1. Definition

   a. “Additional Terms and Conditions” means the terms and conditions that govern the promotion as determined by the Participating Banks (if any).

   b. “DuitNow” means a service that allows bank customers to transfer money instantly and securely using the recipient’s mobile phone number, MyKad number, passport number, Army/Police number or Business Registration Number.

   c. “DuitNow ID” means mobile number, MyKad number, Police/Army number, passport number or Business Registration Number that has been registered with a Participating Bank to enable a person to use DuitNow.

   d. “DuitNow Transaction” means the successful funds transfer for any amount to a DuitNow ID. The DuitNow Transaction is to be carried out during the Promotion Period through any preferred Internet or Mobile Banking of the Participating Banks.


   f. “Participating Banks” means the list of banks in Table 2.

   g. “Prize” means the prize set out in Clause 4 below.


2. Promotion Period

   a. The Promotion shall run from 00:00 hours (GMT+8) from 22 September 2019 until 23:59 (GMT+8) hours to 31 October 2019 (both dates inclusive) (“Promotion Period”).

3. Eligibility and Qualifying Criteria

   a. This Promotion is open to all bank customers, retail and corporate customers and SSM-registered business customers who have registered their DuitNow ID with a Participating Bank and performed at least one DuitNow Transaction during the Promotion Period (“Eligible Customers”).

   b. This Promotion is open to all bank customers, retail and corporate customers and SSM-registered business customers who have registered their DuitNow ID with a Participating Bank and performed at least one DuitNow Transaction during the Promotion Period (“Eligible Customers”).

   c. Eligible Customers that perform the DuitNow Transaction shall be eligible as one (1) entry. DuitNow Transactions which are incomplete or performed before or after the Promotion Period shall not be considered as an eligible entry.
d. Eligible Customers are entitled to win only one (1) prize throughout the Promotion Period, irrespective of the number of DuitNow Transactions performed.

e. The eligibility requirements to participate in this Promotion are as follows:

i. Only retail and corporate customers who are above eighteen (18) years of age and SSM-registered business customers shall be eligible to participate;

ii. Its’ affiliates and related companies, directors, officers and employees as well as their parents, spouse and children of the Organizer are not eligible to participate in this Promotion;

iii. Customers’ that hold any accounts with the Participating Banks that are terminated, suspended, cancelled or dormant within the Promotion Period and until the redemption of the Prizes are NOT eligible;

iv. Customers that hold any accounts with the Participating Banks that are delinquent or is not in good standing as determined by the Participating Banks at its sole and absolute discretion shall NOT be eligible;

v. Customers who are declared bankrupt, have legal proceedings of any nature instituted against them or are of unsound mind shall NOT be eligible to participate.

f. Eligible Customers must maintain at least one DuitNow ID linked to any Participating Bank account until the end of the Promotion Period in order to be eligible to win the Prize.

g. Customers are also required to refer to each Participating Bank’s Additional Terms and Conditions as specified in the respective Participating Bank’s website (if any).

4. Prize

Table 1

<table>
<thead>
<tr>
<th>Prize</th>
<th>Number of Winner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alha Alfa Cosmetic Set worth RM200 each</td>
<td>80</td>
</tr>
<tr>
<td>Yamaha Y15ZR worth RM10,000 each</td>
<td>3</td>
</tr>
</tbody>
</table>

5. Participating Banks

Table 2

<table>
<thead>
<tr>
<th>Affin Bank Berhad</th>
<th>Affin Islamic Bank Berhad</th>
<th>Al Rajhi Bank Berhad</th>
</tr>
</thead>
<tbody>
<tr>
<td>AmBank (M) Berhad</td>
<td>AmBank Islamic Berhad</td>
<td>Alliance Islamic Bank Malaysia Berhad</td>
</tr>
<tr>
<td>Alliance Bank Malaysia Berhad</td>
<td>Bank Islam Malaysia Berhad</td>
<td>Bank Kerjasama Rakyat Malaysia</td>
</tr>
<tr>
<td>Bank Muamalat Malaysia</td>
<td>Bank of China (Malaysia)</td>
<td>Bank Pertanian Malaysia</td>
</tr>
</tbody>
</table>
6. **Shortlisting of Winners**

