

TERMS AND CONDITIONS

Organizer & Qualifications

1. **“MyDebit Je! With your ATM Card at Lotus’s & Win” [“Contest”]** is jointly organized by Lotuss Stores Malaysia Sdn Bhd (Company No.: 200001018812 (5291419-K)) (“**Lotus’s**”) and Payments Network Malaysia Sdn Bhd (Company No: 200801035403 (836743-D)) (“**PayNet**”) **[both parties hereinafter referred to as “The Organizer”]**.
2. The Contest is open to all MyDebit Automated Teller Machine [**“ATM”**] card holders issued by participating financial institutions offering MyDebit services in West Malaysia ONLY. The mentioned card holders must be a permanent resident in Malaysia or a Malaysian citizen who is 18 years of age and above and has a valid identification card during the Contest Period [**“Participant(s)”**]. The Participant must also have a valid account with any of the above-mentioned financial institution in Malaysia and the account must be active with a good financial standing and not dormant during the entire Contest Period until the completion of the redemption of prizes.
3. Individuals listed below are not eligible to participate in this Contest:
 - Employees of the Organizer [including its associates, subsidiaries or related thereto] and their immediate family members [children, parents, siblings, including spouses]; and/or
 - Representatives, employees and/or the advertising agencies or promotional agencies of the Organizer [including its associated and related companies], and their immediate family members [children, parents, siblings, spouses].

Contest Period & Entry Criteria

4. The Contest will commence from **1 October 2022 (Contest start date), 12:01 AM until 31 December 2022 (Contest end date), at 11:59 PM** (Malaysian Time) [**“Contest Period”**].
5. Any entries received beyond the Contest Period will be rejected and deemed invalid. Participant is required to submit entries with purchase receipts dated within the contest duration, and must follow the schedule below to be entitled for the draw of the month:
 - First Contest Duration: Purchases made in between 1 October to 31 October 2022. Last entry submission date: 31 October 2022, 11.59 PM (Malaysian Time).
 - Second Contest Duration: Purchases made in between 1 November to 30 November 2022. Last entry submission date: 30 November 2022, 11.59 PM (Malaysian Time).

- Third Contest Duration: Purchases made in between 1 December to 31 December 2022.
Last entry submission date: 31 December 2022, 11.59 PM (Malaysian Time).
 - Submission will not be carried forward to the subsequent contest period.
6. Only payments/transactions made using MyDebit ATM card will be accepted for this Contest.
7. If for any reason this Contest is unable to proceed as planned for (and not limited) reasons such as computer virus, hacking, unauthorized intervention, fraud, technical failure, any acts of government not limited to movement control order or any other reason beyond the Organizer control, the Organizer reserves the right, in its sole discretion, to terminate, postpone, modify, extend or suspend this Contest at its sole and absolute discretion.

How to Participate

8. To participate in the Contest, Participant must:
- Step 1:** Make a minimum purchase of RM100 in a single receipt at any Lotus's Malaysia Stores using MyDebit ATM card as a mode of payment made within the Contest Period.
- Step 2:**
Take a snapshot of your original printed transaction receipt to be regarded as a valid entry [**“Proof of Purchase”**].
Insert sample receipt picture and highlight which area indicates they have used MyDebit ATM card.
- Step 3:**
Submit your Contest entry with <MyDebit Je> followed by the following details to Lotus's WhatsApp number (017-6010938):
- i. Full Name
 - ii. Contact Number
 - iii. Email Address
 - iv. Picture of Proof of Purchase

Example: Send "<MyDebit Je> Rashid Abdullah Amin 0121234567 rashid@mail.com"



to 017-6010938 via WhatsApp.

