



## DuitNow Launch Campaign Terms and Conditions

### 1. Definition

- a. **“Additional Terms and Conditions”** means the terms and conditions that govern the prizes as determined by the Participating Banks.
- 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 and Business Registration Number
- c. **“DuitNow ID”** means ID that have registered to participate in DuitNow, encompassing mobile number, MyKad number, police/army number, passport number and business registration number.
- d. **“DuitNow Transaction”** means the successful funds transfer or send money transaction 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.
- e. **“Organizer”** means Payments Network Malaysia Sdn. Bhd. (Company No.836743-D).
- f. **“Participating Banks”** means the list of Banks as set out in Table 3 below.
- g. **“Prizes”** means the prizes set out in Clause 4 below.
- h. **“Transaction Period”** means any successful DuitNow transactions which takes place between 8<sup>th</sup> January 2019 – 31<sup>st</sup> May 2019

### 2. Promotion Period

- a. The Promotion shall run from 00:00 hours (GMT+8) on 8<sup>th</sup> January 2019 until 23:59 (GMT+8) hours on 31<sup>st</sup> May 2019 (both dates inclusive) (**“Promotion Period”**).

### 3. Eligibility and Qualifying Criteria

- a. This Promotion is open to all bank customers who registered their DuitNow ID and performed at least one DuitNow Transaction to a DuitNow ID during the Promotion Period (**“Eligible Customers”**).
- b. Each DuitNow Transaction to a unique DuitNow ID with a minimum amount of RM1 each day during the Promotion Period earns one (1) contest entry.
  - i. A DuitNow ID is considered unique when the Eligible Customer initiates a DuitNow Transaction to the ID for the first time on a particular day.
  - ii. DuitNow Transactions to the same DuitNow ID (more than one) on the same day would not be considered unique



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Example of Contest Entries Earned:

**Table 1**

Scenario	Party Sending Money	Date	Send to DuitNow ID	Contest Entry	Reason
1	Ken	9 Jan 2019	Ariff's <b>Mobile</b> No.	+1	Unique DuitNow ID for 9 Jan
2	Ken	9 Jan 2019	Ariff's <b>Mobile</b> No	0	Not unique as DuitNow ID used in Scenario 1
3	Ken	10 Jan 2019	Ariff's <b>Mobile</b> No	+1	Unique DuitNow ID for 10 Jan
4	Ken	10 Jan 2019	Ariff's <b>MyKad</b> No.	+1	Unique DuitNow ID for 10 Jan
5	Ken	10 Jan 2019	Ariff's <b>MyKad</b> No.	0	Not unique as DuitNow ID used in Scenario 4
6	Ida	10 Jan 2019	Ariff's <b>MyKad</b> No.	+1	Unique for Ida
7	Ida	10 Jan 2019	Ariff's <b>Mobile</b> No.	+1	Unique for Ida
8	Ariff	10 Jan 2019	Ida's Mobile No.	+1	Unique for Ariff
9	Ariff	10 Jan 2019	Ida's Mobile No.	0	Not unique as DuitNow ID used in Scenario 8
10	Ariff	10 Jan 2019	Ida's MyKad No.	+1	Unique for Ariff



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- c. DuitNow Transactions which are incomplete or performed before or after the Promotion Period do not earn any contest entries.
- d. The eligibility requirements to participate in this Promotion are as follows :
  - i. Only retail 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 nor to win any prizes;
  - 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. Eligible Customers shall only win one (1) prize by the Organizer specified in Clause 4 throughout the Promotion Period , irrespective of the number of entries collected by the Organizer
- f. Eligible Customers must maintain at least one DuitNow ID linked to any participating bank account until the end of promotion period to be eligible to win
- 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. Prizes

Table 2

Treasure No.	Prize	Number of Winner
1	RM100,000 Malaysia Airlines Dream Holiday	1
2	CNY Ang Pow of RM8,888	120
3	Mercedes-Benz A 200	1
4	5 x RM20,000 IKEA Gift Card	5
5	Mercedes-Benz GLC 200	1
6	RM1 million Dream Home from the collection of IJM Land, Sime Darby Property or S P Setia	1

