

TERMS AND CONDITIONS OF MERCHANTRADE MONEY VISA PREPAID CARD STORE & WIN CAMPAIGN

Merchantrade Money Visa Prepaid Card STORE & WIN Campaign (“Campaign”) is subject to following terms and conditions: -

1. Organizer

This Campaign is organised by Merchantrade Asia Sdn. Bhd. (410591-T) (“Merchantrade”).

2. Campaign Period

This Campaign shall run from 00:00 hours (MYT) on 8th August 2018 until 23:59 hours (MYT) on the 8th November 2018 (both dates inclusive) (“Campaign Period”).

3. Eligibility

3.1 This Campaign is open to all valid Merchantrade Money Visa Prepaid Card (“MVPC”) Cardholder(s).

3.2 For the avoidance of doubt, the following persons are NOT eligible to participate in this Campaign: -

3.2.1 All employees (including permanent, contract or temporary staffs) of Merchantrade, Merchantrade’s subsidiaries and Merchantrade’s related companies; and/or

3.2.2 MVPC Cardholder(s) whose accounts have been suspended, cancelled or terminated either before, during or after the Campaign Period.

4. Campaign Mechanics

4.1 No registration is required to participate in this Campaign.

4.2 To participate in the Campaign, eligible MVPC Cardholder(s) must:

4.2.1 Maintain a minimum end of day balance of RM5,000 (“Minimum Balance”), or its equivalent in any available foreign currency, as the case may be, in his/her MVPC account; and

4.2.2 Maintain the Minimum Balance in MVPC account for thirty (30) consecutive days during the Campaign Period.

4.3 In relation to requirement set out in clause 4.2.1, balance in any available foreign currency is calculated based on daily currency exchange rates determined by Merchantrade at its sole and absolute discretion, and shall be deemed conclusive, save for manifest error.

4.4 For greater clarity, the last date for eligible MVPC Cardholder(s) to achieve the requirement of thirty (30) consecutive days set out in clause 4.2.2 will be 23:59 hours (MYT) on the 8th November 2018 (“Cut-off Period”). Any achievement of the requirement after the Cut-Off Period will be considered invalid for participation in the Campaign.

4.5 The tracking of the Minimum Balance is based on the posting dates and/or time (Malaysian Time) as captured by Merchantrade’s records during the Campaign Period.

4.6 Eligible MVPC Cardholder(s) who satisfies the requirement as set out in clause 4.2 shall:

4.6.1 on first come, first serve basis, earn Bonus Prize for each thirty (30) consecutive days as follow:

Campaign Period	Bonus Prize	Total Bonus Prize Allocation
8/8/2018 to 8/11/2018	Merchantrade Mobile Reload worth RM30 + Merchantrade remittance service fees waiver worth RM10.00	Limited to 4000 sets

For details of Merchantrade Mobile Reload, please visit <https://www.mtradeasia.com/Mobile/>. Merchantrade reserves the right to substitute any one of the Bonus Prize with item(s) of similar value at any time without prior notice. Bonus Prize cannot be transferred or exchanged for cash, credit or kind, whether in whole or in part.

Example:

No.	End of Day Balance	Period	Duration	Achievement of thirty (30) consecutive days	Minimum Balance of RM5,000 fulfilled	Total Bonus Prize	Remarks
1	RM5,000	8/8/2018 to 6/9/2018	30 days	1	Yes	1	
2	RM5,000	8/8/2018 to 23/8/2018	16 days	0	Yes	0	Lesser than 30 days
3	RM4,500	8/8/2018 to 6/9/2018	30 days	1	No	0	Below minimum balance of RM5,000
4	RM6,000	8/8/2018 to 23/8/2018	16 days	0	No	0	End of Day balance of day 17 th below RM5,000 which will cause the counting of thirty (30) consecutive day period to stop.
	RM4,500	24/8/2018	1 day				
	RM6,000	25/8/2018 to 6/9/2018	13 days				
5	RM5,000	8/8/2018 to 7/10/2018	61 days	2	Yes	2	Two (2) Bonus Prize as two (2) thirty (30) consecutive day period achieved.
6	RM5,000	8/8/2018 to 5/11/2018	90 days	3	Yes	3	Three (3) Bonus Prize as three (3) thirty (30) consecutive day period achieved.
7	RM6,000	8/8/2018 to 6/9/2018	30 days	2	Yes	2	Two (2) Bonus Prize as two (2) thirty (30) consecutive day period achieved during campaign period.
	RM6,000	9/9/2018 to 8/10/2018	30 days				
8	RM6,000	8/8/2018 to 6/9/2018	30 days	1	Yes	1	Only one (1) Bonus Prize as only one (1) thirty (30) consecutive day period achieved.
	RM6,000	9/9/2018 to 22/9/2018	14 days				
9	RM5,000	10/10/2018 to 8/11/2018	30 days	1	Yes	1	Achievement done on 8 th November 2018 (Last

							day of the Campaign)
10	RM5,000	11/10/2018 to 9/11/2018	30 days	0	Yes	0	Achievement done after 8 th November 2018

