

e-Duit Cashless Day Campaign Terms and Conditions

The “e-Duit Cashless Day Campaign” [**“Campaign”**] is jointly organised by Visa Worldwide Pte. Limited [200719281K] (“Visa”) and MasterCard Asia/Pacific Pte. Limited [199306324E] (“MasterCard”) [**Collectively referred to as the “Organisers”**]

Campaign Period

1. This Campaign will commence from **4 February 2023 (Campaign start date), 12:01 AM** until **29 April 2023 (Campaign end date), 11:59 PM (Malaysia Time)** [**“Campaign Period”**].

Eligibility

2. This Campaign is open to all individual Visa/MasterCard Debit Card/-i and/or Credit Card/-i holders issued by participating banks [**“Issuer”**] in Malaysia ONLY. The cardholders must be a permanent resident in Malaysia or a Malaysian citizen who is 18 years of age and above with a valid identification card during the Contest Period [**“Participant(s)”**]. The Participant must also have a valid card or CASA account with any of the participating banks in Malaysia which is active (not closed or terminated), as per the banks’ internal policies, during the entire Campaign Period until the completion of the prize fulfillment.
3. The following category of cards shall **NOT** be eligible for this Campaign:
 - a. corporate or purchasing cards
 - b. private label cards

Campaign Mechanics

4. Card-present transactions made using Visa/MasterCard Debit Card/-i and/or Credit Card/-i each Saturday from 12:01 AM to 11:59 PM throughout the Campaign Period at selected merchants [**“Merchants”**] as stated in Table A will stand a chance to win the prizes [**“Prize”**] as stated in Table B. The participating weeks for the weekly cashback Prizes are as stated in Table C [**“Participating Date”**].

Merchants

Table A:

Eligible Card(s)	Groceries	Convenience Stores	Fast-food chain
Visa/MasterCard Debit Card/-i	<ul style="list-style-type: none">• Aeon Store• NSK• TF Valuemart	<ul style="list-style-type: none">• Petronas Mesra• Family Mart	<ul style="list-style-type: none">• KFC• McDonald’s
Visa/MasterCard Credit Card/-i			

Visa/MasterCard Credit Card/-i only	<ul style="list-style-type: none"> Eonsave Giant Lotus's Jaya Grocer Aeon Big 	<ul style="list-style-type: none"> 7-Eleven 99 Speedmart KK Mart myNEWS 	
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Prizes

Table B:

Type	Prize	Total number of winner(s) throughout Campaign Period	Eligible Transaction Period
Grand Prize (100 winners)	RM1,000 cashback	One hundred (100) winners	Each Saturday from 12:01 AM to 11:59 PM
Weekly Prize (2,220 winners)	RM100 cashback	Twenty eight thousand eight hundred sixty (28,860) winners	Each Saturday from 12:01 AM to 11:59 PM

Participating Dates

Table C:

Type	Prize	Participating Dates	
Grand Prize (100 winners)	RM1,000 cashback	Every Saturday from 4 February 2023 till 29 April 2023	
Weekly Prize (2,220 winners)	RM100 cashback	Week 1	4 February 2023
		Week 2	11 February 2023
		Week 3	18 February 2023
		Week 4	25 February 2023
		Week 5	4 March 2023
		Week 6	11 March 2023
		Week 7	18 March 2023
		Week 8	25 March 2023
		Week 9	1 April 2023
		Week 10	8 April 2023
		Week 11	15 April 2023
		Week 12	22 April 2023
		Week 13	29 April 2023

- Subject to the terms and conditions, each Participant will be eligible to win more than one (1) Prize under this Campaign as stated in the Table B above. For avoidance of doubt, Participants who have won a Weekly Prize shall also be eligible to win another Weekly Prize or a Grand Prize.
- The total cashback allocated under this Campaign is Ringgit Malaysia Two Million Nine Hundred Eighty Six Thousand (RM2,986,000) which will be awarded as the Organisers deem fit in its absolute discretion. Only winning participants will be notified of the cashback by the Issuer.

7. The Organisers reserve the right to forfeit winning transactions prior to awarding the Prize in the event there is:
 - a. reversal of the eligible transaction
 - b. termination of the cardholder's card
 - c. non-compliance or breach of these terms and conditions
8. In such instances, additional winners will not be reselected by the Organizers. Hence, the total number of winners may vary as the Organisers deem fit in its absolute discretion.
9. For credit card transactions, principal cardholders and supplementary cardholders' transactions are both deemed as eligible.
10. **ALL** of the following transactions shall not be treated as an eligible transaction:
 - a. Reversals or refunds
 - b. Void transaction
 - c. Credit card fees and charges (i.e. finance charges, late charges, annual fees, etc.)
 - d. Debit card fees and charges (i.e. annual fees, card issuance fees, etc.)
 - e. Easy Payment Plan ("EPP") charges
 - f. Cash advance
 - g. ATM cash withdrawal

Winners Selection Process

11. Weekly prize winners: Every 100th valid transactions completed will be selected as winning transactions from the list of transactions captured each Saturday that is sorted by time in ascending order, either manually or computerised or in any method as the Organisers may deem fit at its absolute discretion.

Grand prize winners: Every 28,888th valid transaction completed will be selected as winning transactions from the compiled list of transactions captured throughout the Campaign Period that is sorted by date and time in ascending order, either manually or computerised or in any method as the Organisers may deem fit at its absolute discretion.

12. Winners of the cashback will be announced after each Campaign month or on such other date as the Organisers deem fit in its absolute discretion.
13. Winners will be contacted by the Issuers via Short Message Service (SMS) at the latest mobile phone number(s) recorded in the Issuer's system or any other forms of communications preferred by the Issuer at any time during working hours.

Fulfillment of Prizes

14. Cashback awarded to selected transaction charged to the Participant's Visa/MasterCard Credit Card/-i will be credited to the principal account of the card used to make the winning transaction.

Cashback awarded to selected transaction charged to the Participant's Visa/MasterCard Debit Card/-i will be credited to the CASA account linked to the debit card used to make the winning transaction.

15. The cashback shall be credited within sixty (60) days after each Campaign month. The crediting of the cashback will be reflected in the winner's monthly card or CASA statement on the following

month. The contents of the card or CASA statement showing the cashback shall be treated evidence of the winner's receipt of cashback.

16. The Organisers reserve the right to substitute the cashback at any time with prior notice for any product of similar or equivalent value with the cashback.

General Terms and Conditions

17. By participating in this Campaign, the Participants agree to be bound by these terms and conditions, the decisions of the Organisers, and all Terms and Conditions by any sponsors governing the use of the prizes.
18. Participants shall seek clarification from the Issuers' authorised representative if there are any Terms and Conditions that the customers do not understand.
19. The Participants consent and authorise the Organisers and Issuers to collect, process and to safe keep the personal data and participation details for the purposes of this Campaign.
20. The invalidity, illegality or unenforceability of any terms hereunder shall not affect or impair the continuing enforcement of the remainder of the Terms and Conditions of this Campaign.
21. The Organisers shall not in any way be responsible and liable for any losses, damages or expenses incurred or suffered by the Participants and winners in relation to participating in this Campaign.
22. The Organisers reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by the Organisers of the Campaign shall not entitle the winners to any claim or compensation against the Organisers for any and all losses or damages suffered or incurred by the winners whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination, unless due to the Organiser's gross negligence or willful misconduct specifically related to this Campaign.
23. The Terms and Conditions contained herein shall be governed by and be construed in accordance with the laws of Malaysia.

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