

Terms and Conditions 'Fiesta Mega Points Campaign'

1. The following Terms and Conditions shall apply to **Fiesta Mega Points Campaign** (hereinafter referred to as "**Campaign**").
2. This Campaign is organised by **RCE Marketing Sdn Bhd (Registration No. 198101011880 (78009-K))** (hereinafter referred to as "**RCE**") the sole financier for the provision of Shariah-compliant financing for **Yayasan Dewan Perniagaan Melayu Perlis Berhad** (hereinafter referred to as "**YYP**").
3. This Campaign commences on 1 September 2024 and ends on 28 February 2025, both dates inclusive, unless mentioned otherwise (hereinafter referred to as "**Campaign Period**"). RCE reserves the right to end the Campaign earlier or later than the Campaign Period without any prior notice.

4. Eligibility

4.1 This Campaign comprises of **Point-based Reward** and **Top Referral Reward** for customers who meet all of the following criteria (hereinafter referred to as "**Eligible Customers**"):

a. Point-based Reward:

- New or existing customers who submit new financing application via RCE's app, namely **ePanta\$ by RCE** within the Campaign Period (hereinafter referred to as "**New Financing Application**");
- Points will be accumulated throughout the Campaign Period and are calculated based on the specified tier below:

| No | Description | Points |
|----|---|--------|
| 1 | Disbursement of RM3,000 – RM49,999 | 1 |
| 2 | Disbursement of RM50,000 – RM99,999 | 2 |
| 3 | Disbursement of RM100,000 and above | 3 |
| 4 | New customer who does not have any past or existing account | 1 |
| 5 | Like Facebook and Instagram Page of RCE at PortalRasmiRCE | 1 |
| 6 | Positive Google Review and App Review | 1 |
| 7 | Refer each friend or family who successfully disbursed | 2 |

- For customers who like and follow the Facebook Instagram page of RCE at PortalRasmiRCE and leave a positive Google review and App review for RCE must do so within **FIFTEEN (15)** days from the date of disbursement of the financing.
- The ranking of the winner will be based on highest points. If there are customers with same points, the winner will be based on highest financing amount.



4. Eligibility (Cont'd)

b. Top Referral Reward:

- The Top Referral Reward will be given to only one Eligible Customer with highest number of referrals with a minimum of 3 friends or family members who has successful disbursements made via the ePanta\$ application using the referral code throughout this campaign.

- 4.2 The Eligible Customer(s) will automatically participate in this campaign if he/she fulfils the eligibility requirements stated in clause 4.1. The Eligible Customer(s) is not required to sign up or fill up any application form to participate in this Campaign.
- 4.3 RCE reserves the right to decline any customers' eligibility for the Campaign for any reason whatsoever as RCE may, in its sole and absolute discretion, deem fit and the customer shall have no recourse whatsoever against RCE (including its respective affiliated and related companies and their respective directors, officers, employees or agents).
- 4.4 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 RCE, identified based on the sole judgement of RCE; 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) during the Campaign Period will be offered Point-based Rewards, while the customer with highest number of referrals will win the Top Referral Rewards (hereinafter Point-based Rewards and Top Referral Reward are collectively referred to as "**Campaign Gift**").
- 5.2 Each Eligible Customer is eligible to win only ONE (1) Point-based Reward based on total points accumulated and ONE (1) Top Referral Reward throughout the Campaign Period and subject to Terms and Conditions contained herein.

5. Campaign Mechanics (Cont'd)

5.3 The following table illustrates how the Campaign works:

| Criteria | Customer A | Customer B | Customer C |
|---|--|--------------------------------|---------------------------------|
| New Customer | X | X | ✓ (1 point) |
| Account 1 | RM10,000 | RM50,000 | RM100,000 |
| Account 2 | RM10,000 | RM3,000 | - |
| Total Disbursed Financing Amount | RM20,000 (1 Points) | RM53,000 (2 Points) | RM100,000 (3 Points) |
| Number of Successful Referrals | 4 (8 Points) | 2 (4 Points) | 3 (6 Points) |
| Like Facebook & Instagram Page at PortalRasmiRCE | ✓ (1 Point) | ✓ (1 Point) | ✓ (1 Point) |
| Positive Google Review and App Review | X | ✓ (1 Point) | ✓ (1 Point) |
| Total Points Accumulated | 10 | 8 | 12 |
| Eligible Reward(s) | Point-based Reward and Top Referral Reward | Point-based Reward | Point-based Reward |

