

TERMS AND CONDITIONS OF MERCHANTRADE MONEY VISA PREPAID CARD FRIEND GETS FRIEND CAMPAIGN

Merchantrade Money VISA prepaid card friend gets friend campaign (hereinafter referred as “Campaign”) is subject to the following terms and conditions: -

A. ORGANIZER

Campaign is organised by Merchantrade Asia Sdn Bhd (410591-T) (hereinafter referred to as “organizer” or “Merchantrade”).

B. CAMPAIGN PERIOD

Campaign shall run from 00:00 hours (MYT) 5th July 2019 until 23:59 hours (MYT) 31st December 2019 (“campaign period”).

C. ELIGIBILITY CRITERIA

Campaign is open to all Merchantrade Money VISA prepaid cardholders (hereinafter referred as “MM cardholders”). MM cardholders whose account have been suspended, cancelled or terminated before, during or after campaign period are not entitled to participate in this campaign.

D. CAMPAIGN MEHCANISM

1. All MM cardholders (hereinafter referred to as “referrer”) and new referred sign up cardholders (“hereinafter referred as “referee”) who have successfully registered and activated MVPC will be entitled to a reward (hereinafter referred as “referral reward”) during campaign period.
2. Reward eligibility criteria requires the following;
 - (a) Referrer must:
 - Share the referral code to referee
 - Ensure referee uses the referral code upon MM card registration
 - (b) Referee must:
 - Step 1:
 - I. Download Merchantrade Money mobile application in Google Play Store or Apple AppStore and register or
 - II. Register for Merchantrade Money via Merchantrade Money website www.merchantrademoney.com/web/virtualcard or
 - III. Register for Merchantrade Money at any Merchantrade branch
 - Step 2:

Key in the referral code upon registration
 - Step 3:

Activate Merchtrade Money VISA prepaid card via Merchtrade Money mobile application/Merchtrade Money website once physical card is received

3. Referral reward mechanism may be revised by organizer at any time at its sole and absolute discretion. Such decisions made by Merchtrade shall be deemed final and conclusive, any complaint or dissatisfaction will not be entertained.
4. Merchtrade reserves the absolute right to impose limitations to number of referral and/or change any conditions applicable to the referral campaign at any time without prior notice.
5. Merchtrade will not be liable for any delay in fulfilling referral reward to eligible participants.
6. To ascertain whether or not a referrer or referee is eligible for referral reward, Merchtrade shall rely upon its system on registration/transaction and in the event of any dispute, Merchtrade's decision will be deemed to be final and conclusive.

E. OTHER TERMS

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.
2. Organizer 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, failure of e-mail on account of technical problems and/or traffic congestion on the Internet 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.
3. In no event will the Organizer 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, acceptance and/or use of the Referral Reward(s) or your participation in any Campaign related activity. By participating in the Campaign, you hereby release and agree to hold harmless the Organizer 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.

4. Personal information or any data (including images) (“Data”) collected or received from you may be used by the Organizer, and/or their respective agents and agencies for the purposes of administering the Campaign. The Data may also be used to (a) conduct a background check on your identity and verify your eligibility to participate in the Campaign and receive the Reward(s). By participating in the Campaign, you explicitly allow the Organizer, and/or their respective agents and agencies to contact you via e-mail, telephone, short messaging service and other means regarding the Campaign. The Organizer values all personal information received and shall not disclose or furnish your personal information to any unrelated third parties (save for their respective agents and agencies for the purposes of the Campaign or where required by law).
5. Notwithstanding any of the foregoing, the Organizer 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 Organizer’s Website page <https://merchantrademoney.com/news-promotions/> or in any other manner as the Organizer deems fit. In this respect, you signify your agreement to access the Website at regular intervals to view to ensure that you keep up-to-date with any variations or changes which the Organizer may affect from time to time. You also agree that your participation in the Campaign will constitute your acceptance of the terms hereunder (as varied from time to time). Any cancellation, termination, withdrawal or suspension by the Organizer of the Campaign will not entitle you to any compensation against the Organizer for any losses or damages that you may suffer or incur as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension of the Campaign.
6. The Campaign and terms hereunder are governed by the laws of Malaysia.