

TERMS AND CONDITIONS OF CELCOPON IATS BANGLADESH PROMO FOR MERCHANTRADE MONEY APP USERS

The IATS Bangladesh Promo for Merchanttrade Money App Users Campaign (hereinafter referred as the “**Campaign**”) is subject to following terms and conditions: -

A. ORGANIZER

The Campaign is organised by Celcopon Sdn Bhd, Registration No. 201501025122 (1150444-H) (hereinafter referred interchangeably as “**Celcopon**” of “**Organizer**”). For this Campaign, Merchanttrade has allocated a total of [RM30,000.00] (hereinafter referred as “**the Total Promo Amount**”).

B. CAMPAIGN PERIOD

The Campaign shall run from 00:00 hours (MYT) on 1st January 2023 until 23:59 hours (MYT) on the 31st March 2023 (“**Campaign Period**”).

C. ELIGIBILITY CRITERIA

The Campaign is open to all Merchanttrade Money Mobile App (hereinafter referred as “**MM**”) User(s). MM User(s) whose accounts have been suspended, cancelled or terminated before, during or after Campaign Period are **NOT** entitled to participate in this Campaign.

D. CAMPAIGN MEHCANISM

1. Recipients of MM User(s) who perform International Airtime Transfer (**IATS**) to Bangladesh using the service on the Merchanttrade Money Mobile App (**MM App**) shall be entitled to receive a free TEN percent (10%) Additional Airtime (**Additional Airtime**) for every transaction which is successfully debited from their Merchanttrade Money e-Wallet (**MM Wallet**) during Campaign Period (hereinafter referred as “**Eligible Transaction(s)**”) subject to the following requirement:

- (i) Eligible Transaction(s) must be IATS transactions to Bangladesh Telco’s only;
- (ii) Eligible Transaction(s) must be made by MM User(s) using funds in the MM App subjected always to the MM Overall Daily & Monthly Limit placed upon each MM User(s);
- (iii) 10 % Additional Airtime to MM User(s) recipients (**Recipient**) shall be in accordance to **Table A** stated below

Table A:

Country	Promo	Reload Amount	Award	Details
Bangladesh	Free 10% Airtime for all telcos	BDT 200	BDT 20	Upon every BDT 200 reload, the MM User(s) recipient will be awarded BDT 20 additional airtime within 72 hours
Bangladesh	Free 10% Airtime for all telcos	BDT 300	BDT 30	Upon every BDT 300 reload, the MM User(s) recipient will be awarded BDT 30 additional airtime within 72 hours
Bangladesh	Free 10% Airtime for all telcos	BDT 400	BDT 40	Upon every BDT 400 reload, the MM User(s) recipient will be awarded BDT 40 additional airtime within 72 hours
Bangladesh	Free 10% Airtime for all telcos	BDT 500	BDT 50	Upon every BDT 500 reload, the MM User(s) recipient will be awarded BDT 50 additional airtime within 72 hours

2. MM User(s) is allowed to perform up to 10 transactions daily, but limited to 1 transaction per Recipient. The total transaction amount of IATS transaction(s) shall not exceed RM100 per day. ("**MM Overall Daily Limit**").
3. Each MM User(s) is allowed to perform up to 25 IATS transaction(s) monthly, but limited to 5 transactions per Recipient. Furthermore, the total transaction amount of IATS transaction(s) for each MM User(s) shall not exceed RM250 per month and the total amount received by each Recipient shall not exceed RM200. ("**MM Overall Monthly Limit**"). For further clarity, the Overall Monthly Limit is always reliant on the Overall Daily Limit.
4. Celcopon shall have the sole and absolute discretion to determine the exchange rate for the purpose of determining the Additional Airtime. The Additional Airtime will only be affected in Bangladeshi Taka (BDT) and will only be credited to the mobile number of the Recipient.
5. Celcopon will not be liable for any delay in crediting of the Additional Airtime.
6. The Additional Airtime under this Campaign shall not be awarded for the following transactions:
 - Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
7. The Additional Airtime will be allocated on a first-come, first serve basis subject to the Total Promo Amount. Celcopon does not have any obligation to inform the MM User(s) should the Total Promo Amount allocation be fully utilised.
8. To ascertain whether or not a particular MM User(s) has carried out any Eligible Transaction(s) as set out in clause D (1) within the Campaign Period, Celcopon shall rely upon the transaction date (the actual date of transaction based on Malaysian date and

time). Celcopon' 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 Additional Airtime, the MM User(s) account is found to have been cancelled or terminated for any reason whatsoever, the Additional Airtime amount 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. 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.
2. 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.
3. 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.
4. 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 Merchantrade Money 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. For any assistance you may reach out to the Organizers Customer Service channels at <https://www.merchantrademoney.com/help>

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