Terms and Conditions 'ePanta$ Gold Campaign'

1. The following Terms and Conditions shall apply to **ePanta$ Gold Campaign** (hereinafter referred to as "**Campaign**").

2. This Campaign is organised by **Yayasan Dewan Perniagaan Melayu Perlis Berhad, Registration No.: 199201018259 (249763-U)**, hereinafter referred to as "**YYP**".

3. This Campaign commences on 1 June 2022 and ends on 30 September 2022, both dates inclusive, unless mentioned otherwise **("Campaign Period")**. YYP reserves the right to end the campaign earlier or later than Campaign Period.

4. Eligibility

4.1 This Campaign comprises of **Guaranteed Gift** and **Referral Reward** (**"Campaign Gift"**) which is open to all new and existing customers of YYP **("Customers")** who meet all of the following criteria **("Eligible Customer")**:

a. Guaranteed Gift

I) Customers who have submitted new financing via ePanta$ Apps;
II) Financing facility is approved and disbursed by YYP in a single application during the Campaign Period;
III) Financing facility that is approved with a minimum amount of RM15,000.00;
IV) New or existing of YYP's Facebook page follower; and
V) Like and comment on any of the Campaign posts on Facebook and/or comment on YYP's Google review.

b. Referral Reward

I) Friends and family **("Referral")** who are NEW to ePanta$ and have submitted new financing via ePanta$ Apps;
II) Financing facility is approved and disbursed by YYP in a single application during the Campaign Period;
III) Financing facility that is approved with a minimum amount of RM15,000.00;
IV) New or existing of YYP's Facebook page follower; and
V) Like and comment on any of the Campaign posts on Facebook and/or comment on YYP's Google review.

4.2 YYP reserves the right to decline any customers' eligibility for the Campaign for any reason whatsoever as YYP may, in its absolute discretion, deem fit and the customer shall have no recourse against YYP.

4. Eligibility (Cont'd)

4.3 Without limiting the foregoing, the following customers are excluded from the scope of Eligible Customer(s) and are not eligible to participate in this Campaign:

a. Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to any of the financing facilities granted by YYP; and

b. Persons who are or have become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

5. Campaign Mechanics

5.1 The Eligible Customer(s) who meet the criteria in clause 4.1 above during the Campaign Period will be offered a Guaranteed Gift and will automatically become a referrer who is also eligible to win a Referral Reward ("**Referrer**").

a. Guaranteed Gift

I) The Guaranteed Gift is ONE (1) unit of 2 grams gold bar.

II) All Eligible Customer(s) are entitled to only ONE (1) Guaranteed Gift throughout the Campaign Period and subject to the Terms and Conditions herein.

b. Referral Reward

Only Referrers who refer new customers to ePanta$ to apply financing on the platform using the referral code are eligible to win in accordance with the tier of referral rewards below.

Tier of referral rewards

No. of successful referral(s)	Referral Reward (Gold bar)	
1	1 gram	Accumulating reward until the end of Campaign Period
2	2 grams	
3	5 grams	
4	7 grams	
5	10 grams	

5. Campaign Mechanics (Cont'd)

5.2 The campaign process is as follows:

a) Every successful disbursement with a minimum amount of RM15,000 through ePanta$ will receive a Guaranteed Gift**.**

b) **A referral code** will be given through call or WhatsApp to the disbursed customer who will automatically become a Referrer.

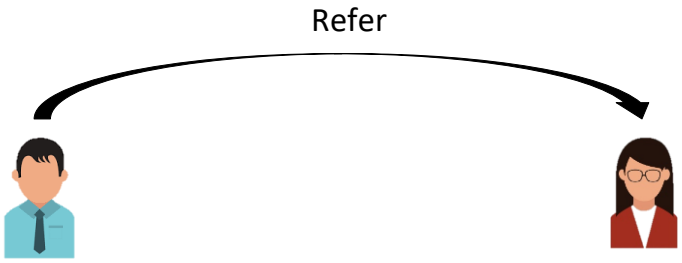
c) The Referrer will **provide the referral code to friends and family.**

d) **The Referral** must be a **customer who is new to ePanta$ application** only.

e) A Referral who is interested to apply financing is required to provide the **referral code received** from the Referrer to YYP at the point of application and before disbursement.

f) Once the Referral is disbursed with a minimum amount of RM15,000 ("**Successful Referral**"), the Referrer is **eligible to win the Referral Reward for every disbursement** from the Successful Referrals (based on the tier of referral rewards in clause 5.1).

g) **Total number of Successful Referrals** will be accumulated until the end of the Campaign Period. The maximum Referral Reward is capped at 10 grams of gold bar per Referrer only, even if the number of Successful Referrals exceeds five (5) in total.



