



**TERMS AND CONDITIONS (“TERMS AND CONDITIONS”) OF “WIN UP TO 6 MONTHS SALARY” CAMPAIGN WITH KFH MALAYSIA SURE CURRENT ACCOUNT-i AND SAVINGS-ACCOUNT-i (“CAMPAIGN”).**

**1. Promotion Period**

- 1.1 The Campaign shall run from 14 February 2017 until 14 August 2017 (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, without assigning any reasons whatsoever.

**2. Eligibility and Participation**

- 2.1 The Campaign is open to all new and existing customers of the Bank, as follows:
  - a. Individual customers who are Malaysian citizens, permanent residents or non-residents residing in Malaysia aged 18 years and above.
  - b. Individuals below 18 years old, Non-Individuals and corporate customers are NOT eligible to receive the rewards offered under this Campaign.
  - c. Employees of the Bank including directors, employees whether on permanent or contractual basis and their immediate families are NOT eligible to receive the rewards offered under this Campaign.
- 2.2 New and existing individuals who opt to participate in this Campaign is required to open at any of the Bank’s branches and maintain the following products of the Bank (“**Participating Products**”).
  - a. KFH Sure Savings Account-i (“**SURE SA**”); OR
  - b. KFH Sure Current Account-i (“**SURE CA**”); OR
  - c. KFH International Commodity Murabahah Deposit-i (Term Deposit-i) (“**ICM**”)
- 2.3 Individuals who during the Campaign Period have complied with the criteria as stated in clause 3 hereinafter, shall be referred to as “**Participants**”.

*Further criteria to receive the rewards / prizes offered under this Campaign is detailed in clauses 3 and 4.*
- 2.4 Prior enrolment or registration of participation into this Campaign is not required.



### 3. Qualifying Criteria

- 3.1 The shortlisting of potential winners is by way of lucky draw, for which those qualifying customers shall be entitled to the below number of contest entries (“**Qualifying Criteria**”):

Table A

Product category	Customer segment	Qualifying Criteria
Payroll customers	New depositors	3X contest entries
Non-payroll customers	Existing depositors *	1X contest entry, for every RM1,000 increase in monthly average deposit balances
	New depositors	3X contest entries, for every RM1,000 increase in monthly average deposit balances
Term Deposit-i customers	Existing ICM depositors	1X contest entry, for every RM10,000 new ICM placement made
	New ICM depositors	3X contest entries, for every RM10,000 new ICM placement made

\* Starting point for existing depositors is taken as at 13/02/2017.

- 3.2 Participants with higher number of contest entries during the Campaign Period may stand a higher chances of winning, subject to the lucky draws(s) being performed.
- 3.3 Payroll customers are those whom have had their salary credited into the Participating Products subscribed by his / her employer, with the first salary payment credited within the Campaign Period.
- 3.4 New and existing non-payroll and ICM customers will also be eligible to participate in this Campaign, subject to the qualifying criteria outlined in Table A above, herein referred to as “**Minimum Deposit**”
- 3.5 Only NEW ICM placements made during the Campaign Period will be eligible to participate in this Campaign.
- 3.6 Existing payroll customers with the Bank will NOT be eligible to participate in this Campaign.
- 3.7 Participating products must be in good standing, active / valid and not canceled at the time the Bank is to credit the cash prize into the account of Participating Products, otherwise Participants shall be deemed to have forfeited their cash prize(s) (hereafter defined in clause 4).



#### 4. Campaign Prizes

- 4.1 This Campaign offers a total of eight (8) units of cash prizes worth up to six (6) times of your deposit / salary amount (“Prizes”) as per outlined below:

*Table B*

Prizes	Total number of winners	Prize value
Monthly prizes	6 winners	Each winner gets 2X cash pay-out of their Minimum Deposit / net monthly salary amount
Grand quarterly prizes	2 winners	Each winner gets 6X cash pay-out of their Minimum Deposit / net monthly salary amount

- 4.2 For purpose of calculating the total cash prize to be received, the maximum amount of net monthly salary or average monthly deposit is capped at RM4,000 per month, regardless of the amount of net monthly salary credited or Minimum Deposit made. For ICM depositors, the calculation of cash prize is fixed at RM4000, regardless of the ICM placement amount made, subject to the Minimum Deposit.

Examples:-

Scenario	Cash prize pay-out
Monthly prize winner has a net monthly salary of RM2,500	RM2,500 x 2X cash pay-out = RM5,000
Monthly prize winner who is an existing ICM customer, had performed a new ICM placement of RM30,000	RM4,000 x 2X cash pay-out = RM8,000
Grand quarterly prize winner, who a new-to-bank customer, had placed a new ICM placement of RM10,000	RM4,000 x 6X cash pay-out = RM24,000
Grand quarterly prize winner, has a Minimum Deposit of RM3,500	RM3,500 x 6X cash pay-out = RM21,000
Grand quarterly prize winner has a net monthly salary of RM8,000	RM4,000 x 6X cash pay-out = RM24,000

- 4.3 Each winner is only entitled to a maximum of one (1) monthly prize and / or one (1) grand quarterly prize throughout the Campaign Period. No additional Prizes will be awarded for transactions exceeding the Minimum Deposit.
- 4.4 The Prizes will only be credited into their KFH SURE SA / SURE CA account at the end of each quarter throughout the Campaign Period.



## 5. Winner Selection

- 5.1 Subject to conforming to the Qualifying Criteria, a total of eight (8) winners will be short-listed and randomly selected by the Bank's selection committee to answer one (1) challenge question ("**Short-listed Winners**"), before being declared a campaign winner ("**Winners**").
- 5.2 A total of six (6) Winners will be short-listed for the Monthly Prizes, while a total of two (2) Winners will be short-listed for the grand quarterly prizes i.e. in May and in August.
- 5.3 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 the Participating Products at any KFH bank branch. A maximum of three (3) attempts will be made to contact Short-listed Winners within two (2) different business days, from Mondays to Fridays between 10am till 6pm.
- 5.4 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 circumstances:
  - a. Short-listed winner continue to remain un-contactable;
  - b. Short-listed winner answers the challenge question incorrectly;
  - 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 / forfeit their cash prize;
  - e. Unsuccessful fulfillment / courier attempt(s) made to the Winners as per the Bank's record.
- 5.5 Upon answering the challenge question accurately, the Short-listed Winners will be notified immediately whether they are one of the Winners or otherwise.
- 5.6 The Winners listing will be posted onto the Bank's corporate website at [kfh.com.my](http://kfh.com.my) or any other methods deemed suitable or practical by the Bank, at the end of the Campaign Period.
- 5.7 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.



## 6. General

- 6.1 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 compensation or payment whatsoever.
- 6.2 The Bank reserves 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 maximum of twenty-one (21) calendar day's 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](http://kfh.com.my).
- 6.3 The Bank reserved 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 entitled 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.
- 6.4 The Prizes shown in the Bank's advertisements and marketing materials are for illustration purpose only and shall not represent or depict the actual design.
- 6.5 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 Prizes, if any.
- 6.6 The Bank shall not be responsible for any injury, loss or damage resulting from redemption or usage of the rewards offered under this Campaign.
- 6.7 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 Prizes and level and care in respect of the relevant services.
- 6.8 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.



- 6.9 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.
- 6.10 By participating in this Campaign, Participants are deemed to have read, understood and agreed to be bound by these terms and conditions and any decision of the Bank.
- 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 in Malaysia.
- 6.12 Save an 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.
- 6.13 The Participating Products are eligible for protection by PIDM.