Table 3

<table>
<thead>
<tr>
<th>Number of Winner</th>
<th>Promotion Period (2019)</th>
<th>Prize</th>
<th>Winner Selection</th>
</tr>
</thead>
<tbody>
<tr>
<td>80</td>
<td>22nd September 2019 – 31st October 2019</td>
<td>Alha Alfa Cosmetic Set</td>
<td>Daily starting from 22nd September – 31st October 2019</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>Yamaha Y15ZR</td>
<td>After the end of the Promotion Period</td>
</tr>
</tbody>
</table>

a. A total of eighty-three (83) Eligible Customers will be selected by the Organizer via a random draw from the pool of eligible DuitNow Transaction entries during and after the end of the Promotion Period, depending on the type of Prize to be won.

b. The Eligible Customers selected (“Selected Winners”) will be contacted by the respective Participating Bank to answer two (2) questions within three (3) business days after the winner selection.

c. Selected Winners that have answered all questions correctly will be notified immediately and will thereafter receive an email notification from its respective Participating Bank.

d. Only three (3) attempts of phone calls will be made during office hours, Monday to Friday (9am-5pm).

e. In the event the Selected Winners cannot be contacted i.e. voicemail, line busy or if the Selected Winners are unable to answer questions or fails to answer all questions correctly, the Organizer and/or the respective Participating Banks shall allocate the Prize to the next Selected Winner.
7. **Prize Redemption**

a. Visual(s) of the Prizes shown in any advertisement, promotional publicity materials and other materials relating to this Promotion are solely for illustration purposes only and may not depict the actual image of the Prizes.

b. The Organizer and the Participating Banks shall not be liable and/or responsible for the costs pertaining to the collection and/or delivery of the Prizes. Any additional costs, duties, taxes and/or incidental expenses or charges incurred in relation to the Prizes shall be solely borne by the Selected Winner.

c. Prizes must be collected in accordance with the mode to be specified by the Organizer (either by courier, self-collection or Selected Winners may be invited to a prize giving ceremony), at its sole and absolute discretion.

d. In the event the Selected Winner is unable to collect or accept the Prizes, without assigning any valid reason deemed appropriate by the Organizer, the Selected Winner forfeits any and all claims to the Prizes.

e. Unless otherwise specified in the Promotion Terms and Conditions herein, no substitution or replacement of, or modification to the Prizes requested by the Selected Winner will be permitted. The Prizes are not transferable and are not exchangeable for cash.

f. The Selected Winner shall liaise directly with their respective Participating Bank on all matters relating to the Prizes.

8. **Details of the Prizes**

a. Alha Alfa Cosmetic Sets worth RM200 each. The set consists of:
   i. 1x Primer Gel;
   ii. 1x Royal Propolis Foundation – All New;
   iii. 1x Cushion Glow Blusher;
   iv. 1x Heart Applicator Sponge.

b. The exact shade and colours of the set is to be determined by the Organizer.

c. Yamaha Y15ZR worth RM10,000 each
   i. The exact model, colour and specs are to be determined by the Organizer;
   ii. The prize excludes motorbike registration fee, road tax and insurance/Takaful coverage;
   iii. The motorbike also carries its own terms and conditions stipulated by the appointed Yamaha dealer.

9. **General Terms and Conditions**
a. To the fullest extent permitted by the law, in no event will the Organizer and the Participating Banks or any of its officers, servants, employees, representatives and/or agents (including, any third party service providers that the Organizer may engage for purposes of this Promotion) be liable for any loss or damages (including loss of income, profits or goodwill or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Promotion, even if the Organizer have been advised on the possibility of such damages in advance, and all such damages are expressly excluded.

b. The Organizer shall be entitled to amend, vary, delete or add (“modifications”) to any of these Promotion Terms and Conditions and/or substitute or replace the Prize (Clause 4 above) offered in this Promotion with a similar valued Prize and/or to modify, cancel, terminate or suspend the Promotion at any time without prior notice. No compensation in cash or any kind shall be given for any losses or damages suffered or incurred by the Eligible Customers as a result of the above. Customers are advised to periodically check for updates of this Promotion’s Terms and Conditions at the Organizer’s or the Participating Banks’ websites. If any future modifications of this Promotion’s Terms and Conditions are unacceptable to the Eligible Customers, discontinue any further participation in this Promotion.

