

## TERMS AND CONDITIONS

### EnrichMoney Visa Prepaid Card "Friend Get Friend Campaign"

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

#### ORGANIZER

This Campaign is organized by MERCHANTRADE ASIA SDN BHD, Registration No. 199601038238 (410591- T) (hereinafter referred to as "**organizer**" or "**Merchantrade**").

#### CAMPAIGN PERIOD

1. This Campaign will commence on 08 July 2024, at 00:00:00 Malaysia Time and ends on 31 December 2024, at 23:59:59 Malaysia Time [both dates inclusive] ("**Campaign Period**").

#### ELIGIBILITY

2. This Campaign is open to all EnrichMoney Visa Prepaid Cardholder(s). EnrichMoney Visa Prepaid Cardholder(s) whose account has been suspended, cancelled or terminated before, during or after the Campaign Period are not entitled to participate in this Campaign.

#### CAMPAIGN MECHANISM

3. The EnrichMoney Visa Prepaid Card "Friend Get Friend Campaign" offers a total of RM50,000 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. Eligible referrer ("Referrer") must be an existing EnrichMoney user who has registered and deposited RM100 in his/her EnrichMoney Visa Prepaid Card.
6. For every successful referral where the referred person ("Referee") successfully signs up and deposits RM100 into EnrichMoney Visa Prepaid Card, both the Referrer and referred person will receive RM10 credit each into their EnrichMoney Visa Prepaid Card.
7. To be eligible for the referral reward, the Referrer must:

Step 1: Navigate to 'Settings' in your EnrichMoney mobile

application. Step 2: Click on 'Invite & Get'.

Step 3: Share the referral code with the Referee.

**Note:** The Referrer must ensure the Referee uses the referral code upon EnrichMoney Visa Prepaid Card registration.

8. To be eligible for the referral reward, the Referee must:

Step 1: Download EnrichMoney mobile application in [Google Play Store](#) or [Apple AppStore](#).

Step 2: Key in the **referral code** during registration.

Step 4: **Perform minimum initial top up of RM 100** to complete the registration of EnrichMoney Visa Prepaid Card.

Step 5: Activate EnrichMoney Visa Prepaid Card via the EnrichMoney mobile application.

9. The Participant will be entitled to the referral reward once the Referee has successfully registered and activated the EnrichMoney Visa Prepaid Card.
10. Referral reward mechanism may be revised by Organizer at any time at its sole and absolute discretion.
11. To ascertain if the Participant is eligible for the Referral Reward, Merchantrade shall rely upon its system on registration/transaction date among other verification conducted. In the event of any dispute, Merchantrade's decision shall be deemed as final. The Organisers will not accept or entertain any disputes on the selected participants for the Referral Reward.
12. The Organizer will begin the process of crediting the Referral Reward to the Participant upon verification on the registration criteria within twenty-one (21) calendar days from the date of the successful registration.

## OTHER TERMS

13. In addition to the terms and conditions hereunder, the Participant shall be bound by the terms and conditions of the Merchantrade Money Visa Prepaid Card Agreement ("Cardholder Agreement") and EnrichMoney Terms at all times. In the event of any discrepancy or inconsistency between this Terms and Conditions and Cardholder Agreement and EnrichMoney Terms, this Terms and Conditions shall prevail to the extent of such discrepancy or inconsistency only.
14. The Organizer reserves the sole and absolute right and exclusive discretion to disqualify all entries from any participants of this Campaign and prohibit the person who is disqualified from further participating in this Campaign in the event that there is reasonable suspicion that the participant has tampered with or benefited from the tampering of the entry process or the operation of the Campaign or has acted in violation of the rules and regulations of this Campaign or these Terms and Conditions. Furthermore, at the time of the selection of the winners, the participants shall be in good standing or not subject to any legal or regulatory action, or otherwise they will be disqualified from participating in the Campaign or selected as a winner.
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 which is available at <https://mtradeasia.com/main/privacy-policy/>.
18. 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.
19. 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.
20. In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
21. All Terms and Conditions stipulated herein shall be governed by and construed in accordance to the laws of Malaysia.
22. 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.

23. 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.