Bonus Prize will be awarded to eligible MVPC Cardholder's based on the following:

i. Schedule

Date of Achievement for Requirement set out in clause 4.2	Fulfillment of Bonus Prize
By 8/9/2018	Within 4 weeks from 8/9/2018
By 8/10/2018	Within 4 weeks from 8/10/2018
By 8/11/2018	Within 4 weeks from 8/11/2018

ii. Fulfillment Method

a. Merchantrade Mobile Reload

- Merchantrade Mobile Reload is only valid for eligible MVPC Cardholder(s) who have used their Merchantrade Mobile number to register their MVPC account. For such cases, Merchantrade Mobile Reload will be automatically credited into eligible MVPC Cardholder(s) Merchantrade Mobile number and remain valid for thirty (30) calendar days from the date it is credited.
- For eligible MVPC Cardholder(s) who have not used a Merchantrade Mobile number to register their MVPC account, a Short Message Service (SMS) will be sent, to allow them to claim the Merchantrade Mobile Reload. Eligible MVPC Cardholder(s) in this case must subscribe to Merchantrade Mobile in order to claim the Merchantrade Mobile Reload. The validity to claim the Merchantrade Mobile Reload will be ten (10) calendar days from the date the SMS is sent. Subscription to Merchantrade Mobile can be done at Merchantrade's branches and eligible MVPC Cardholder(s) must produce the SMS to Merchantrade's staff for verification. Merchantrade Mobile Reload will be automatically credited within five (5) business days from the date of subscription to Merchantrade Mobile. If the eligible MVPC Cardholder(s) fails to subscribe to Merchantrade Mobile and produce the SMS within the ten (10) calendar days from the date the SMS is sent, the Merchantrade Mobile Reload entitlement will be forfeited and the eligible MVPC Cardholder(s) will not be entitled to any payment or compensation regardless of the reason for not claiming the Merchantrade Mobile Reload.

b. Merchantrade remittance fees waiver worth RM10

- Merchantrade remittance fees waiver worth RM10 is promotional code and will be sent to eligible MVPC Cardholder's latest mobile phone numbers registered or recorded in Merchantrade's system via Short Message Service (SMS).
- Promotional code is valid for thirty (30) calendar days from the date it is issued and applicable for over-the-counter transaction only.
- Promotional code is valid for one (1) time redemption only. Any unutilized promotional code whether in whole or in part are not refundable nor exchangeable for cash or kind.

4.6.2 Earning Campaign Entry(ies) for the Consolation Prize and Grand Prize:

End of Day Balance	Number of Campaign Entry(ies) earnable
1 st RM5,000 (Minimum Amount)	3 entries for each thirty (30) consecutive days
Every additional RM1,000 (Average Daily Balance)	1 entry for each thirty (30) consecutive days

Additional End of Day Balance is calculated based on average daily balance as below:

Total of additional End of Day Balance for thirty (30) consecutive days (RM)
30 days

Example:

No.	End of Day Balance	Period	Duration	Achievement of thirty (30) consecutive days	Minimum Balance of RM5,000 fulfilled	Total Entries Earned	Remarks
1	RM5,000	8/8/2018 to 6/9/2018	30 days	1	Yes	3	
2	RM5,000	8/8/2018 to 23/8/2018	16 days	0	Yes	0	Lesser than 30 days
3	RM4,500	8/8/2018 to 6/9/2018	30 days	1	No	0	Below minimum balance of RM5,000
4	RM6,000	8/8/2018 to 23/8/2018	16 days	0	No	0	End of Day balance of day 17 th below RM5,000 which cause the counting of thirty (30) consecutive day period to stop.
	RM4,500	24/8/2018	1 day				
	RM6,000	25/8/2018 to 6/9/2018	13 days				
5	RM5,000	8/8/2018 to 7/10/2018	61 days	2	Yes	6	Six (6) entries as two (2) thirty (30) consecutive day period achieved.
6	RM5,000	8/8/2018 to 5/11/2018	90 days	3	Yes	9	Nine (9) entries as three (3) thirty (30) consecutive day period achieved.
7	RM6,000	8/8/2018 to 6/9/2018	30 days	2	Yes	6+2	Bonus entry for additional End of Day balance for two (2) thirty (30)
	RM6,000	9/9/2018 to 8/10/2018	30 days				

							consecutive day period.
8	RM6,000	8/8/2018 to 6/9/2018	30 days	1	Yes	3+1	Only one (1) times thirty (30) consecutive days achieved.
	RM6,000	9/9/2018 to 22/9/2018	14 days				
9	RM8,000	8/8/2018 to 22/8/2018	15 days	1	Yes	3+1	Average additional End of Day balance for thirty (30) consecutive days is RM1,750, which contribute to additional 1 entry
	RM5,500	23/8/2018 to 6/9/2018	15 days				
10	RM5,000	10/10/2018 to 8/11/2018	30 days	1	Yes	1	Achievement done on 8 th November 2018 (Last day of the Campaign)
11	RM5,000	11/10/2018 to 9/11/2018	30 days	0	Yes	0	Achievement done after 8 th November 2018

