



THE KFH MALAYSIA HARI RAYA FESTIVE CAMPAIGN (“Campaign”) TERMS AND CONDITIONS (“Terms and Conditions”), FOR INDIVIDUAL AND NON-INDIVIDUAL CUSTOMERS.

1. Promotion Period

- 1.1 The Campaign shall run from 31 May 2016 until 31 August 2016 (both dates inclusive) (**“Campaign Period”**).
- 1.2 KFH Malaysia (**“the Bank”**) reserves its absolute right and discretion to vary or amend the Campaign Period at any time with prior notice.

2. Eligibility and Participation

- 2.1 The Campaign is open to all new and existing customers of KFH Malaysia as follows :
 - a. Individual customers who are Malaysian citizens, permanent residents or non-residents residing in Malaysia (**“Individuals”**);
 - b. Non-Individual customers consisting of sole proprietors, partnerships, charitable / non-profit organizations, societies, associations, small-medium enterprises or SMEs which has annual sales turnover below RM 50million and below two hundred (200) full-time employees (**“Non-Individuals”**); or
 - c. Employees of the Kuwait Finance House Group including directors or contract employees and their immediate families (**“Employees”**).

Individual, Non-Individuals and Employees hereinafter are collectively referred to as the (**“Participants”**).

- 2.2 New and existing Individuals and/or Employees who opt to participate in this Campaign is required to open AND maintain the following products of the Bank, during the Campaign Period:
 - a. KFH Sure Savings Account-i (**“SURE SA”**); AND
 - b. KFH Malaysia Debit Card-i Card (**“Debit Card”**).
- 2.3 New and existing Non-Individuals who opt to participate in this Campaign required to open and maintain the KFH Sure Current Account-i (**“SURE CA”**).

Further criteria to receive the rewards offered under this Campaign are detailed in clause 3 and 4.

- 2.4 Prior enrolment or registration of participation to this Campaign is not required.



3. Premium Gift for Account Opening

- 3.1 Both Individuals and Non-Individuals are entitled to one (1) set of food containers for account opening of their SURE SA or SURE CA under this Campaign (“**Premium Gifts**”).
- 3.2 Participants who fulfilled the initial deposit requirement below (“**Initial Deposit**”) during the Campaign Period, is entitled to the Premium Gifts:
- a. Open a SURE SA with a minimum Initial Deposit of Ringgit Malaysia Five Thousand (RM5,000.00) during the Campaign Period; OR
 - b. Open a SURE CA with a minimum Initial Deposit of Ringgit Malaysia Twenty-Five Thousand (RM25,000.00) during the Campaign Period.
- 3.3 A total of two hundred and fifty (250) units of Premium Gifts will be given away to eligible Participants during the Campaign Period on a first-come, first-served basis and subject to stock availability.
- 3.4 Premium Gifts are limited to one (1) unit per participant, irrespective of the number or value of total accounts opened or deposits held with the Bank.
- 3.5 Notification will be given to Participants in the event the Premium Gifts are out stock, by way of posting onto the KFH Malaysia website at kfh.com.my or in any method deemed practical or appropriate by the KFH Malaysia.
- 3.6 In the event there is a tie i.e. where two (2) Participants ranks 250 and 251 on the same date and same time, participant with the earliest SURE SA / SURE CA opening date will be entitled to the Premium Gifts.
- 3.7 The fulfillment date of Premium Gifts will be done in two (2) batches, as below:

Batch	SURE SA / SURE CA Open Date	Fulfillment Date
Batch 1	31 st May 2016 until 15 th July 2016	31 st August 2016
Batch 2	16 th July 2016 until 31 st August 2016	30 th September 2016

- 3.8 For the avoidance of doubt, the Participants shall not be entitled to receive the Premium Gifts in the event that the Initial Deposit is not available or maintained at the fulfillment date specified in clause 3.7, or if their SURE SA / SURE CA was closed for any reason whatsoever.
- 3.9 Participants whom have received the Premium Gifts shall also be entitled to be in the running to win other prizes offered under this Campaign, subject to meeting the eligibility criteria as further described in clause 4.2.
- 3.10 Should the Gifts be out of stock or discontinued by the supplier / retailer for any reason whatsoever, the Bank has the absolute right to change or substitute the Gifts with any other gift or item of a similar value.



