

TERMS AND CONDITIONS OF MERCHANTRADE MONEY'S ONLINE REGISTRATION CAMPAIGN

Merchantrade Money's Online Registration Campaign ("Campaign") is subject to following terms and conditions:

1. Organizer

This Campaign is organised by Merchantrade Asia Sdn. Bhd. (410591-T) ("Merchantrade").

2. Campaign Period

This Campaign shall run from 00:00 hours (MYT) on 4th September 2020 until 23:59 hours (MYT) on the 4th October 2020 ("Campaign Period").

3. Eligibility

3.1 This Campaign is open to the first 50 new customers to Merchantrade Money who complete their online registration via Merchantrade Money App and perform online transaction once successfully registered (hereafter referred to as "Eligible Customer(s)").

3.2 For the avoidance of doubt, the following persons are **NOT** eligible to participate in this Campaign: -

3.2.1 All employees (including permanent, contract or temporary staff) of Merchantrade, Merchantrade's subsidiaries and Merchantrade's related companies;

3.2.2 Fully registered Merchantrade Money Cardholders;

3.2.3 Merchantrade Money Cardholder(s) whose accounts have been previously suspended, cancelled or terminated.

3.2.4 Non-Malaysian citizens/Non-PR

4. Campaign Mechanics

4.1 Completion of Merchantrade Money registration is required to participate in this Campaign.

4.2 To participate in the Campaign, Eligible Customer(s) must complete the following steps:

Step 1: Download the Merchantrade Money app in App Store or Google Store;

Step 2: Register online via Merchantrade Money App, key in "LIVMMONEY" in the Referral Code field

Step 3: Insert your email address, all other required personal information and complete e-KYC by uploading all necessary details (MyKad/MyPR)

Step 4: Top-up the initial amount of RM100 onto their Merchantrade Money Wallet;

Step 5: Upon receipt of the Merchantrade Money Card, spend at least a cumulative amount of RM200 via online transaction/contactless payment during the Campaign Period.

See Voucher Entitlement Illustration in Table A below:

Table A

Be the First 50 to Register Online	Key in Referral Code	Successful Online Registration	Top-Up RM 100	Spend at least RM200 in cumulative online transaction/contactless payment	Voucher entitlement
✓	✓	✓	✓	✓	Netflix voucher worth RM50.00
x	✓	✓	✓	✓	None
✓	x	✓	✓	✓	None
✓	✓	✓	x	x	None
✓	✓	✓	✓	x	None

4.3 Notwithstanding Table A above and for avoidance of doubt, Merchantrade reserves the right to determine Voucher entitlement for Eligible Customer(s)

- 4.4 The Eligible Customer(s) will receive a Short Message Service (SMS) from Merchantrade (66600) on their mobile phone numbers recorded in Merchantrade's system or by email, by call or any way Merchantrade deems fit, at any time during office hours (09:00 hours – 18:00 hours (MYT), Monday – Friday, notifying them that they are eligible to receive the Netflix voucher after the Campaign Period.
- 4.5 The fulfillment of vouchers will be taking place within 3-4 weeks after the campaign end date.

5. **Other Terms**

- 5.1 In addition to the terms and conditions hereunder, the Eligible Customer(s) shall be bound by the terms and conditions of the Merchantrade Money Cardholders Agreement.
- 5.2 Merchantrade's decision on all matters relating to this Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Merchantrade's decision shall be entertained.
- 5.3 Merchantrade 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.
- 5.4 Notwithstanding any of the foregoing, Merchantrade 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 without prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the Merchantrade's Website <https://www.merchantrademoney.com/> or in any other manner as Merchantrade deems fit. In this respect, participating Eligible Customer(s) signifies their agreement and undertaking to access the Website at regular intervals to view and ensure that any variations or changes which Merchantrade may affect from time to time. The participating Eligible Customer(s) also agree that their participation in the Campaign will constitute their acceptance of the terms hereunder (as varied from time to time).
- 5.5 No third parties shall have any rights under the terms and conditions of this Campaign.
- 5.6 In no event will the Merchantrade 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 Netflix voucher or your participation in any Netflix voucher related activity. By participating in the Campaign, you hereby release and agree to hold harmless the Merchantrade 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.
- 5.7 Merchantrade 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. You assume all risks and liability in connection with and associated to the use of the Netflix vouchers.
- 5.8 Personal information or any data (including images) ("Data") collected or received from you may be used by the Merchantrade, 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 Netflix voucher. By participating in the Campaign, you explicitly allow the Merchantrade and/or their respective agents and agencies to contact you via e-mail, telephone, short messaging service and other means regarding the Campaign. Merchantrade 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).
- 5.9 For any assistance and/or feedback related to this Campaign, Eligible Customer(s) can contact Merchantrade's Customer center by calling +603-8313-8606 or via e-mail to customerservice@merchantrademoney.com

5.10 The Campaign and terms hereunder are governed by the laws of Malaysia.