



Campaign: DuitNow Register & Win RM100

Terms and Conditions

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. **“Organiser”** means Payments Network Malaysia Sdn. Bhd. (Company No.836743-D).
- e. **“Prize”** means the prize set out in Clause 4 below.
- f. **“Promotion Period”** means the DuitNow Registration which takes place from 21 October 2019 – 20 November 2019.
- g. **“New DuitNow Registration”** means an individual’s first time registration for DuitNow using its new unique DuitNow ID: Mobile number, NRIC Number, Passport Number during the Promotion Period.

2. Promotion Period

- a. The Promotion shall run from 00:00 hours (GMT+8) from 21 October 2019 until 23:59 (GMT+8) hours to 20 November 2019 (both dates inclusive) (**“Promotion Period”**).

3. Eligibility and Qualifying Criteria

- a. This Promotion is open to all retail bank customers, New DuitNow Customers who register for DuitNow during the Promotion Period (**“Eligible customers”**)
- b. Eligible Customers that register during the Promotion Period shall be eligible as an entry.
- c. Eligible Customers are entitled to win only one (1) prize throughout the Promotion Period.
- d. The eligibility requirements to participate in this Promotion are as follows :
 - i. Only retail customers who are above eighteen (18) years of age be eligible to participate;



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- ii. Customers who have previously registered for DuitNow 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 until the redemption of Prizes would NOT be 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 declared bankrupt, have legal proceedings of any nature instituted against them or of unsound mind shall NOT be eligible to participate.
- e. 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

Daily Prize	Number of Winners
RM 100 cash incentive which will be credited into the winners' account	68

5. Participating Banks

Table 2

Affin Bank Berhad	Affin Islamic Bank Berhad	Al Rajhi Bank Berhad
AmBank (M) Berhad	AmBank Islamic Berhad	Alliance Islamic Bank Malaysia Berhad
Alliance Bank Malaysia Berhad	Bank Islam Malaysia Berhad	Bank Kerjasama Rakyat Malaysia
Bank Muamalat Malaysia Berhad	Bank of China (Malaysia) Berhad	Bank Pertanian Malaysia Berhad (Agrobank)
CIMB Bank Berhad	CIMB Islamic Bank Berhad	Citibank Berhad
Hong Leong Bank Berhad	Hong Leong Islamic Bank Berhad	HSBC Bank Malaysia Berhad
HSBC Amanah Malaysia Berhad	Industrial and Commercial Bank of China (ICBC)	Maybank Berhad
Maybank Islamic Berhad	MBSB Bank	OCBC Bank (Malaysia) Berhad
OCBC Al-Amin (Malaysia) Berhad	Public Bank Berhad	Public Islamic Bank Berhad

RHB Bank Berhad	RHB Islamic Bank Berhad	Standard Chartered Bank Malaysia Berhad
Standard Chartered Saadiq Berhad	United Overseas Bank (Malaysia) Berhad	

6. Shortlisting of Winners

Table 3

Number of Winners	Registration Period (2019)	Prize	Winner Selection
68	21 October 2019 – 20 November 2019	RM100 cash incentive which will be credited into the winners' account	Daily within Promotion Period

- a. A total of sixty eight (68) Eligible Customers will be selected by the Organiser from the pool of eligible New DuitNow Registrations on a daily basis throughout the Promotion Period.
- b. The names of the Eligible Customers whom have been selected ("Selected Winners") will be announced daily on DuitNow's website at <https://duitnow.my>

7. Prize Redemption

- a. Visual(s) of the Prize 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 Prize.
- b. The Selected Winners will receive RM 100 in their DuitNow registered bank account within seven (7) days upon winner announcement
- c. Unless otherwise specified in the Promotion Terms and Conditions herein, no substitution or replacement of, or modification to the Prize requested by the Selected Winner will be permitted.

8. General Terms and Conditions

- a. To the fullest extent permitted by the law, in no event will the Organiser and the Participating Banks or any of its officers, servants, employees, representatives and /or agents (including, any third party service providers that the Organiser 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



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Organiser have been advised on the possibility of such damages in advance, and all such damages are expressly excluded.

- b. The Organiser shall be entitled to amend, vary, delete or add (“modifications”) to any of these Promotion Terms and Conditions 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 advice to periodically check for updates of this Promotion’s Terms and Conditions at the Organiser’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. The Organiser 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.
- d. All decisions made by the Organiser 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 Organiser.
- e. This Promotion Terms and Conditions shall be read together with the Additional Terms and Conditions of each Participating Bank (**collectively, “Terms and Conditions”**).
- f. 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.
- g. The Participating Banks Additional Terms and Conditions are available at the respective Participating Bank’s websites.
- h. The Promotion Terms and Conditions shall be governed and construed in accordance with laws of Malaysia.
- i. Detailed information on the Promotion is available by logging on to <https://duitnow.my/> at any time during Promotion Period.



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9. Privacy Notice

- a. By Participating in the Promotion, the Eligible Customer gives their consent to and authorize the Organiser 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 Organiser’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 Organiser 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 Organiser 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 Organiser at the email address mentioned below by providing the Organiser 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 Organiser 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 Organiser, or exercise any of their legal rights, please email to corpcomm@paynet.my.
- f. The Organiser will take reasonable precautions to keep the Eligible Customer’s Personal Data secure, and requires third party processors to do the same. However, the Organiser 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, 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.

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