

TERMS & CONDITIONS



1. The **“Araw-Araw Panalo: Win RM100 Daily!”** campaign (hereafter referred as **“Campaign”**) is organized by Merchantrade Asia Sdn Bhd (410591-T) (hereinafter **“Organiser”**).
2. Participation in the **“Araw-Araw Panalo: Win RM100 Daily!”** campaign shall be deemed unequivocal acceptance to be bound by the Terms and Conditions contained hereunder (hereinafter referred as **“T&C”**).

CAMPAIGN PERIOD

The campaign period (hereinafter **“Campaign Period”**) starts from **25th September 2024** 00:00am and ends on 11:59 **4th October 2024** (GMT +8 / Malaysian Time).

CAMPAIGN ELIGIBILITY

1. This Campaign is open to newly registered & existing users of eRemit services by way of the eRemit web/portal/app.
2. This Campaign is not open to employees of Merchantrade Asia Sdn Bhd.
3. This Campaign is only available for **“Merchantrade’s eRemit Online Remittance”** under Merchantrade Network only. For avoidance of doubt, this campaign is NOT applicable for Western Union and Visa Direct transactions.
4. Subject always to the above eligibility criteria, this Campaign is only valid for eligible customers (hereafter **“Eligible Customers”**) who successfully complete remittance transactions to the Philippines (hereafter **“Transaction”**).

CAMPAIGN MECHANICS

1. To participate in this Campaign, the Eligible Customers MUST send any amount of Ringgit Malaysia to Philippines via **eRemit** in a single transaction during the Campaign Period.
2. The Organizer is giving away RM100 daily throughout the Campaign Period in the form of a promo code, which can be applied towards the service fee.
3. The Promo Code is non-transferable and cannot be redeemed for cash.
4. The organizer’s decision on the daily winner is final and no further correspondence will be entertained.

CAMPAIGN FULFILMENT

1. Each Transaction via eRemit will grant an Eligible Customer one entry to take part in the Campaign.
2. The Organizer will digitally draw the winners (hereafter the " **Winner(s)**") from a pool of Eligible Customers who meet the eligibility criteria during the Campaign Period and award the Winner(s) the Promo Code as shown in Table below:

Table

Prize	No. of Winners
RM100 Promo Code	10

3. Winners will be contacted by the Organizer via SMS, email or call.
4. For the avoidance of doubt, the SMS sent to the Winners will be based on the latest mobile number duly captured by and reflected in Organizer's system and/or records.
5. Each Winner will be entitled to one (1) Promo Code to be utilized by the Winner(s) themselves.
6. The Winner(s) shall also be announced by the Organizer via its social media, mobile application notifications, or email the Organizer deems fit after the Campaign Period.
7. The Promo Code is only valid for 1 year from the date of issuance.
8. The Promo Code is limited to service fee discounts and cannot be exchanged for cash or transferred to another user.
9. Promo codes are applicable only on the eRemit platform.
10. If the Winner(s) cannot be reached, the Organizer will select alternate Winner(s). The un-contactable Winner(s) shall have no claim whatsoever against Organizer on the cancellation and the forfeiture.
11. Winner(s) be notified within thirty (30) business days after 9 October 2024 by the Merchantrade either in writing, by phone, SMS or in any other manner that the Organizer deems practical ("Winners' Notification") on a best effort basis based on the latest address or telephone number provided by the Eligible Customers as shown in record.
12. It is the obligation of the Winner(s) to provide the latest and valid contact details and email address to Organizer within the Campaign Period.
13. The Winner(s) account with the Organizer MUST remain valid/active and in good standing up to 90 days after the Campaign Period. Winner(s) must not be in breach of any of the T&Cs of this Campaign, General Terms and the Terms & Conditions applicable to the service(s) (collectively referred to as the "**Applicable Terms & Conditions**"), failing which the Winner(s) shall be automatically disqualified from the Campaign.
14. The Organizer reserves the right to change, modify, or cancel the campaign at any time without prior notice.
15. Participation in the Campaign constitutes full acceptance of these terms and conditions.

GENERAL TERMS & CONDITIONS

1. Merchantrade Asia reserves the right to vary or withdraw this Campaign at any time without prior notice.
2. Organizer will 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, 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 Participant(s) 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 the Eligible Customers entry in the Campaign. By participating in the Campaign, the Eligible Customers hereby release and agree to hold harmless the Organiser and their Affiliates from and against 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. Personal information or any data (including images) ("**Data**") collected or received from the Eligible Customers may be used by the Organiser, and/or their respective agents and agencies for the purposes of administering the Campaign. The Data may also be used to (a) conduct a background check on the Eligible Customers identity and verify the Eligible Customers eligibility to participate in the Campaign. By participating in the Campaign, the Eligible Customers explicitly allow the Organiser, and/or their respective agents and agencies to contact the Eligible Customers via e-mail, telephone, short messaging service and other means regarding the Campaign. The Organiser values all personal information received and shall not disclose or furnish the Eligible Customers personal information to any unrelated third parties (save for their respective agents and agencies for the purposes of the Campaign or where required by law).
6. 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, promotion, or program with or without prior notice. Such variation, changes, cancellation, termination, withdrawal, or suspension may be notified by posting on the Organizer's Facebook page www.facebook.com/mtradeasia or in any other manner as the Organiser deems fit. In this respect, the Eligible Customers signify their agreement to access the webpage/website at regular intervals to keep up to date with any variations or changes which the Organiser may affect from time to time. The Eligible Customers also agree that their participation in the Promotion will constitute the Eligible Customers 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 the Eligible Customers to any compensation against the Organiser for any losses or damages that the Eligible Customers may suffer or incur as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension of the Campaign.
7. For any assistance and/or feedback related to this Campaign, Eligible Customers can contact Organizer at [+60377242070](tel:+60377242070) or email to customercare@eremit.com.my.
8. The Campaign and terms hereunder shall be governed by the laws of Malaysia.