



Campaign: DuitNow and Win Tickets to Korea

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. **“DuitNow Transaction”** means the successful funds transfer 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. **“Prize”** means the prize set out in Clause 4 below.
- g. **“Transaction Period”** means the DuitNow Transaction which takes place from 15 July 2019 - 22 September 2019.

2. Promotion Period

- a. The Promotion shall run from 00:00 hours (GMT+8) from 15 July 2019 until 23:59 (GMT+8) hours to 22 September 2019 (both dates inclusive) (**“Promotion Period”**).

3. Eligibility and Qualifying Criteria

- a. This Promotion is open to all bank customers, retail and corporate customers and SSM-registered business customers who registered their DuitNow ID and performed at least one DuitNow Transaction to a DuitNow ID during the Promotion Period (**“Eligible Customers”**).
- b. Eligible Customers that perform the DuitNow Transaction shall be eligible as one (1) entry. DuitNow Transactions which are incomplete or performed before or after the Promotion Period shall not be considered an eligible entry.
- c. Eligible Customers are entitled to win only one (1) prize throughout the Promotion Period, irrespective of the number of DuitNow Transactions performed by the Eligible Customers. **In addition, Eligible Customers that have won prizes from other DuitNow promotions within the same Promotion Period are not entitled to win the prize offered in this Promotion.**



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- 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;
 - 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 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 the Promotion Period in order to be eligible to win the Prize
- 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. Prize

Table 1

Prize	Number of Winners
Travel package (inclusive of flight and accommodation) to Korea for 2 pax.	2

5. Participating Banks

Table 2

Participating Banks

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)



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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 Winner	Transaction Period (2019)	Prize	Winner Selection
2	15 July – 22 September	Travel package (inclusive of flight and accommodation) to Korea for 2 pax.	After End of Transaction Period

- a. A total of two (2) Eligible Customers will be selected by the Organizer via a random draw from the pool of eligible DuitNow Transaction entries after the end of the Promotion Period
- b. The Eligible Customers selected (“Selected Winners”) will be contacted by the respective Participating Bank to answer two (2) questions within **three (3)** business days after the winner selection.
- c. Only three (3) attempts of phone calls will be made during office hours, Monday to Friday (9am-5pm).
- d. 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. 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.



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- b. The Organizer and the Participating Banks shall not be liable and/or responsible for the costs pertaining to the collection and/or delivery of the Prize. Any additional costs, duties, taxes and/or incidental expenses or charges incurred in relation to the Prize shall be solely borne by the Selected Winner.
- c. The Selected Winner will be invited to a prize giving ceremony for the claim and collection of the prize at a date and a designated venue to be determined by the Organizer .
- d. In the event the Selected Winner is unable to collect or accept the Prize, without assigning any valid reason deemed appropriate by the Organizer, the Selected Winner forfeits any and all claims to the pPrize.
- e. 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.
- f. The Selected Winner shall liaise directly with their respective Participating Bank on all matters related to the Prize arrangement and redemption.

8. Terms and Conditions of the Travel Package

- i. 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 ;
- ii. The travel package is not transferable and is not exchangeable for cash ;
- iii. The Organizer shall decide on the travel dates
- iv. The Organiser is not liable for any charges or expenditure (for eg. travelling allowance, Visa application, travel insurance, excess bag allowance, telephone calls) related to the travelpackage
- v. The Travel Package also carries its own terms and conditions and these terms and conditions shall be applicable in addition to the terms stated herein.

9. 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) 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.



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- 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 Prize (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 Prize including, without limitation, the merchantable quality and fitness for purposes in respect of the Prize and level of care and skill in respect of the relevant services provided in the Prize.
- d. For any dispute in relation to the quality or warranty of the Prize, the Selected Winner(s) shall resolve such dispute with the Airline Partner/Travel Agency without any recourse to the Organizer or the Participating Banks.
- e. For the purpose of clause (d) above, the Selected Winner(s) shall also be bound by the Terms and Conditions of the Airline Partner/ Travel Agency in relation to the Prize.
- f. The Prize is offered and/or provided solely by the relevant Airline Partner/Travel Agency, under such terms and conditions as determined by such Airline Partner/Travel Agency 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 Prize, 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 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 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”**).



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- 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. The Participating Banks Additional Terms and Conditions 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.

10. Privacy Notice

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



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- 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 10, 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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