4. Win 40” HD TVs and RM500.00 cash vouchers Contest (“Contest”)

4.1 In addition to the Premium Gifts, this Campaign also offers a total of twenty (20) units of 40” HD TVs (**“Grand Prizes”**) and seven (7) unit of Senheng cash vouchers worth RM500.00 each (**“Consolation Prizes”**).

The Grand Prizes and Consolation Prizes hereinafter collectively referred to as (**“Contest Prizes”**).

4.2 Participants who fulfilled any ONE (1) of the minimum requirement below during the Campaign Period, will be in the running to win the Contest Prizes (**“Prescribed Criteria”**)

Product	Initial Deposit for Premium Gifts	Prescribed Criteria for Contest Prizes
SURE SA	RM5,000.00	Maintain a minimum average deposit balance of RM15,000 and above, for a minimum of sixty (60) consecutive calendar days from the date of SURE SA opened, during the Campaign Period.
SURE CA	RM25,000.00	Maintain a minimum average deposit balance of RM50,000 and above, for a minimum of sixty (60) consecutive calendar days from the date of SURE CA opened, during the Campaign Period.
DEBIT CARD	Not applicable	Perform a minimum total spend of RM4,500 at merchant outlets (domestic and / or international) during the Campaign Period.

4.3 For the avoidance of doubt, Participants shall not be entitled to be in the running to receive the Contest Prizes in the event the Prescribed Criteria is not met at the fulfillment date or if their SURE SA / SURE CA / Debit Card was closed for any reason whatsoever.

4.4 Subject to conforming to the Prescribed Criteria, twenty-seven (27) eligible Participants will be short-listed and randomly selected by the selection committee formed by the Bank (**“Short-listed Winners”**) to answer one challenge question, before being selected as one of the winner (**“Contest Winners”**).

4.5 The Short-listed Winners will be contacted by the Bank on best effort basis via his / her latest telephone number(s) furnished to the Bank during opening of SURE SA / SURE CA. A maximum of three (3) attempts will be made to contact Short Listed Winners within two (2) different days, from Mondays to Fridays between 10am till 6pm.

4.6 The fulfillment date of Contest Prizes is as follows:

Campaign Period	Fulfillment Date
31 st May 2016 until 31 st August 2016	30 th November 2016

4.7 Upon answering the challenge question correctly, the Short-listed Winners will be notified immediately whether they are one of the Contest Winners or otherwise.



- 4.8 The Contest Winners' listing will be advertised or posted onto the Bank's website at kfh.com.my or any other methods deemed suitable or practical by the Bank at the end of the Campaign Period.
- 4.9 Contest Winners will be limited to one (1) Contest Prizes only. No additional Contest Prizes will be awarded for transactions exceeding the minimum requirements.
- 4.10 The Bank's winner selection committee shall have the absolute right to replace or select other Short-listed Winners whom have missed their winning chance, including but not limited to, the following scenarios:
- a. Short-Listed Winner continues to remain un-contactable;
 - b. Short-Listed Winner fails to answer the challenge question correctly;
 - c. Short-Listed Winner has appointed another person / representative to answer the challenge question on his / her behalf;
 - d. Short-Listed Winner has volunteered to disclaim their Contest Prize; or
 - e. Unsuccessful fulfillment / courier attempt(s) made to the Contest Winners' mailing address as per the Bank's record.
- 4.11 All decisions by the Bank's winner selection committee shall be deemed final and conclusive and no correspondences, queries, appeals or protests will be entertained in any event.