Referrer
Get Referral Reward once B disbursed

(Must be **NEW to ePanta$ application**) – Referral

5.3 Picture(s) of the Guaranteed Gift and Referral Reward published in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/ are solely for illustration purposes only.

5.4 For any dispute in relation to the quality or warranty of the Guaranteed Gift, Referral Reward or any Terms and Conditions in respect thereof, the Eligible Customer(s) shall deal directly with the authorised merchant who will be identified to the Eligible Customers upon redemption of the Campaign Gift. YYP shall not be held responsible or liable for the quality or warranty of the Campaign Gift, or any Terms and Conditions in respect thereof.

5. Campaign Mechanics (Cont'd)

5.5 Campaign Gift will be given within thirty (30) working days from the end of the Campaign Period or at any time deemed appropriate by YYP to determine the Eligible Customer(s).

5.6 The Eligible Customer(s) will be informed either in writing, email, SMS, telephone, or website announcement at www.yyp.com.my or official Facebook page of YYP at PortalRasmiYYP.

5.7 It is the responsibility of the Eligible Customer(s) to ensure that the contact details provided to YYP are current and updated. YYP shall not be responsible for any loss (including loss of opportunity and consequences of such actions) suffered in the event the contact details of the Eligible Customer(s) in YYP's records are not current or updated.

5.8 YYP reserves the absolute right to withdraw the Campaign Gift in any event if the Eligible Customer(s) cannot be contacted.

5.9 Any cost associated to the ownership of the Campaign Gift and cost of expenses (if any) regarding the collection of Campaign Gift offered to the Eligible Customer(s) shall be borne by the Eligible Customer(s) at their own cost.

5.10 By participating in this Campaign, the Eligible Customer(s) hereby agree and consent to allow his/her personal data being collected, processed and used by YYP in accordance with Privacy Notice, which may be viewed on www.yyp.com.my ("**YYP's Privacy Notice**").

6. Terms and Conditions

6.1 By participating in this Campaign, the Eligible Customer(s) agree to be legally bound by the Terms and Conditions herein and the decisions of the organisers (YYP).

6.2 The record of transactions conducted by YYP in respect of the amount of financing undertaken by Eligible Customer(s) and the final list of Eligible Customer(s) selected shall be final and conclusive.

6.3 YYP reserves the right to select additional Eligible Customer(s) to substitute the Eligible Customer(s) who may be uncontactable, ineligible or disqualified for any reason whatsoever throughout the Campaign Period.

6. Terms and Conditions (Cont'd)

6.4 The decision on all matters relating to this Campaign shall be final, conclusive and binding. YYP shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning this Campaign.

6.5 YYP reserves the right to publish and display the names, photograph and/or audio video of the Eligible Customer(s) in any mass media or marketing materials for advertising and publicity purposes without compensation and prior notice. By participating in this Campaign, the Eligible Customer(s) hereby consent and agree to the use and publication of his/her name, photograph and/or audio video as detailed in this section.

6.6 The Eligible Customer(s) shall not be entitled to any cash compensation, benefits or substitution in any form whatsoever in lieu of the prizes.

6.7 YYP reserves the right to forfeit the Campaign Gift if the Eligible Customer(s) do not comply with any of the Terms and Conditions herein.

6.8 To the extent permissible by applicable laws, YYP reserves the right at its sole and absolute discretion to alter, withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add any of the Terms and Conditions herein at any time or from time to time without prior notice or reference to the Eligible Customer(s).

6.9 In the event of conflict between the English and Bahasa Malaysia version on the Terms and Conditions herein, the English version shall prevail.

6.10 The Terms and Conditions herein are governed by the laws of Malaysia, and the Eligible Customer(s) shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.

1 JUNE 2022

END