9. By submitting the entry in this Contest, the Participant is deemed to have read and agreed to the privacy notice set forth in the Terms and Conditions herein.
10. Each Purchase Receipt can only be used once throughout the Contest Period. The Participant(s) entries will be **disqualified** in the event where the Purchase Receipt is used for more than ONE (1) time. If more than one Participant is found to be using the same Purchase Receipt to enter the contest, both Participants will be immediately disqualified.
11. Participants are allowed to submit as many entries as they like. Each Participant is only eligible to win ONE (1) prize throughout the Contest Period. If the Participant has won any grand prize from the previous Lotus's and PayNet MyDebit contests in the same year (2022), then the Participant will not qualify for the grand prize winner selection.
12. Incomplete registrations/entries will be disqualified from the Contest.
13. The Organizer at its sole discretion may remove and/or disqualify any Participant and/or entries if found or suspected of cheating/hacking/tampering with the Contest submission process, the operation of this Contest or in violation of any Terms and Conditions of the Contest. For the avoidance of doubt, this shall include situation(s) where the Participant attempts to submit an entry using a different name or via a proxy to circumvent the prize limit in Condition 11 above.

Winners Selection

14. Every 50th valid entry will be shortlisted to be in the running for the prizes [**“Shortlisted Participants”**].

15. Monthly Prizes winners: Shortlisted Participants will be contacted via WhatsApp after each of the contest duration of the 3 months to take part in a quiz to determine the monthly prizes they are winning. The quiz consists of 1 question.

The Shortlisted Participants with the most accurate answers received in the fastest time by the Organizer via WhatsApp during Quiz Time will win the monthly prizes.

Shortlisted Participants who are not contactable via WhatsApp and/or did not submit their quiz answers during Quiz Time will be disqualified from winning in this Contest.

16. Grand Prizes winners: Shortlisted Participants from the 3 months of contest duration will be contacted via WhatsApp after the contest period to take part in a quiz to determine the grand prizes they are winning. The quiz consists of 1 question.

The Shortlisted Participants with the most accurate answers received in the fastest time by the Organizer via WhatsApp during Quiz Time will win the Grand Prizes.

Shortlisted Participants who are not contactable via WhatsApp within 72 hours and/or did not submit their quiz answers during Quiz Time will be disqualified from winning in this Contest.

17. For the avoidance of any doubts, only entries submitted within the Contest Period that meet the requirements specified in this Terms and Conditions may be eligible to win ONE (1) of the prizes. If the Participant has won any Grand Prize from the previous Lotus's & PayNet MyDebit contests in the same year (2022), the Participant will not qualify for the Grand Prize winner selection.

18. The Selected Participants will be contacted by the Organizer based on the contact information supplied during their entry submission process.

19. All decisions made by the Organizer in relation to this Contest, including but not limited to, shortlisting, winner selection, prizes and forfeiture of prizes are final. Any correspondence or appeal will not be entertained. The selection of the winner is subject to the entry eligibility and criteria specified and determined at the Organizer's sole discretion.

Prizes

Grand Prizes (1 October to 31 December 2022)

Type	Prize	Number of Winners	Contest Period
Grand Prize	Perodua Myvi 1.3L G (Random color based on stock availability. Exclusive of registration fee, road tax & insurance/takaful)	3	1 Oct to 31 Dec 2022

Monthly Prizes #1 (1 October to 31 October 2022)

Type	Prize	Number of Winners	Contest Period
1 st Prize	Samsung 660L Side by Side with Family Hub Refrigerator	2	1 Oct to 31 Oct 2022
2 nd Prize	Samsung Galaxy Tab S8 128GB	6	1 Oct to 31 Oct2022
3 rd Prize	LUMOS RAY Smart Home Cinema Projector	6	1 Oct to 31 Oct2022
Consolation Prize	Lotus's eVouchers (RM200)	90	1 Oct to 31 Oct2022

Monthly Prizes #2 (1 November to 30 November 2022)

Type	Prize	Number of Winners	Contest Period
1 st Prize	Samsung 660L Side by Side with Family Hub Refrigerator	2	1 Nov to 30 Nov 2022
2 nd Prize	Samsung Galaxy Tab S8 128GB	6	1 Nov to 30 Nov 2022
3 rd Prize	LUMOS RAY Smart Home Cinema Projector	6	1 Nov to 30 Nov2022
Consolation Prize	Lotus's eVouchers (RM200)	90	1 Nov to 30 Nov2022

Monthly Prizes #3 (1 December to 31 December 2022)

