

Terms and Conditions 'ePanta\$ "WOW"cher Bonanza Campaign'

1. The following Terms and Conditions shall apply to **ePanta\$ "WOW"cher Bonanza Campaign** (hereinafter referred to as "**Campaign**").
2. This Campaign is organised by **Yayasan Ihsan Rakyat, Registration No.: 201201017719(1003231-A)**, hereinafter referred to as "**YIR**".
3. This Campaign commences on 1 December 2022 and ends on 31 March 2023, both dates inclusive, unless mentioned otherwise ("**Campaign Period**"). YIR reserves the right to end the campaign earlier or later than Campaign Period. Applications received after the Campaign Period will not be valid.

4. Eligibility

4.1 This Campaign comprises **Guaranteed e-Voucher, Like, Share and Tag e-Voucher** and **Referral e-Voucher ("Campaign e-Voucher")** which is open to all new and existing customers of YIR who meet all of the following criteria:

a. Guaranteed e-Voucher:

- i. New or existing YIR customers who submit new financing via ePanta\$ application within the Campaign Period;
- ii. Disbursement with minimum financing of RM15,000 (including internal and/or external overlapping);
- iii. Like and follow Facebook page of YIR at PortalRasmiYIR; and
- iv. Write a positive review on any of the Campaign posts on our Facebook and/or Google review.

(hereinafter referred to as "**Eligible Customers**")

b. Like, Share and Tag e-Voucher:

- i. Successful disbursed Eligible Customer(s) who **like** and **share** any of the Campaign post from our Facebook in 'Public' mode; and
- ii. **Tag** 3 friends or family in the shared post.

c. Referral e-Voucher:

- i. Friends and family ("**Referral**") who are NEW to ePanta\$ and have submitted new financing via ePanta\$ application within the Campaign Period; and
- ii. Financing facility is disbursed in a single application with minimum financing of RM15,000.

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

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 YIR; 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.a above during the Campaign Period will be offered a Guaranteed e-Voucher and will automatically become a referrer who is also eligible to get a Referral e-Voucher ("Referrer") and those who meet the criteria in clause 4.1.b above, will be offered Like, Share and Tag e-Voucher.

5.2 Campaign e-Voucher are as below:

Campaign e-Voucher	Total No. of Redemption	e-Voucher Details
Guaranteed e-Voucher	Only 1	RM200 TouchNGO eWallet
Like, Share and Tag e-Voucher	Only 1	RM100 TouchNGO eWallet
Referral e-Voucher	More than 1	RM200 TouchNGO eWallet for each successful referral

5.3 Each Eligible Customer is eligible for only ONE (1) Guaranteed e-Voucher and ONE (1) Like, Share and Tag e-Voucher, regardless of the number of disbursed financing throughout the Campaign Period and subject to Terms and Conditions.

5.4 Eligible Customer(s) for Referral e-Voucher are entitled to more than one redemption of e-Voucher throughout the Campaign Period and subject to Terms and Conditions.

5.5 Picture(s) of the Campaign e-Voucher published in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/ are solely for illustration purposes only. YIR reserves the absolute right to replace the Campaign e-Vouchers with any gifts of equivalent value.

5.6 For any dispute in relation to the validity of the Campaign e-Voucher 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 Customer(s) upon redemption of the Campaign e-Voucher. YIR shall not be held responsible or liable for the validity of the Campaign e-Voucher, or any Terms and Conditions in respect thereof. YIR reserves the absolute right to substitute alternative gifts or equivalent with no notice.

5. Campaign Mechanics (Cont'd)

- 5.7 Campaign e-Voucher will be given within thirty (30) working days from the end of the Campaign Period or at any time deemed appropriate by YIR to determine the Eligible Customer(s). The validity of the e-Voucher will be indicated, upon fulfilment by YIR.
- 5.8 The Eligible Customer(s) will be informed either in writing, email, SMS, telephone, or website announcement at www.yir.com.my or official Facebook page of YIR at PortalRasmiYIR.
- 5.9 It is the responsibility of the Eligible Customer(s) to ensure that the contact details provided to YIR are current and updated. YIR 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 YIR's records are not current or updated.
- 5.10 YIR reserves the absolute right to withdraw the Campaign e-Voucher in any event if the Eligible Customer(s) cannot be contacted.
- 5.11 Any cost associated to the ownership of the Campaign e-Voucher and cost of expenses (if any) regarding the collection of Campaign e-Voucher offered to the Eligible Customer(s) shall be borne by the Eligible Customer(s) at their own cost.
- 5.12 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 YIR in accordance with Privacy Notice, which may be viewed on www.yir.com.my ("YIR'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 (YIR).
- 6.2 The record of transactions conducted by YIR 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 YIR 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.

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

6. Terms and Conditions (Cont'd)

- 6.5 YIR 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 YIR reserves the right to forfeit the Campaign e-Voucher 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, YIR 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 DECEMBER 2022

END