5. Prizes

5.1 Subject to the terms and conditions set out herein, each eligible MVPC Cardholder will be eligible to win a maximum of one (1) Grand Prize or one (1) Consolation Prize throughout the Campaign Period.

5.2 Grand Prizes and Consolation Prizes are allocated in the following manner:

Campaign Period	Prize		No. of Winners
8/8/2018 to 8/11/2018	1 st Grand Prize	20gram Bunga Raya Gold Bar	2
	2 nd Grand Prize	10gram Bunga Raya Gold Bar	2
	3 rd Grand Prize	5gram Bunga Raya Gold Bar	3
	Consolation Prize	Honor 7s Smartphone (RRP: RM379)	20

Note: The 1st and 2nd winners will each receive a 20-gram Bunga Raya Gold Bar. The 3rd and 4th winners will each receive a 10-gram Bunga Raya Gold Bar. The 5th, 6th and the 7th winners will each receive a 5-gram Bunga Raya Gold Bar. The remaining 20 winners will each receive a Honor 7s Smartphone.

5.3 All prizes are awarded on an "As-Is" basis and cannot be transferred or exchanged for cash, credit or kind, whether in whole or in part.

5.4 The value of all prizes is based on manufacturer's recommended retail price (RRP) and is correct at the time of publishing and Merchantrade makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.

5.5 If the market value of any of the prizes is for any reason lower than the value stated in Clause 5.2, Merchantrade shall not be liable in any way whatsoever for the difference between the market value and the value stated in Clause 5.2, and winners for all prizes shall not be entitled to make any claims in respect of such difference.

- 5.6 For any dispute in relation to the quality or warranty of the prizes or any terms and conditions in respect thereof, the winners shall directly deal with the relevant authorized dealer/supplier/vendor (collectively referred as "Vendor(s)") of the prizes. Merchantrade shall not be held responsible nor be held liable for any breach of quality and/or warranty of the prizes in any manner whatsoever.
- 5.7 If Merchantrade's Vendor(s) is unable to supply the same model of the Prizes as described in Clause 5.2 to the Merchantrade due to the reasons which include, but are not limited to manufacturer's recall or damage, lost or stolen during storage and/or delivery and for any other reasons, Merchantrade reserves the right to substitute the Prizes with another model of like or similar value at its sole and absolute discretion with at least five (5) calendar days prior notice by the way of posting on Merchantrade's website http://www.merchantrademoney.com/promo/terms_and_conditions.html or any other method as it deems fit.
- 5.8 All images of the prizes are for illustration purposes only. Actual specifications, weight and prices of the products may & are subject to change without notice.

6. Winner Selection Process

- 6.1 Subject to the terms and conditions set out herein, eligible MVPC Cardholder(s) will be shortlisted by Merchantrade's computerized random selection system based on the Campaign Entry(ies) earned, for the respective Prizes.
- 6.2 Each eligible MVPC Cardholder can only be shortlisted once throughout the Campaign Period. In the event where multiple entries of an eligible MVPC Cardholder are selected, he/she will only be shortlisted for his/her earliest Campaign Entry.
- 6.3 The shortlisted eligible MVPC Cardholder(s) will receive a Short Message Service (SMS) from Merchantrade (66600) at their latest mobile phone numbers registered or recorded in Merchantrade's system, at any time during office hours (09:00 hours – 18:00 hours (MYT), Monday – Friday, notifying them that they stand to receive one (1) of the Grand Prize or Consolation Prize, subject to answering a question via SMS correctly. He/she must answer/reply to the question via SMS to 66600 within 3 calendar days from the date the SMS was sent.
- 6.4 The first twenty-seven (27) shortlisted eligible MVPC Cardholder(s) who are able to answer the question correctly in fastest time will be deemed as winners for this Campaign. In this respect:
 - 6.4.1 The first seven (7) shortlisted eligible MVPC Cardholder(s) who able to answer the question correctly in the fastest time will be deemed as winners for Grand Prizes starting from 1st Grand Prize, 2nd Grand Prize and 3rd Grand Prize.
 - 6.4.2 The next twenty (20) shortlisted eligible MVPC Cardholder(s) who are able to answer the question correctly will be deemed as winners for Consolation Prizes.
- 6.5 If any of shortlisted eligible MVPC Cardholder(s) are not able to answer the question correctly or did not reply within the stipulated date/time, he/she will not be entitled for the Grand Prizes or Consolation Prizes.
- 6.6 The remaining prizes will be forfeited in the event Merchantrade is unable to select twenty-seven (27) Winners for this Campaign due to Clause 6.5.

