



Join as Participating Merchant and stand a chance to win Cash prizes Worth up to RM145,000.00 (“Promotion”)
Promotion Terms and Conditions

1. Definition

- (a) **“Additional Terms and Conditions”** means the terms and conditions that govern the Promotion (if any) as determined by the Participating Banks.
- (b) **“Channels”** means website, Social Media (Facebook or Instagram), email newsletter, ATM, email blasts, customer’s e-statement, customer’s e-invoice and mobile applications, or any other channels which are visible to the public.
- (c) **“FPX”** means a national initiative supported by Participating Banks that allows real-time debiting of customer’s internet banking account of multiple banks and direct crediting into merchant’s account by banks. FPX service is suitable for all businesses that offer products or services via the Internet.
- (d) **“FPX Merchant”** means any privately owned or government agency online business, platform, portal offering FPX online banking payment option either retail banking (B2C) or corporate banking (B2B) on their platform for customers or payers.
- (e) **“FPX Promotion Visuals”** means campaign visual provided by PayNet (Organizer) to the Eligible FPX Participating Merchant for the purpose of the Promotion.
- (f) **“Organizer”** means Payments Network Malaysia Sdn. Bhd. (Company No.836743-D) (formerly known as Malaysian Electronic Clearing Corporation Sdn Bhd)
- (g) **“Participating Banks”** means the list of Banks as set out in Table 1 below.
- (h) **“Prizes”** means the prizes set out in Clause 4 below.
- (i) **“Third Party Acquirer” or “TPA”** means appointed non-bank acquirers or providers of FPX services as set out in Table 2 below.

2. Promotion Period

- (a) The Promotion shall run from 00:00 hours (GMT+8) on **1 August 2018** until 23:59 (GMT+8) hours on **31 October 2018** (both dates inclusive) (**“Promotion Period”**).



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3. Eligibility Criteria

- (a) This Promotion is open to all FPX Merchants who provide FPX online banking payment channel and who confirm participation by responding to their Participating Banks or TPA latest by 20 July 2018 (“the FPX Participating Merchant”). The Participating Banks shall then submit the FPX Participating Merchant list to the Organizer by 27 July 2018 (“Participating Merchant List”).
- (b) The eligibility requirements to participate in this Promotion are as follows :
 - i. Merchants’ that hold any accounts with the Participating Banks or Third Party Acquirers shall NOT be terminated, suspended, cancelled or dormant within the Promotion Period;
 - ii. Merchants’ that hold any accounts with the Participating Banks or Third Party Acquirer shall NOT be delinquent or unsatisfactorily conducted as determined by the Participating Banks at its sole and absolute discretion;
- (c) Participating Merchant List will be published at <http://www.paynet.my/fpx/promotions.html>.

4. The Qualifying Criteria

- (a) The FPX Participating Merchant to display the FPX Promotion Visuals as provided by the Organizer on any of their Channel(s) **throughout the Promotion Period or a minimum of three (3) times** posting on any of the merchant’s Channel(s) throughout the Promotion Period. (“**Eligible FPX Participating Merchant**”).
- (b) The Eligible FPX Participating Merchant **MUST** submit a copy of screenshot posting of FPX Promotion Visuals on any of their Channel(s) to the Organizer before end of the Promotion Period. Any screenshot received after the Promotion Period will not be accepted and the merchant’s participation will be automatically disqualified.
- (c) For Most Innovative Merchant category, the criteria is based on creativeness, visibility, frequency of communications postings and Channel(s) posted by the Eligible Participating Merchant.



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5. Prizes

Category	Prize	Number of winners
A. PARTICIPATING MERCHANT		
Grand Prizes	1 st Place – RM 20,000.00 cash x 1 2 nd Place- RM 15,000.00 cash x 1 3 rd Place- RM 10,000.00cash x 1	3
Consolation Prizes	16 x RM5,000.00 cash	16
Most Innovative Merchant	1 x RM 20,000.00	1

a) Grand Prizes and Consolation Prizes

- i. Grand Prizes and Consolation Prizes will be credited to the merchant’s bank account upon declaration of the winners by the Organizer.
- ii. Eligible FPX Participating Merchant will only win one (1) prize throughout the Promotion Period.

b) Most Innovative Merchant

- i. Each Participating Banks and TPA to submit two (2) entries to the Organizer from their Participating Merchant List who fulfilled both the Promotion’s eligible and qualifying criteria.
- ii. Selection criteria based on creativity, visibility, frequency of communication posting and Channel(s) offered throughout the Promotion Period. The selection of winners is on the Organizer’s discretion.



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Table 1

Participating Banks

Affin Bank Berhad	Affin Islamic Bank Berhad	Alliance Bank Malaysia Berhad
Alliance Islamic Bank Malaysia Berhad	AmBank (M) Berhad	AmBank Islamic Berhad
Bank Islam Malaysia Berhad	Bank Muamalat Malaysia Berhad	Bank Kerjasama Rakyat Malaysia
Bank Simpanan Nasional	CIMB Bank Berhad	CIMB Islamic Bank Berhad
Deutsche Bank (Malaysia) Berhad	Hong Leong Bank Berhad	Hong Leong Islamic Bank Berhad
HSBC Bank Malaysia Berhad	HSBC Amanah Malaysia Berhad	Kuwait Finance House
Maybank Berhad	Maybank Islamic Berhad	OCBC Bank (Malaysia) Berhad
OCBC Al-Amin (Malaysia) Berhad	Public Bank Berhad	Public Islamic Bank Berhad
RHB Bank Berhad	RHB Islamic Bank Berhad	Standard Chartered Bank Malaysia Berhad
Standard Chartered Saadiq Berhad	United Overseas Bank Berhad (UOB)	