Type	Prize	Number of Winners	Contest Period
1 st Prize	Samsung 660L Side by Side with Family Hub Refrigerator	2	1 Dec to 31 Dec 2022
2 nd Prize	Samsung Galaxy Tab S8 128GB	6	1 Dec to 31 Dec 2022
3 rd Prize	LUMOS RAY Smart Home Cinema Projector	6	1 Dec to 31 Dec 2022
Consolation Prize	Lotus's eVouchers (RM200)	90	1 Dec to 31 Dec2022

20. Prizes are not transferrable nor exchangeable for cash (if any). The Organizer shall be entitled to replace the prizes with other prizes of the same value at its sole and absolute discretion.
21. To the extent permitted by the law, the Organizer, its agencies, affiliates, sponsors, and their representatives shall not be liable for any defects or misuse of the prizes, or to any claims, liabilities, losses, or damages in connection with this Contest.
22. Participant is required to provide valid identification document during or prior to prizes redemption. This is to validate the identity of the Contest's Participant/winner. Proof of Purchase which is faded or damaged will be deemed invalid and will be disqualified.
23. Images of the prizes shown in any promotional materials, advertisements, publicities and other materials relating to this Contest are solely for illustrative purposes only and may not depict the actual prizes.
24. Prizes are subjected to the terms and conditions set by the supplier (if applicable). To the extent permitted by law, the Organizer and its agents are not responsible for all liabilities arising from any deferment, cancellation, delay or changes to the prizes details or any unforeseen circumstances beyond the reasonable control of the Organizer and for any act or default by any vendor or third party supplier.

Prizes Redemption

24. Winners are required to redeem the prizes from The Organizer's Office. Below are the prize redemption office details:

IDOTYOU Sdn Bhd (The Organizer's Agency Office)

Unit F2 & F3, 1st Floor, Lot 7, Jalan 51A/243, Seksyen 51A, 46100, Petaling Jaya, Selangor, Malaysia.

Contact Number: 017-6010938 (Mon-Fri 8am to 4pm excluding public holidays)

Email: mydebitje@lotuss.com

25. The Organizer shall not be liable for any transportation costs in connection with the redemption and/or delivery of the prizes. Any additional costs, duties, taxes and/or incidental expenses or charges imposed in respect of the prizes are solely borne by the winner.

26. Winners must claim their prizes from the Organizer within the time and date advised by the Organizer (via email and/or WhatsApp or any other communication channels). In the event the winner fails to claim the prizes or nominate a representative within the stipulated time, the Organizer reserves the right to forfeit the prizes and award the prizes to another winner. Winner must present a valid identification document to redeem/receive their prizes.
27. Winners that require a representative to claim their prizes on their behalf must ensure that their representative provide a letter of authorization issued by the winner along with a copy of the winner's and the representative's valid identification documents.
28. The Organizer will contact the grand prize winners for prize collection arrangement. Upon collection, grand prize winners are required to visit any Lotus's store near them, take a photo of themselves with the car in front of the Lotus's store, and submit it to the Organizer for media and press purposes.
29. Prizes are subjected to the terms and conditions set by the supplier (if applicable). To the extent permitted by law, the Organizer and its agents are not responsible for all liabilities arising from any deferment, cancellation, delay or changes to the prizes details or any unforeseen circumstances beyond the reasonable control of the Organizer and for any act or default by any vendor or third party supplier.
30. To the extent permitted by law, the Organizer shall not be liable for any loses or damages which occur during the prizes redemption/delivery process. Any other additional costs (for example: travel expenses, delivery charges) involved to redeem or to collect the prizes shall be fully borne by the Winner.
31. The Organizer reserves the right to postpone the date and place for prizes redemption that has been determined to a later date in the event of any unforeseen circumstances.
32. The prizes fulfillment will be subjected to the availability of these prizes in which the Organizer will notify the winner from time to time.
33. The Organizer reserves the right to substitute any of the prize(s) for a prize(s) of similar value at its absolute discretion.
34. Decisions made by the Organizer in connection with the Contest including but not limited to the selection of winner and the prizes are final, conclusive and binding. Any correspondences, inquiries, appeal or objection from the Participant shall not be entertained.

35. Unless otherwise stated in this Term and Conditions, all prizes listed are not associated or sponsored in any whatsoever way with this Contest, which is solely organized by the Organizer.