7. Fulfillment of Grand Prizes and Consolation Prizes

- 7.1 All the winners for the Grand Prizes and Consolation Prizes will be notified by Merchantrade through Short Message Service (SMS) or in any manner which Merchantrade deems fit to use, at any time during office hours (09:00 hours – 18:00 hours (MYT), Monday – Friday, within 6 weeks from the end of Campaign Period.
- 7.2 Merchantrade shall make three (3) attempts within three (3) days from the date first SMS is sent to notify the winners via SMS and/or call. In the event that a winner fails to respond after these attempts, Merchantrade shall make no further attempts and reserves the right to forfeit the said winner's Prize or to select the next shortlisted eligible MVPC Cardholder as the winner. **In the event of dispute, Merchantrade's decision in relation to or arising from such attempt(s) and/or the winner(s) failure to respond shall be deemed conclusive and final.**

- 7.3 Subject to section 7.4 below, all the winners must be personally present at a designated location at the appointed date and time determined by Merchtrade to collect/redeem the Prizes at their own costs and expenses, failing which, the Prizes will be forfeited.
- 7.4 Grand Prizes will be presented in the form of voucher/certificate/letter. Winner(s) for Grand Prizes are required to collect/redeem the Grand Prizes as set out in clause 5.2 at selected Vendor(s) outlets determined by Merchtrade. Any incidental costs and expenses for such collection/redemption shall be borne by the winner(s).

8. Other Terms

- 8.1 In addition to the terms and conditions hereunder, the MVPC Cardholder(s) shall be bound by the terms and conditions of the MVPC Agreement.
- 8.2 Merchtrade's decision on all matters relating to the Campaign and the Prizes shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Merchtrade's decision shall be entertained.
- 8.3 Each of the eligible MVPC Cardholder(s) and/or Winners hereby expressly provide consent to Merchtrade, at its discretion, publishing and/or displaying materials and/or any information including but not limited to the names and/or photographs of the eligible MVPC Cardholder(s) and/or Winners for current and future advertising and promotional purposes in any manner that Merchtrade deems appropriate. No fee will be paid to the the eligible MVPC Cardholder(s) and/or Winners for any of the foregoing.
- 8.4 Eligible MVPC Cardholder(s) authorizes Merchtrade to disclose their personal data including but not limited to names, NRIC/passport numbers, email address and/or contact details to Merchtrade's service providers/suppliers for the purpose of facilitating this Campaign.
- 8.5 Merchtrade is 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 and/or at any web site or the telecommunications service or a combination thereof, including injury or damage to you 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.
- 8.6 Merchtrade is not responsible nor does it have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or Merchtrade's authorised third party vendor(s) for any other reason(s) whatsoever resulting in the delay of the SMS during the Campaign Period.
- 8.7 In no event will Merchtrade 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 your entry in the Campaign. By participating in the Campaign, you hereby release and agree to hold harmless Merchtrade and their Affiliates from and against any and 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.
- 8.8 Merchtrade and its 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.
- 8.9 Merchtrade shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign and/or the Prizes offered and published in any mass media, marketing or advertising materials.
- 8.10 Merchtrade shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, storm, technical or system failures or any event beyond the reasonable control of Merchtrade.
- 8.11 Notwithstanding any of the foregoing, Merchtrade 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, or program with prior notice. Such variation, changes, cancellation, termination,

withdrawal or suspension will be notified by posting on the Merchante's Website http://www.merchantrademoney.com/promo_terms_and_conditions.html or in any other manner as Merchante deems fit. In this respect, participating eligible MVPC Cardholder(s) signifies their agreement and undertaking to access the Website at regular intervals to view and ensure that any variations or changes which Merchante may affect from time to time. The participating eligible MVPC Cardholder(s) also agree that their participation in the Campaign will constitute their acceptance of the terms hereunder (as varied from time to time). Any cancellation, termination, withdrawal or suspension by Merchante will not entitle any participating eligible MVPC Cardholder(s) to any compensation against Merchante for any losses or damages that they may suffer or incur as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension of the Campaign.

8.12 No third parties shall have any rights under the terms and conditions of this Campaign.

8.13 For any assistance and/or feedback related to this Campaign, eligible MVPC Cardholder(s) can contact the Merchante's contact center by calling +603-8313 8606 or via e-mail to customerservice@merchantrademoney.com by 8th November 2018.

8.14 The Campaign and terms hereunder are governed by the laws of Malaysia.