Table 2 - Participating Third Party Acquirers (TPA)

Molpay Sdn Bhd	GHL CardPay Sdn Bhd	Revenue Harvest Sdn Bhd
Mobile 88.com Sdn Bhd		

6. Shortlisting of Winners

a) Grand Prizes , Consolation Prizes and Most Innovative Merchant

- i. Eligible FPX Participating Merchants will be shortlisted based on the following method at the end of Promotion Period (**“Shortlisted Winners”**):

Shortlisted Winners	Promotion Period	Prizes
Random Draw (19 winners)	1 August 2018 – 31 October 2018	3 Grand Prizes 16 Consolation Prizes
Organizer’s Panel Selection	1 August 2018 – 31 October 2018	1 Most Innovative Merchant Prize.



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- ii. The Shortlisted Winners will be contacted by the Participating Banks or TPA to answer two (2) questions.
- iii. Only three (3) attempts of phone calls will be made during office hours, Monday to Friday (9am-5pm).
- iv. In the event the Shortlisted Winners cannot be contacted i.e. voicemail, line busy or fails to answer all questions correctly, the Organizer shall allocate the Prizes to the next Shortlisted Winner.
- v. Shortlisted Winners who answer the question correctly will be declared as winner and win the Prizes (“Selected Winners”)

7. Prizes Redemption

- a) The Selected Winners will be contacted by the Participating Banks or TPA for Prizes redemption arrangement.
- b) All the Prizes shall be credited to the Selected Winners’ bank account via Interbank GIRO (IBG) upon announcement of all the winners.
- c) The Organizer shall not be liable and/or responsible for the transportation costs pertaining to the collection and/or delivery of the Prizes (if any). Any additional costs, duties, taxes and/or incidental expenses or charges incurred in relation to the Prizes shall be solely borne by the Selected Winners.
- d) Unless otherwise specified in the Promotion Terms and Conditions herein, no substitution or replacement of, or modification to the Prizes requested by the Selected Winner will be permitted.
- e) The Selected Winner is solely responsible for the claim and collection of the Grand Prizes or Consolation Prizes by attending the prize giving ceremony at a designated redemption venue determined by the Organizer.

8. General Terms and Conditions

- a. To the fullest extent permitted by the law, in no event will the Organizer, Participating Banks and TPA or any of its officers, servants, employees, representatives and /or agents (including, any third party service providers that the Organizer may engage for purposes of this Promotion) be liable for any loss or damages (including loss of income, profits or goodwill or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Promotion, even if the Organizer have been advised



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- on the possibility of such damages in advance, and all such damages are expressly excluded.
- b. The Organizer shall be entitled to amend, vary, delete or add to any of these Promotion Terms and Conditions and/or substitute or replace the Prizes (Clause 4 above) offered in this Promotion with a similar valued prize and/or to modify, cancel, terminate or suspend the Promotion at any time without prior notice by giving adequate notice. No compensation in cash or any kind shall be given for any losses or damages suffered or incurred by the Eligible FPX Participating Merchant as a result of the above.
 - c. To the fullest extent permitted by applicable laws, the Organizer, Participating Banks and TPA offers no warranty or representation whatsoever, express, implied or statutory, in relation to the Promotion, the Prizes including, without limitation, the merchantable quality and fitness for purposes in respect of the Prizes and level of care and skill in respect of the relevant services provided in the Prizes (if any).
 - d. The Organizer, Participating Banks and TPA shall not be liable and responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by any Eligible Participating Merchant resulting directly or indirectly from this Promotion.
 - e. By Participating in the Promotion, Eligible FPX Participating Merchant and Selected Winners give their consent to and authorize the Organizer, Participating Banks and TPA to collect, use, process their names, masked Identification Numbers (IC) and other particulars (“Personal Data”) for the purpose of running the Promotion, including but not limited to announcing and publishing Personal Data and/or photos of Selected Winners at the Participating Bank’s and/or TPA’s website for advertising and publicity purposes.
 - f. All decisions made by the Organizer, Participating Banks and TPA in relation to the Promotion including but not limited to the shortlisting, selection of winners and forfeiture of the Prizes shall be final, conclusive and binding.
 - g. This Promotion Terms and Conditions shall be read together with the Additional Terms and Conditions of each Participating Bank (if any) **(collectively, “Terms and Conditions”)**.
 - h. By participating in the Promotion, Eligible FPX Participating Merchant agree to be bound by the Terms and Conditions stated herein. The Promotion Terms and Conditions shall prevail over any inconsistent terms and conditions contained in the Additional Terms and Conditions and/or in any other promotional or advertising materials for the Promotion. In the event of any inconsistency between the English and Bahasa Melayu (if any) version, the English version shall prevail.



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- i. Additional Terms and Conditions by Participating Banks are available at the respective Participating Bank’s websites (if any).
- j. The Promotion Terms and Conditions shall be governed and construed in accordance with laws of Malaysia.
- k. Detailed information on the Promotion is available by logging on to <http://www.paynet.my> or <http://www.paynet.my/fpx/promotions.html> at any time during Promotion Period.

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