insurance Coverage”) by Merchantrade Insure (“MI Insure”) underwritten by MCIS INSURANCE BERHAD (“MCIS”) at no additional cost (the “Offer”), if the following conditions are met:

4.1.1 Top-up/reload a minimum of RM30 in a single transaction during the Campaign Period;

4.1.2 IF Top-up/reload is **SUCCESSFUL** Eligible Subscriber(s) will receive a SMS notification within 7 days;

4.1.3 Upon receiving the SMS notification, Eligible Subscriber(s) **MUST** visit the URL <https://mtradeasia.com/main/freemium-lifeinsurance/> in the SMS and update the nominee details. Should Eligible Subscriber do not update their nominee details, in the case of any claim arises, the claim pay-out will be given to the Eligible Subscriber’s next of kin;

4.1.4 Upon successful registration, Eligible Subscriber will receive a confirmation SMS with the effective date of their Insurance Coverage. For clarity, the effective date is T+1 from the date an Eligible Subscriber successfully top-up/reloads a minimum mobile airtime of Ringgit Malaysia RM30.00.

4.2 The Offer is limited to one redemption per month. For clarity, If Eligible Subscriber top-up/reloads RM30, 2 times or more within a month, they will only be entitled to a single redemption of the Offer based on the first successful top-up/reload transaction.

4.3 Upon receiving a confirmation SMSM, the Eligible Subscriber shall enjoy the Insurance Coverage as a direct policyholder with MI Insure. The benefits, exclusions, terms and conditions of the Insurance Coverage can be found at <https://mtradeasia.com/insure/> and shall also be subject to the terms and conditions imposed by MI Insure from time to time.

5. Other Terms

- 5.1 Eligible Subscriber(s) declare that they are in a good health and do not have any illness or injuries currently.
- 5.2 All information is complete and hereby give consent to Merchantrade and MCIS Life to use and/or disclose Eligible Subscriber(s) personal information declared herein to facilitate Eligible Subscriber(s) Merchantrade Insure application (as applicable) subject to Merchantrade's Privacy Notice and the purposes set out in MCIS Life's Privacy Notice.
- 5.3 In addition to the terms and conditions hereunder, the Eligible Subscriber(s) shall be bound by the terms and conditions of Hello SIM which can be found at <https://www.mtradeasia.com/mobile/termsandconditions>.
- 5.4 Merchantrade's decision on all matters relating to this Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Merchantrade's decision shall be entertained.
- 5.5 Merchantrade 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.
- 5.6 In no event will the Merchantrade 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 Merchantrade 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.
- 5.7 Notwithstanding any of the foregoing, Merchantrade 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 without prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the Merchantrade's Website https://mtradeasia.com/main/personal_type/other-services/ or in any other manner as Merchantrade deems fit. In this respect, participating Eligible Subscriber(s) signify their agreement and undertaking to access the Website at regular intervals to view and ensure that any variations or changes which Merchantrade may affect from time to time.
- 5.8 No third parties shall have any rights under the terms and conditions of this Campaign.
- 5.9 For any assistance and/or feedback related to this Campaign, Eligible Subscriber(s) can contact Merchantrade's Customer center by calling +603-8313-8606 or via e-mail to MI_enquiries@mtradeasia.com.
- 5.10 The Campaign and terms hereunder are governed by the laws of Malaysia.