**5. Participating Banks**

**Table 3**  
**Participating Banks**

AmBank (M) Berhad	AmBank Islamic Berhad	Alliance Islamic Bank Malaysia Berhad
Alliance Bank Malaysia Berhad	Bank Islam Malaysia Berhad	Bank Kerjasama Rakyat Malaysia
Bank of China (Malaysia) Berhad	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	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	

- a. The campaign is open to both individual customers and businesses (provided the campaign is offered by the business channel of the Participating Bank)

**6. Shortlisting of Winners**

**Table 4**

<b>Number of Winner</b>	<b>Transaction Period (2019)</b>	<b>Prize</b>	<b>Winner Selection</b>
1	8 <sup>th</sup> January – 4 <sup>th</sup> February	RM100,000 Malaysia Airlines Dream Holiday	After End of Transaction Period
120 (8 winners x 15 days)	5 <sup>th</sup> , 6 <sup>th</sup> , 7 <sup>th</sup> , 8 <sup>th</sup> , 9 <sup>th</sup> , 10 <sup>th</sup> , 11 <sup>th</sup> , 12 <sup>th</sup> , 13 <sup>th</sup> , 14 <sup>th</sup> , 15 <sup>th</sup> , 16 <sup>th</sup> , 17 <sup>th</sup> , 18 <sup>th</sup> , 19 <sup>th</sup> Feb	CNY Ang Pow of RM8,888	Daily
1	8 <sup>th</sup> January – 4 <sup>th</sup> March	Mercedes-Benz A 200	After End of Transaction Period
5	8 <sup>th</sup> January – 18 <sup>th</sup> March	5 x RM20,000 IKEA Gift Card	After End of Transaction Period
1	8 <sup>th</sup> January – 4 <sup>th</sup> April	Mercedes-Benz GLC 200	After End of



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			Transaction Period
1	8 <sup>th</sup> January – 31 <sup>st</sup> May	RM1 million Dream Home from the collection of IJM Land, Sime Darby Property or S P Setia	After End of Transaction Period

- i. A total of One Hundred and Twenty Nine (129) Eligible Customers will be selected in One Hundred and Twenty Nine (129) rounds of random draws from a pool of total eligible entries which will be carried by the Organizer at the Organizer's own discretion
- ii. The Eligible Customers selected ("Selected Winners") will be contacted by the respective Participating Banks to answer two (2) questions within **three (3)** business days after the winner selection.
- iii. Only three (3) attempts of phone calls will be made during office hours, Monday to Friday (9am-5pm).
- iv. In the event the Selected Winners cannot be contacted i.e. voicemail, line busy or unable to answer questions within one hour from the successful attempt, fails to answer all questions correctly, the Organizer and/or the respective Participating Banks shall allocate the Prize to the next Selected Winner.

#### **7. Prizes Redemption**

- i. Visual(s) of the Prizes shown in any advertisement, promotional publicity and other materials relating to this Promotion are solely for illustration purposes only and may not depict the actual Prizes.
- ii. The Organizer 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.
- iii. The Selected Winner is solely responsible for the claim and collection of the Prizes (if applicable) at a designated redemption venue determined by the Organizer
- iv. In the event, for whatever reason, the Selected Winner is unable to collect or accept the Prizes, without any valid reason deems appropriate to the Organizer, the Selected Winner forfeits any and all claims to the Prizes
- v. 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.



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- vi. The Selected Winner shall liaise directly with prize partners on the matters related to prize arrangement and redemption

#### **Details of the Prizes**

##### **a. RM100,000 Malaysia Airlines Dream Holiday**

- i. The Selected Winner shall decide on the flying destination(s) served by Malaysian Airlines Berhad (MAB) or its code-share partners
- ii. The Selected Winner may nominate his or her direct family members, namely spouse, parents, grandparents, sibling, child, parents-in-law, brother or sister-in-law, and grandparents-in-law to accompany the Selected Winner for the travel
- iii. The prize shall not be exchanged with any cash value
- iv. The Selected Winner should decide on the flying destination(s) latest by 31 July 2019
- v. The Organiser is not liable to any charges related to the travelling package, other than what is listed and provided by MAB
- vi. The travel period is between 1 October 2019 – 1 October 2020
- vii. The Selected Winner will be invited to a prize giving ceremony which the date will be advised later