5. REDEMPTION OF PRIZES

- 5.1 The Contest Winners will be formally notified of their Contest Prizes via mail. Any disputes or complaints in relation to the Contest Prizes are to be resolved with the supplier / retailer directly.
- 5.2 In order to claim their Contest Prizes, the Contest Winners must produce their identification card and notification letter for verification at the designated bank branch or redemption location, within one (1) month from the date of notification letter, failing which, Contest Prizes will be forfeited. In such event, the Bank shall have the absolute right to replace with other winner.
- 5.3 No refund shall be given for any unclaimed Contest Prizes, including substitution, replacement, and modification of Contest Prizes as requested by Contest Winners.
- 5.4 The Contest Winners are solely responsible for the claim and collection of their Contest Prizes at the designated redemption venue determined by the Bank. The Bank shall not be held liable and / or responsible for any additional costs / expenses pertaining to the collection, redemption and / or delivery of Contest Prizes.
- 5.5 By participating in this Campaign, Contest Winners agree and authorize the Bank to use, disclose, publish or advertise his / her name, photograph, identification number and telephone number for the purpose of the Campaign to any party the Bank deems fit and appropriate without any compensation whatsoever.
- 5.6 The Bank reserves the right to change and / or recall Contest Prizes from any Contest Winners at any time at its sole discretion, including from the Contest Winners who has been reasonably suspected of not complying to the Terms and Conditions of this



Campaign, in which event, the Contest Winner is required to return their Contest Prize to the Bank immediately.

6. GENERAL

- 6.1 SURE SA and SURE CA is eligible for protection by PIDM.
- 6.2 By participating in this Campaign, all Participants shall agree to the following:
- a. Consent for the Bank to disclose, advertise or publish their name and identity in any media, advertising or marketing materials including interviews, prize-giving or other publicity events arranged by the Bank; and
 - b. Grant the Bank with an absolute and unrestricted right to modify, use and / or publish images of the Winners for any marketing or commercial purpose without any payment or compensation.
- 6.3 The Bank reserves the right at its absolute discretion to vary, delete or add to any of these Terms and Conditions contained herein wholly or in part and may terminate or extend the Campaign Period by giving a minimum of twenty one (21) calendar days prior notice. The Bank may give such notice or communication to Participants through any modes or methods deem appropriate including without limitation by post, by notification in the mass media, by posting the notice in the Bank's branches, by inserting the notice into the periodic statement of account, by electronic transmission (including via facsimile, mobile phones, other devices or the internet) or by posting at the Bank's website or at ATM or other terminals under the control of the Bank. These Terms and Conditions can be accessed at kfh.com.my.
- 6.4 The Bank reserves the right to cancel, terminate or suspend the Campaign for any reason whatsoever, without prior notice. For the avoidance of doubt, cancellation, termination or suspension of the Campaign by the Bank shall not entitle the Participants to claim or seek compensation against the Bank or any of its affiliates for any loss or damage suffered or incurred as a direct and indirect result of the act of cancellation, termination or suspension.
- 6.5 Contest Prizes shown in the Bank's advertisements and marketing materials are for illustration purpose only and shall not represent or depict the actual design.
- 6.6 The Participants shall be solely responsible for any taxes and / or duties payable in connection with his / her participation in this Campaign, including redeeming, receiving or using the Gifts and / or Contest Prizes' if any.
- 6.7 The Bank will not be held responsible for any injury, loss or damage resulting from redemption or usage of the rewards offered under this Campaign.
- 6.8 To the fullest extent permitted by applicable laws, the Bank offers no warranty or representation whatsoever, express, implied or statutory, in relation to the Campaign, the prizes and services provided including, but without limitation, the merchantable quality and fitness for purposes in respect of the campaign prizes and level of care and skill in respect of the relevant services.



- 6.9 These Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including without limitation, printed flyers or buntings) or any advertisements on this Campaign.
- 6.10 Decisions relating to this Campaign are final and binding on all Participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined by the Bank at its absolute discretion.
- 6.11 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and Participants therefore agree to submit to the exclusive jurisdiction of the courts of Malaysia.
- 6.12 Save and except for the specific Terms and Conditions stated herein for the said Campaign, all other terms and conditions governing the Bank's products shall continue to apply.