

**FAQ**  
**SMES AND CORPORATES PAYROLL CAMPAIGN**

**1. When is the contest promotion period?**

Contest period is from 1<sup>st</sup> November 2017 to 31<sup>st</sup> May 2018.

**2. Who is eligible to participate?**

This contest opens to all non-individuals customer i.e. Small Medium Enterprises (SME) and Corporates with valid account maintain with IBG participating Bank in Malaysia.

**3. How do we define the Small Medium Enterprises (SME) and Corporates?**

The definition of SME will be referring to the Bank Negara Malaysia (BNM) Circular on New Definition of Small Medium Enterprises (SMEs). Below is the excerpt of the circular:

Category	Micro	Small	Medium
Manufacturing	Sales turnover of <b>less than RM300,000</b> OR full-time employees <b>less than 5</b>	Sales turnover from <b>RM300,000 to less than RM15 million</b> OR full-time employees from <b>5 to less than 75</b>	Sales turnover from <b>RM15 million to not exceeding RM50 million</b> OR full-time employees from <b>75 to not exceeding 200</b>
Services & Other Sectors		Sales turnover from <b>RM300,000 to less than RM3 million</b> OR full-time employees from <b>5 to less than 30</b>	Sales turnover from <b>RM3 million to not exceeding RM20 million</b> OR full-time employees from <b>30 to not exceeding 75</b>

Source: Circular on New Definition of Small and Medium Enterprises (SMEs)

Meanwhile Corporates means Private Limited Company and Limited Company as defined under the laws of Malaysia.

**4. How do I participate in this Contest?**

Customer to liaise with their respective Bank to activate their payroll and payments via corporate online banking and meet the promotion criteria as stated in promotion's Terms and Conditions.

**5. What are the prizes that I can win?**

Prize (per winner)	Number of winners
Exclusive Prize: Cash prize worth Ringgit Malaysia One Thousand (RM1,000.00).	360
Grand Prize: Cash prize worth Ringgit Malaysia Twenty Thousand (RM20,000.00).	3

**6. Will I have the chance to win more than 1 prize?**

Yes, Participant has won the RM1,000 cash prizes, they will also stand a chance to win the grand prizes.

**7. How will the winners be selected?**

There are two selection processes for the prizes whereby;

- i. For exclusive prizes, the Organiser shall select the three hundred and sixty (360) winners from the pool of maximum first fifty (50) of Eligible Participant from each Banks by performing random computer process.
- ii. For three (3) grand prizes winners, the Organiser shall select the winners from the pool of Eligible Participant received from the Banks by performing random computer process.

Subsequently, winners shall be contacted by Banks with the presence of the Organiser via telephone and shall be required to answer two (2) questions correctly to win the prizes.

**8. How and when will the winners be notified?**

Winners will be notified via phone call by your Bank within sixty (60) days after the contest ends.

**9. Who should I refer to if I have further queries on the campaign?**

You may contact your bank to make enquiries or visit bank website to view the promotion's Terms and Conditions.