

TERMS AND CONDITIONS OF MERCHANTRADE MONEY REMITTANCE RM50 CASHBACK 2019/20 CAMPAIGN

Merchantrade Money Remittance RM50 cashback 2019/20 campaign (hereinafter referred as the “Campaign”) is subject to following terms and conditions: -

A. ORGANIZER

The campaign is organised by Merchantrade Asia Sdn Bhd (410591-T) (hereinafter referred interchangeably as “Merchantrade” or “Organizer”). For this Campaign, Merchantrade has allocated a budgeted amount (hereinafter referred as “the Total Cash Back Amount”).

B. CAMPAIGN PERIOD

The Campaign shall run from 00:00 hours (MYT) on 1 September 2019 until 23:59 hours (MYT) on the 29 February 2020 (“Campaign Period”).

C. ELIGIBILITY

The Campaign is open to all Merchantrade Money VISA prepaid cardholder(s) (hereinafter referred as “MVPC”). MVPC cardholders whose accounts have been suspended, cancelled or terminated before, during or after Campaign Period are not eligible for the campaign.

D. MEHCANISM

1. MVPC cardholders are entitled to receive RM50 cashback during campaign period (hereinafter referred as “Eligible Transaction(s)”) subject to the following requirement:
 - a. Carry out a minimum of 3 remittances with minimum total remit amount (exclude service fees and charges) of RM1,000 or foreign currency equivalent per remittance within the campaign period.
2. Cashback is capped at Ringgit Malaysia Fifty (RM50) (hereinafter referred as “Capped Amount”) per MVPC cardholder during campaign period. Each subsequent remittance through MVPC will not be awarded with cashback as illustrated in Table A.

Table A: The cashback is based on each remittance amount performed during campaign period and is rewarded based on the following scenario:

Scenario	Remittance amount during campaign period (RM or foreign currency equivalent)	Cashback to be rewarded (RM)	Remarks
A	First remittance: RM1,000 Second remittance: RM500 Third remittance: RM1,000	N/A	Second transaction did not fulfill a minimum of RM1000 per remittance
B	First remittance: RM700 Second remittance: RM300 Third remittance: RM1,000 Fourth remittance: RM1,000	N/A	First or second transaction did not fulfill a minimum of RM1000 per remittance
C	First remittance: RM1,000 Second remittance: RM500 Third remittance: RM1,000 Fourth remittance: RM1,500	RM50	A minimum of 3 transactions performed with a minimum of RM1,000 per remittance.
D	First remittance: RM1,000 Second remittance: RM1,500 Third remittance: RM1,000 Fourth remittance: RM1,500	RM50	Cashback is capped at RM50.

3. Merchantrade shall have the sole and absolute discretion to determine the exchange rate for the purpose of determining the cashback payable. Cashback will only be affected in Malaysia Ringgit, such cashback will be credited to the MVPC card which made the transaction and is non-transferable.
4. The cashback will be credited into the MVPC card within 60 days after the third eligible transaction during the campaign period as illustrated in Table B.

Table B

Campaign period	Date of crediting cashback
Performed third eligible transaction in September 2019	on or before 30 November 2019
Performed third eligible transaction in October 2019	on or before 31 December 2019
Performed third eligible transaction in November 2019	on or before 31 January 2019
Performed third eligible transaction in December 2019	on or before 29 February 2019

5. Merchantrade will not be liable for any delay in crediting of the cashback earned.
6. Cashback for the campaign shall not be rewarded for the following transactions:
 - Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
 - Fees and charges in association with transaction;
7. Cashback will be allocated on a first-come, first serve basis subject to the total cashback pool. Merchantrade does not have any obligation to inform MVPC cardholders should the total cashback pool allocation is fully utilised.
8. To ascertain whether or not a particular MVPC cardholder has carried out any eligible transaction as set out in clause D (1) within the campaign period, Merchantrade shall rely upon the transaction date (the actual date of transaction based on Malaysian date and time). Merchantrade's records of transactions in the event of any dispute will be deemed to be final and conclusive.
9. If at the time of crediting the Cash Back, the MVPC card is found to have been cancelled or terminated for any reason whatsoever, cashback will be forfeited. Such forfeiture shall also apply if the eligible transaction(s) which have been reversed/cancelled/refunded during or after the campaign period for any reason whatsoever.

E. OTHER TERMS

- 1.** In addition to the terms and conditions hereunder, the MVPC cardholder shall be bound by the MVPC and MM Remit terms and conditions.
- 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 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. 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.** The organizer and their 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.
- 5.** Notwithstanding any of the foregoing, 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 <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.