

AFFIN Merchantrade Prepaid Card "Friend Get Friend Campaign" Terms and Conditions ("Terms and Conditions")

AFFIN Merchantrade Prepaid Card "Friend Get Friend" Campaign (hereinafter referred to as "Campaign") is subject to the following terms and conditions: -

ORGANIZER

This Campaign is organized jointly by Merchantrade Asia Sdn Bhd, Registration No. 199601038238 (410591-T) (hereinafter referred to as "Merchantrade") and Affin Bank Berhad, Registration No.197501003274 (25046-T) (hereinafter referred to as "AFFIN"). Merchantrade and AFFIN shall be collectively referred to as "Organizer".

CAMPAIGN PERIOD

1. This Campaign will run from 9 August 2022 to 31 December 2022 (both dates inclusive) ("Campaign Period").

ELIGIBILITY

2. This Campaign is open to all AFFIN Merchantrade Prepaid Cardholder(s) (hereinafter referred to as "AFFIN Co-brand Cardholder(s)"). AFFIN Co-brand Cardholder(s) whose account have been suspended, cancelled or terminated before, during or after the Campaign Period are not entitled to participate in this Campaign.

CAMPAIGN MECHANISM

3. The AFFIN Merchantrade Prepaid Card "Friend Get Friend Campaign" offers a total of RM20,000 in promotion credit and notwithstanding the Campaign Period, upon the depletion of this amount, this promotion will automatically terminate, and this offer will lapse without notice.
4. The promotion under the Campaign is on a first-come, first-serve basis only.
5. AFFIN Merchantrade Prepaid Cardholder(s) who have referred AFFIN's existing customer to sign up for the AFFIN Merchantrade Prepaid Card (hereinafter referred to as "Referrer") and the newly referred customer, who is also AFFIN's existing customer, who have successfully registered and activated AFFIN Merchantrade Prepaid Card (hereinafter referred to as "Referee") will be entitled to a reward of RM10 (hereinafter referred to as "Referral Reward") during the Campaign Period.
6. The AFFIN Merchantrade Prepaid Card are only open to existing AFFIN and A1addin customers. New customers will be required to open an AFFIN or A1addin account before applying for the AFFIN Merchantrade Prepaid Card.

The Referrer and the Referee shall be collectively referred to as "Participant".

7. For every successful referral where the Referee registers and deposits RM100 into AFFIN Merchantrade Prepaid Card, both the Referrer and Referee will receive RM10 credit each into their AFFIN Merchantrade Prepaid Card.
8. In order to be eligible for the Referral Reward, the Referrer must:

Step 1: Navigate to 'Settings' in your Merchantrade Money app.

Step 2: Click on 'Referral Rewards'.

Step 3: Share the referral code to the Referee.

Note: The Referrer must ensure the Referee use the referral code upon AFFIN Merchtrade Prepaid Card registration.

9. In order to be eligible for the Referral Reward, the Referee must:

Step 1: Download Merchtrade Money mobile application in Google Play Store or Apple AppStore.

Step 2: Key in 'AMPC' in the 'Enter partnership code' field.

Step 3: Key in the **referral code** upon registration.

Step 4: **Perform minimum initial top up of RM 100** to complete the registration of Affin

Merchtrade Prepaid Card.

Step 5: Activate Affin Merchtrade Prepaid Card via Merchtrade Money mobile application.

10. The Participant will be entitled to the Referral Reward once the Referee has successfully registered and activated the AFFIN Merchtrade Prepaid Card.
11. Save and except for Clause 14 below, the Referral Reward mechanism including but not limited any decision made thereof may be revised by the Organizer at any time at its sole discretion. Such decisions made by the Organizer shall be deemed final, conclusive and binding on the Participant. Any complaint or dissatisfaction will not be entertained.
12. In order to ascertain whether or not the Participant is eligible for the Referral Reward, Merchtrade shall rely upon its system on registration/transaction and in the event of any dispute, Merchtrade's decisions shall be deemed final, conclusive binding on the Participant. Any complaint or dissatisfaction will not be entertained.
13. The Organizer will begin the process of crediting the Referral Reward to the Participant upon the satisfaction of the registration criteria within twenty-one (21) calendar days from the date of the successful registration.