c. To the fullest extent permitted by applicable laws, the Organizer offers no warranty or representation whatsoever, express, implied or statutory, in relation to the Promotion, the Prizes including, without limitation, the merchantable quality and fitness for purposes in respect of the Prizes and level of care and skill in respect of the relevant services provided in the Prizes.

d. For any dispute in relation to the quality or warranty of the Prizes, the Selected Winner(s) shall resolve such dispute with the appointed Yamaha dealer/cosmetic distributor without any recourse to the Organizer or the Participating Banks.

e. For the purpose of clause (d) above, the Selected Winner(s) shall also be bound by the Terms and Conditions of the appointed Yamaha dealer/cosmetic distributor in relation to the Prizes.

f. The Prizes are offered and/or provided solely by the appointed Yamaha dealer/cosmetic distributor, under such terms and conditions as determined by the appointed Yamaha dealer/cosmetic distributor and the Organizer accepts no liability (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third party) howsoever arising whether in contract, tort, negligence or otherwise in connection with the Prizes, even if the Organizer has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

g. The Organizer shall not be liable and responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by any Eligible Customer resulting directly or indirectly from this Promotion.
h. All decisions made by the Organizer and/or the Participating Bank in relation to the Promotion including but not limited to the shortlisting, final selection of winners and forfeiture of the prize shall be final, conclusive and binding. If any matters arise which are not covered in these Terms and Conditions, it will be determined solely by the Organizer.

i. This Promotion Terms and Conditions shall be read together with the Additional Terms and Conditions of each Participating Bank (collectively, “Terms and Conditions”).

j. By participating in the Promotion, Eligible Customers agree to be bound by the Terms and Conditions stated herein. The Promotion Terms and Conditions shall prevail over any inconsistent terms and conditions contained in the Additional Terms and Conditions and/or in any other promotional or advertising materials for the Promotion. In the event of any inconsistency between the English and Bahasa Melayu (if any) version, the English version shall prevail.

k. The Promotion Terms and Conditions shall be governed and construed in accordance with laws of Malaysia.

l. Detailed information on the Promotion is available by logging on to https://duitnow.my/ at any time during Promotion Period.

10. Privacy Notice

a. By Participating in the Promotion, the Eligible Customer gives their consent to and authorize the Organizer and/or the Participating Banks to collect, store, use, process their names, masked Identification Numbers and other particulars (“Personal Data”) for the purpose of running the Promotion, including but not limited to announcing and publishing Personal Data and/or photos of the Eligible Customer at the Organizer's and/or the Participating Banks website for advertising and publicity purposes.

b. By Participating in the Promotion, the Eligible Customer gives their consent to and authorize the Organizer to collect their Personal Data on their behalf from the Participating Banks for the purpose of running the Promotion including but not limited to validating and shortlisting of the Eligible Customer.

c. The Organizer may use a third party service to process the Eligible Customer’s Personal Data. All such third parties are contractually obliged, not to use the Eligible Customer’s Personal Data in any other than way that stated herein.

d. Under the laws of Malaysia, the rights of the Eligible Customer includes:
   i) The rights to withdraw consent for the use of Personal Data at any time by contacting the Organizer at the email address mentioned below by providing the Organizer with the Eligible Customer’s name and email address for removal of the said Personal Data;
ii) The rights to obtain a copy of the Personal Data which the Organizer hold; and

iii) The rights to correct inaccurate Personal Data

e. If the Eligible Customer’s wish to raise any Personal Data issue with the Organizer, or exercise any of their legal rights, please email to corpcomm@paynet.my.

f. The Organizer will take reasonable precautions to keep the Eligible Customer’s Personal Data secure, and requires third party processors to do the same. However, the Organizer may disclose the Eligible Customer’s Personal Data if required by law, search warrant, subpoena or court order.

g. For the purpose of this Clause 10, all Personal Data relating to the Promotion shall be governed and dealt in accordance with the Personal Data Protection Act 2010 and all other applicable laws in Malaysia.