##### **b. Mercedes A 200 & Mercedes GLC 200**

- i. The exact model variation, colour and specs are to be determined by the Organizer
- ii. The prize shall exclude car registration fee, road tax and insurance/Takaful coverage
- iii. The Selected Winner will be invited to a prize giving ceremony which the date will be advised later

##### **c. Total of RM1 million in Ang Pow**

- i. Amount will be credited to the Selected Winner's registered DuitNow ID within 60 days after the end of Promotion Period

##### **d. IKEA Gift Card**

- i. Each Selected Winner will be given RM20,000 IKEA Gift Card
- ii. The validity of the gift card is 2 years
- iii. The Selected Winner will be invited to a prize giving ceremony which the date will be advised later
- iv. IKEA Gift Card terms and conditions apply

##### **e. House**

- i. The total price of the House is worth RM1mil exclusive of any costs, duties, taxes and/or incidental expenses or charges. The Selected Winner may choose the

properties (subject to availability) from any one of the Panel Developers who partnered with the Organizer for this Campaign namely IJM Land Berhad, Sime Darby Property Berhad and S P Setia;

- ii. The Selected Winner shall conclude the selection of properties and enter into Sale and Purchase Agreement(s) (“SPA”) with the chosen Panel Developers within 3 months of receiving written notice of the prize. If no SPA is concluded within 3 months, the prize would be forfeited. The given timeline may be changed subject to the Organizer sole discretion. Once the SPA is executed, the Organizer will only pay the final amount of not more than RM1mil directly to the chosen developers as listed herein based on the amount stated in the SPA entered between the Selected Winner and the chosen developer. Should the total price exceeds RM1mil, the excess amount is to be paid fully by the Selected Winner. Upon full payment of the final amount by the Organizer, the Organizer shall have no obligation to the Selected Winner and any related matters arising with the House shall be dealt directly with the chosen developer. All current and future property taxes (such as quit rent and assessment), insurance / Takaful coverage, and all other taxes, renovation costs, utilities, outgoings, costs, fees, and expenses related to the maintenance of the House shall be the full responsibility of the Selected Winner commencing from the date the Selected Winner accepts the Prize from the Organizer.
- iii. The Selected Winner may select up to two properties from the Panel Developers provided the Selected Winner covers any costs in excess of RM 1 mil. Selected Winners shall select properties from only one of the Panel Developers. Selected Winners are not allowed to split the RM 1 mil purchase between two or more Panel Developers. The Selected Winner is liable to cover legal fees, documentation costs, stamp duties and other incidental costs to perfect the transfer of the property from the Panel Developer to the Selected Winner.
- iv. If the price of the House is below RM1mil, the Panel Developers, may at its discretion use the difference to provide value-added services such as renovation of the property, subject to the agreement between the Panel Developers and the Selected Winner which to be indicated in the SPA (if applicable)
  - i. the Selected Winner must have full legal capacity to own the Prize and must not be prohibited by any law or regulation to own the Prize;
  - ii. the Selected Winner is NOT allowed to nominate another person/entity to receive the Prize

## **8. 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)



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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 Prizes (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 advice 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 Grand Prizes, the Selected Winner(s) shall resolve such dispute with the authorized car dealer without any recourse to the Organizer or the Participating Banks.
- e. For the purpose of clause (c) above, the Selected Winner(s) shall also be bound by the Terms and Conditions of the authorized car dealer, IKEA, MAB and any of the Panel Developer in relation to the respective Prizes.
- f. The Prizes are offered and/or provided solely by the relevant vendors/ providers/Panel Developer, under such terms and conditions as determined by such vendors/providers/Panel Developer 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 Prizes





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- 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. Additional Terms and Conditions by Participating Banks are available at the respective Participating Bank’s websites.
  - l. The Promotion Terms and Conditions shall be governed and construed in accordance with laws of Malaysia.
  - m. Detailed information on the Promotion is available by logging on to <https://duitnow.my/> at any time during Promotion Period.

### 9. PRIVACY NOTICE

- a. By Participating in the Promotion, the Eligible Customer gives their consent to and authorize the Organizer 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 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:



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- 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](mailto: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 9, all Personal Data relating to the Contest shall be governed and dealt in accordance with the Personal Data Protection Act 2010 and all other applicable laws in Malaysia.

**[END]**