Rights of the Organizer

36. By participating in this Contest, the Participants grant the Organizer the right to use any photos and/or other materials received during the Contest (including the Participants' name, email addresses, contact numbers, photos, etc.) for advertising, marketing and communication purposes without compensation to the Participants, his or her successors or assigns, or any other entity.
37. The Organizer reserves the right to amend the Contest Terms and Conditions at any time at its sole and absolute discretion with prior notice.
38. In addition to these Terms and Conditions, any other order or rules of the Contest as stated at <https://www.lotuss.com.my/en/mylotuss/privacy-policy> shall also bind all Participants in their participation in this Contest.
39. In the event of any inconsistency between these Terms and Conditions and any terms contained in any promotional materials for this Contest, the terms contained at <https://www.lotuss.com.my/en/mylotuss/privacy-policy> shall prevail.
40. If there is a conflict between these Terms and Conditions with the Malay language version, the English language version shall prevail.
41. By participating in the Contest, the Participant give their consents to the Organizer or any third party appointed by the Organizer to collect, store, and process the Participant's personal data for the purpose of this Contest only.
42. Unless stated otherwise, all transportation cost, internet charges, personal costs and/or any other costs, fees and/or any kind of expenses incurred by the Participant in connection with this Contest (whether for the purpose of joining, participating in or receiving any benefit or prizes from the Contest) are at the sole responsibility of the Participant/winner. The Organizer, its affiliates or authorized agents shall accept no responsibility whatsoever for those costs/charges/fees/expenses.
43. To the extent permitted by law, the Organizer, its affiliates or authorized third parties shall accept no liability in any way for any entries, including but not limited to lost, damaged, delayed, or any technical error.

44. The Organizer would like to alert the Participants to take reasonable precautions when receiving any phone calls or messages requesting for your personal information(s) during and/or after the Contest. The Organizer would also like to advise our valued Participant to call the Organizer for verification regarding the Contest.

Liability and Responsibility

45. To the extent permitted by law, Participant and winner shall assume full liability and responsibility for any liability incurred as a result of their negligence or willful default due to their participation in this Contest and/or redemption and/or use of the prizes, Participant and winner agree to release the Organizer and its agencies from any claim whatsoever from that liability.
46. To the fullest extent permitted by law, in no event the Organizer or any of its officer, employee, representative and/or agent (including, any third-party agencies that deals with the Organizer for the purpose of this Contest) be liable for any loss or damage arising in the Participant's negligence or willful default in connection with this Contest.
47. By participating in this Contest, the Participant agrees to comply with all the Terms & Conditions of this Contest and all decisions made by the Organizer.
48. These Terms and Conditions are governed by Malaysian laws and under the jurisdiction of the courts of Malaysia.

Privacy Notice

49. By participating in the Contest, the Participant give their consent to and authorise the Organizer to collect, store, use, process their names, masked Identification Numbers (IC) and other personal particulars [**"Personal Data"**] for the purpose of running the Contest, including but not limited to announcing and publishing Personal Data and/or photos of the Participant at the Organizer's website for advertising and publicity purposes.
50. By participating in the Contest, the Participant agrees and authorise their banks to share and disclose their Personal Data to the Organizer for the purpose to run this Contest including and not limited to the selection of winner (if any).
51. By participating in the Contest, the Participant also give their consent and authorise the Organizer using a third-party service including but not limited to any financial institution to process the

Participant's Personal Data. All such third parties are contractually obliged, not to use the Participant's Personal Data in any other than way that stated herein.

52. Under the laws of Malaysia, the rights of the Participant include:
 - a. The rights to withdraw consent for the use of Personal Data at any time by contacting the Organizer at the contact details mentioned below by providing the Organizer with the Participant's name and email address for removal of the said Personal Data;
 - b. The rights to obtain a copy of the Personal Data which the Organizer hold; and
 - c. The rights to correct inaccurate Personal Data.

53. Participant may refer to the Organizer's website at <https://www.lotuss.com.my/en> or call the Organizer's helpline line at lotusshelpline@lotuss.com.my or 1300131313 from Monday – Friday, 9:00 AM – 6:00 PM for any info pertaining to data protection or legal rights.

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

55. Any matter to the Personal Data relating to this Contest shall be governed by and dealt with in the Personal Data Protection Act 2010 and any other relevant laws in Malaysia.
