

TERMS AND CONDITIONS OF – KIRIM DAN MENANG 2.0

This Kirim dan Menang 2.0 (“**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

- 2.1 This Campaign shall run from 00:00 hours (MYT) on 1st August 2022 until 23:59 hours (MYT) on the 30th September 2022 (“**Campaign Period**”).
- 2.2 Merchantrade may at its sole and absolute discretion extend the Campaign Period at any time without any prior notice. Unless an Extended Period is announced, any entries received after last day of the Campaign Period (due to any reason howsoever and/or whatsoever arising) shall be disqualified. Any participation in the Campaign during the Extended Period (if any) shall be governed by these terms and conditions (“**Terms and Conditions**”), which shall remain in full force and effect.

3. Eligibility

- 3.1 In order to be eligible to win the Cash Reward, an individual Merchantrade customer (hereafter “**Customer(s)**”):
 - i. **MUST** be the remitter who performs remittance transactions via Merchantrade branches, Merchantrade agents, or digitally via MM Remit App or Valyou App (hereafter “**Merchantrade Network**”) within the Campaign Period. For avoidance of doubt remittance transactions via eRemit App (Malaysia) is excluded for this Campaign;
 - ii. **MUST** successfully perform a remittance transaction(s) and such remittance transaction(s) must be successfully paid out to an individual beneficiary (hereafter “**Successful Transaction(s)**”). Any cancelled or refunded remittance transaction(s) will not be eligible;
- 3.2 For the avoidance of doubt, permanent and/or contract employees of the Merchantrade including its subsidiaries and related companies are **NOT** eligible to participate in this Campaign.

4. Campaign Mechanism

- 4.1 Subject to the eligibility requirements as above, within the Campaign Period, Merchantrade is offering its Customer(s) a chance to win a Cash Reward worth up to RM5,300.00 (“**Cash Reward**”) for performing Successful Transaction(s) using Merchantrade Network throughout the Campaign Period.
- 4.2 Merchantrade has allocated a total fund amounting to RM68,000.00 for this Campaign. Merchantrade by way of random draw shall select a number of weekly winner(s) and grand prize winner(s) (collectively referred to as the “**Selected Winner(s)**”) during the Campaign Period to win selected Cash Reward(s). For avoidance of doubt, there is NO minimum remittance send amount to be selected as a weekly winner(s) however there is a minimum

remittance send amount of RM3,000.00 to be selected as a grand prize winner(s). **Table A** below describes how the total allocated fund will be distributed to Selected Winner(s) and the applicable Cash Reward for each category.

Table A:

Category	Total Number of Selected Winner(s)	Cash Reward
Weekly Prize	20 winners a week amounting to a total of 160 winners	RM300 each
Grand Prize	4 winners throughout Campaign Period	RM5,000 each
	Total Cash Reward amount	RM68,000.00

4.3 Selected Winner(s)

- Weekly winner(s) may be eligible to stand a chance to win the Grand Prize Cash Reward of RM5,000.00 by performing Successful Transaction(s) amounting to a minimum of RM3,000.00 by utilizing the Merchantrade Network.
- For avoidance of doubt, each weekly winner(s) is only entitled to win one weekly prize Cash Reward.
- The maximum Cash reward a Customer(s) may receive is one RM300.00 weekly prize and one RM5,000.00 grand prize amounting to a total of RM5,300.00

4.4 Selected Winner(s) will be notified by Call / SMS / Whatsapp notification to his/her phone number registered with Merchantrade within 24 hours from the date of announcement of the winner(s) as ascribed in **Table B** below. Selected Winner(s) will receive the Cash Reward by methods described in **Clause 4.6**. Merchantrade reserves the right to replace any Selected Winner(s) should the Selected Winner(s) be unreachable via the above mentioned communication channels.

In the event if the Winner fails to collect the Cash Rewards with 14 days from the date of notification of the Winner, Merchantrade reserves the right to replace the Winner.

4.5 For better clarity, **Table B** illustrates the date of drawing for Selected Winner(s)

Table B:

	Month	Successful Transaction(s) Period	Winner Selection Date	Cash Reward Pay-out Date
Weekly Winner(s)	August	1 Aug – 7 Aug	10 Aug	On or before 24 Aug 2022
		8 Aug – 14 Aug	17 Aug	On or before 30 Aug 2022
		15 Aug – 21 Aug	24 Aug	On or before 7 Sept 2022
		22 Aug – 28 Aug	1 Sept	On or before 14 Sept 2022
	September	29 Aug – 4 Sept	7 Sept	On or before 21 Sept 2022
		5 Sept – 11 Sept	14 Sept	On or before 28 Sept 2022
		12 Sept – 18 Sept	21 Sept	On or before 5 Oct 2022
		19 Sept – 25 Sept	28 Sept	On or before 12 Oct 2022
Grand Prize Winner(s)	October	1 Aug - 30 Sept	5 Oct 2022	On or before 19 Oct 2022

4.6 Selected Winner(s) will receive the Cash Reward by direct credit as listed below: .

Merchantrade Network	Payment Mode of Cash Reward
Merchantrade Branch	Credit to Merchantrade Money Wallet*
Agent Network	Cash Payout at Merchantrade Branch or Agent Location**
Merchantrade Money Remit	Credit to Merchantrade Money Wallet
Valyou App	Credit to Valyou Wallet

*Customer(s) who do not have a Merchantrade Money Wallet, would need to register for a Merchantrade Money Visa Prepaid Card at any Merchantrade branches to receive the Cash Reward(s).

** For Cash Payout at Agent Location, Customer(s) will be contacted by Call / SMS / Whatsapp notification to his/her phone number registered with Merchantrade to go to a specific branch/agent location for collection.

4.7 Merchantrade's decision on selection of Selected Winner(s) shall be final and no further dispute, appeal or correspondence therein will be entertained.

4.8 The Campaign does not require any opt-in.

5. Other Terms

5.1 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.

5.2 By participating in this Campaign, Customer(s) who accept the Cash Reward(s), expressly authorizes and permits Merchantrade the right to disclose Selected Winner(s) name, likeness, statement or any recording of their voice in any advertising or promotional activities concerning the Campaign or winning such Cash reward(s) without any additional compensation.

5.3 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.

5.4 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.

- 5.5 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/kirim-dan-menang> or in any other manner as Merchantrade deems fit. In this respect, participating customers 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.
- 5.6 No third parties shall have any rights under the terms and conditions of this Campaign.
- 5.7 For any assistance and/or feedback related to this Campaign, Customer(s) can contact Merchantrade's Customer center by calling 03-8313 8606 or via e-mail to customerservice@merchantrademoney.com.
- 5.8 The Campaign and terms hereunder are governed by the laws of Malaysia.