OTHER TERMS

14. In addition to the terms and conditions hereunder, the Participant shall be bound by the terms and conditions of the Merchtrade Money Visa Prepaid Card Agreement ("Cardmember T&Cs") and AFFIN Merchtrade Prepaid Card Additional Terms and Conditions at all times. In the event of any discrepancy or inconsistency between this Terms and Conditions and Cardmember T&Cs and AFFIN Merchtrade Prepaid Card Additional Terms and Conditions, this Terms and Conditions shall prevail to the extent of such discrepancy or inconsistency only.
15. The Organizer is not and shall not be held responsible for any delay, error or any other problems in the operation of this 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 the Participant 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 this Campaign unless such injury or damage is caused by the Organizer's fault, negligence or misconduct.
16. 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 the Participant's entry in this Campaign, acceptance and/or use of the Referral Reward(s) or the Participant's participation in any Campaign related activity. By participating in this Campaign, the Participant 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.

17. Personal information or any data (including images) ("Data") collected or received from the Participant may be used by the Organizer, and/or their respective agents and agencies for the purposes of administering this Campaign. The Data may also be used to (a) conduct a background check on the Participant's identity and verify the Participant's eligibility to participate in this Campaign and receive the reward(s). By participating in this Campaign, the Participant explicitly allow the Organizer, and/or their respective agents and agencies to contact the Participant via e-mail, telephone, short messaging service and other means regarding this 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 this Campaign or where required by law). The Participant hereby confirms that he/she has read, understood and agreed to be bound by the Privacy Notice of the Organizer. For AFFIN, its Privacy Notice can be found at <https://www.affinalways.com>. For Merchtrade, its Privacy Notice can be found at <https://mtradeasia.com/main/privacy-policy/>. For the avoidance of doubt, the Participant agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Terms & Conditions.
18. Notwithstanding any of the foregoing, the Organizer reserves the right as it deems fit to vary or change, cancel, terminate, withdraw, or suspend this Campaign and/or replace this Campaign with another similar campaign, or program at any time with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the Organizer's website page <https://www.affinalways.com> , https://www.merchantrademoney.com/friend_refer_friend_tnc/ or in any other manner as the Organizer deems fit. In this respect, the Participant signify the Participant's agreement to access the Organizer's website at regular intervals to view to ensure that the Participant keep up-to-date with any variations or changes which the Organizer may affect from time to time. The Participant also agree that the Participant's participation in this Campaign will constitute the Participant's acceptance of the terms hereunder (as varied from time to time). Any cancellation, termination, withdrawal or suspension by the Organizer of this Campaign will not entitle the Participant to any compensation against the Organizer for any losses or damages that the Participant may suffer or incur as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension of this Campaign unless such loss or damage is caused by the Organizer's fault, negligence or misconduct.
19. The Organizer reserves the rights, upon giving reasonable notice, to amend this Terms and Conditions (including but not limited to imposing limitation to the number of referral that Referrer can refer) by giving prior twenty-one (21) calendar days notice to the Participant. Any amendments to this Terms and Conditions will be notified to the Participant via www.affinalways.com, https://www.merchantrademoney.com/friend_refer_friend_tnc/ or through the Organizer's communication channels.
20. This Campaign ends on 31 December 2022. However, the Organizer reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part with twenty-one (21) calendar days prior notice to customers.
21. The Organizer shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Participant resulting directly or indirectly from the Participant's participation in this Campaign or otherwise unless such loss, damage or injury is caused by the Organizer's fault, negligence or misconduct. Furthermore, the Organizer shall not be liable for any default of its obligation under this Campaign due to

any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Organizer.

22. In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
23. All Terms and Conditions stipulated herein shall be governed by and construed in accordance to the laws of Malaysia.
24. The Participant reserves the right to substitute the above reward with other item(s) of similar cost by giving prior notice. All reward received by the Participant are strictly non-exchangeable for other gifts, cash or credit under any circumstances.
25. The Participant is reminded to read and understand this Terms and Conditions. In the event there are any terms and conditions in this Terms and Conditions that the Participant does not understand, the Participant is hereby advised to discuss further with the Participant's representative.