

## Terms and Conditions for the "ZERO Fee to Myanmar" Campaign

This ZERO Fee to Myanmar Campaign (hereafter "Campaign") is organized by Merchantrade Asia Sdn Bhd, Registration No. 199601038238 (410591-T) (hereinafter referred to as "Merchantrade").

### 1. Campaign Period

- This Campaign is valid from 4<sup>th</sup> April, 00:00:01hrs - 30<sup>th</sup> April 2025, 23:59:59hrs (both dates inclusive)

### 2. Channels Eligible for the Campaign

- This Campaign is applicable for P2P (Person-to-Person) transactions to Myanmar conducted via the following channels:
  - Merchantrade Branches (over-the-counter)
  - Merchantrade Agents
  - eRemit (app & web)
  - Merchantrade Money
  - Valyou
  - Valyou CICO Agents (Cash-In, Cash-Out agents)
  - EnrichMoney

### 3. Eligible Transaction Types

- The Campaign is applicable for P2P transactions to Myanmar only.
- P2P transactions refer to remittance transactions where money is sent directly from one individual to another.
- Other transaction types, such as Business-to-Business (B2B) or Bulk Payments, are not eligible for this Campaign.

### 4. Fee Waiver

- Transaction fees will be completely waived for all eligible P2P transactions during the Campaign Period.

### 5. Offer Restrictions

- The ZERO Fee offer cannot be combined with any other promotions, discounts, or special offers running concurrently.
- The fee waiver is strictly limited to the offer period (4<sup>th</sup> – 30<sup>th</sup> April 2025). Transactions completed outside of this period are subject to normal fees.
- Standard service terms and conditions will apply once the Campaign Period ends.
- Customers are eligible to use the ZERO fee offer for multiple transactions during the Campaign Period.

### 6. Additional Terms

- To qualify for this offer, both the sender and recipient must comply with all legal and regulatory requirements applicable in both the sending and receiving countries.
- If a transaction is reversed or cancelled, the waived fees will not be refunded.
- Merchantrade reserves the right to amend or terminate this Campaign at any time without prior notice, subject to applicable laws and regulations.

## 7. General Terms

- For any questions or further clarification regarding this Campaign, customers are encouraged to contact our customer support team via [+603 7727 8606](tel:+60377278606) or [customercare@mtradeasia.com](mailto:customercare@mtradeasia.com)
- Should any dispute arise, the decision by Merchantrade, will be final. Merchantrade reserves the right to withdraw any fee waiver based on its sole and absolute discretion.
- Merchantrade is not and shall not be held responsible for any delay, error or any other problems in the operation of this Campaign caused by or arising from breakdown, technical malfunction of any computer online system, servers or providers, computer equipment, software, failure of e-mail on account of technical problems and/or traffic congestion on the Internet and/or at any web site or the telecommunications service or a combination thereof, including injury or damage to the Customer or to any other person's computer or mobile phone related to and/or resulting from participating in or in connection with this Campaign unless such injury or damage is caused by Merchantrade's gross negligence or misconduct. Furthermore, Merchantrade shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, earthquake flood, drought, storm, pandemic, epidemic or any event beyond the control of Merchantrade.
- All Terms and Conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.