

## MERCHANTRADE MONEY HYBRID WALLET RM25 CASHBACK PROMOTION

### **A. PROMOTION**

1. The Merchantrade Money Cash Reward Promotion as elaborated and described hereunder (hereinafter referred to as **"Promotion"**) is organized by Merchantrade Asia Sdn Bhd [199601038238 (410591-T)] (hereinafter interchangeably referred as **"Organizer"** or **"Merchantrade"**).
2. By participating in this Promotion, you are be deemed to have read, understood and expressly agreed to be bound by the Terms and Conditions of this Promotion as stated hereunder (hereinafter referred as **"T&C"**) and any additional terms and conditions stipulated by the Organizer (as may be applicable).
3. This Promotion starts on **4 November 2022** and automatically expires on **31 December 2022** (or upon the first 100 MM Cardholder(s) (hereafter defined) fulfilling the conditions stated in **section 6** below, whichever is earlier) (**"Promotion period"**)

### **B. ELIGIBILITY CRITERIA**

4. This Promotion is open to all existing valid Merchantrade Money Visa Prepaid Card Cardholder(s) (hereafter as **"MM Cardholder(s)"**) who are not already AmBank hCA-i current account holder(s) (hereafter **"hCA-i account"**) and newly registered MM Cardholder(s) during the Promotion period who are not already hCA-i account holders. For greater clarity, MM Cardholder(s) who are existing hCA-i account holder(s) with AmBank Berhad prior to the Promotion period are not eligible to participate in this Promotion.
5. Employees of AmBank Group and their immediate family members (siblings, spouses, children and parents) are not eligible to participate in this Campaign.

### **C. PROMOTION MECHANICS**

6. Subject always to such conditions stated in section 4 and 5 above, under the Promotion, the first 100 MM Cardholder(s) who successfully **(i)** opens an hCA-i account during the Promotion period with AmBank Berhad with a minimum deposit of RM500-00; and **(ii)** maintains in full such deposit in their said respective hCA-i account for a continuous period of 30 days (collectively referred hereafter as **"Requirements(s)"**) will be entitled to a one-time cash reward of RM25.00. In the event any dispute related to or arising out of this Promotion, the Organizer decision shall be conclusive and final.
7. Without prejudice to the condition that the Promotion automatically expires upon the first 100 MM Cardholder(s) fulfilling the Requirement(s) at any time during the Promotion period and where applicable 30 days from 31 December 2022 to determine continuous maintenance of the minimum RM500 deposit under the Requirement(s) (as applicable), any hCA-i opened after 31 December 2022 by MM Cardholder(s) will not entitle such MM Cardholder(s) for the RM25.00 cash reward even if there are no or less than 100 takers that has fulfilled the Requirement(s) as at 31 December 2022.
8. Each successful MM Cardholder(s) who fulfills the Requirement(s) and are among the first 100 MM Cardholder(s) to do so, shall only be entitled to one-off cash reward of RM25.00 only, immaterial of

the number of hCA-i account opened by him/her with AmBank Berhad during the Promotional period and/or amount maintained in such account(s) is in excess of RM500.00.

**D. OTHER CONDITIONS**

9. The T&C contained herein shall prevail over any inconsistent terms, conditions, provisions or representation contained in any promotional or advertising materials in connection with this Promotion.
10. The Organizer reserves the right to withdraw this Promotion at any time without prior notice.
11. The Organizer is not and shall not be responsible for any delay, error, or supervening events that are beyond the management and control of the Organizer that is in relation to the operations of this Promotion caused by, without limitation due to breakdown, malfunction of any computer system, servers or providers, computer equipment, software, technical problems or congestion on the internet and/or any website or telecommunication services or a combination thereof, including injury or damage to participants or to any person's computer or mobile device related to or resulting from participating or downloading materials in or in connection with this Promotion.
12. The Organizer, AmBank Berhad and/or its subsidiaries, related companies, respective officers, employees, directors, members, shareholders, representatives and agents ("collectively referred to as "**Affiliates**") shall not be responsible for any loss or damage of any kind, without limitation to all direct, indirect, incidental, consequential, special, punitive, exemplary or aggravated damages arising out of or in relation to this Promotion.
13. By participating in this Promotion, MM Cardholder(s) hereby release and agree to hold the Organizer and their Affiliates harmless against any and/or all claims, demands, cause of action, losses, damage, costs, expenses and rights whatsoever which they may have or which may arise, whether in whole or in part, directly or indirectly.
14. The Organizer reserves the right to collect, receive, use and retain (limited to the extent permitted under the Personal Data Protection Act 2010) any personal information or data of the MM Cardholder(s) in any manner and/or purpose the Organizer deems fit. All MM Cardholder(s) are deemed to have consented without condition on the use of their personal information collected under this Promotion. The Organizer undertakes not to disclose or furnish the MM Cardholder(s) personal information to any unrelated third parties save for purposes under this Promotion to their respective agencies and where required under applicable law.
15. The Organizer reserves the absolute right to vary, delete, amend, add, replace or modify the T&C without prior notice. MM Cardholder(s) acknowledge that their participation in this Promotion constitutes their irrevocable consent to any amendments, variations, replacements or modifications hereto which shall be final, binding and conclusive under any circumstances.
16. This Promotion and the T&C hereunder stated is governed by the laws of Malaysia.