*In the illustration provided, **Customer A, Customer B and Customer C** will win the **Point-based Reward**. Additionally, **Customer A** will win **Top Referral Reward** for having the highest number of referrals. Details of winners as shown below:*

| No | Prizes | Customer | Point-Based Reward | Top Referral Reward |
|----|-----------------------|------------|---------------------------|---------------------|
| 1 | Grand Prize | Customer C | Yamaha Motorcycle | - |
| 2 | 1 st Prize | Customer A | iPhone 15 Pro Max (256GB) | iPad 256GB |
| 3 | 2 nd Prize | Customer B | Dyson Air Purifier | - |

6. Campaign Gift

6.1 The Campaign Gift breakdown are as follows:

a. Point-Based Reward

| No | Prizes | Items | Unit(s) |
|----|-----------------------|---------------------------|---------|
| 1 | Grand Prize | Yamaha Motorcycle | 1 |
| 2 | 1 st Prize | iPhone 15 Pro Max (256GB) | 1 |
| 3 | 2 nd Prize | Dyson Air Purifier | 3 |
| 4 | 3 rd Prize | Xiaomi Vacuum X20+ | 5 |
| 5 | 4 th Prize | Gold 1 Gram | 10 |
| 6 | Consolation | Touch n' Go RM200 | 30 |

b. Top Referral Reward

| No | Prizes | Items | Quantity |
|----|---------------------|------------|----------|
| 1 | Top Referral Reward | iPad 256GB | 1 |

**Customers who win a Point-based Reward could potentially win both rewards if they have the highest number of referrals.*

7. Terms and Conditions

- 7.1 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 organiser, RCE.
- 7.2 The record of transactions conducted by RCE in respect of the financing amount undertaken by Eligible Customer(s), the final list of Eligible Customer(s) selected as well as the determination of the Point-based Reward and Top Referral Reward shall be final and conclusive.
- 7.3 Picture(s) of the Campaign Gift published in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are solely for illustration purposes only.
- 7.4 It is the responsibility of the Eligible Customer(s) to ensure that the contact details provided to RCE are current and updated. RCE 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 RCE's records are not current or updated.
- 7.5 RCE reserves the right to reselect the new winner(s) and/or Eligible Customer(s) who may be uncontactable, ineligible or disqualified for any reason whatsoever throughout the Campaign Period.

7. Terms and Conditions (Cont'd)

- 7.6 RCE 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 (hereinafter referred to as “**Publication**”) without prior notice to the Eligible Customer of which the Eligible Customer shall not be entitled to claim any ownership and/or other forms of compensation for such Publication. 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. RCE (including its respective affiliated and related companies and their respective directors, officers, employees or agents) shall not be held responsible and/or answerable for any damages, losses or whatsoever liabilities arise from the Publication.
- 7.7 Campaign Gifts are not transferable or exchangeable for cash, in part or in full. RCE reserves the absolute right to substitute any of the Campaign Gift with one of similar value without prior notice and RCE also reserves the absolute right to forfeit the Campaign Gift if the winner(s) was found to not comply with any of the Terms and Conditions herein.
- 7.8 Any cost associated to the ownership of the Campaign Gift and cost of expenses (if any) related to the collection of Campaign Gift offered to the winner(s) shall be borne by the winner(s) at their own cost.
- 7.9 For any dispute in relation to the validity of the Campaign Gift or any Terms and Conditions in respect thereof, the winner(s) shall deal directly with the authorised merchant who will be identified to the winner(s) upon redemption of the Campaign Gift. RCE shall not be held responsible or liable for the validity of the Campaign Gift, or any terms and conditions imposed by the respective authorised merchant.
- 7.10 The Campaign Gift, when accepted by the winner(s) shall be entirely at the risk of winner(s) RCE shall not be liable for any risk, loss or damage to the Campaign Gift upon handover of the Campaign Gift to the winner(s). Neither shall RCE be liable for or obligated to replace any defective, lost, damage or stolen Campaign Gift.
- 7.11 The Campaign Gift is provided on an “as is” basis without any representations or warranties of any kind. RCE disclaims and excludes all warranties relating to or in connection with the Campaign Gift including warranties of merchantability and fitness for a particular purpose.
- 7.12 RCE shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning this Campaign. No appeal shall be entertained.



7. Terms and Conditions (Cont'd)

- 7.13 To the extent permissible by applicable laws, RCE 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). RCE also has the absolute right to interpret and determine the Terms and Conditions herein contained.
- 7.14 The winner(s) will be announced either in writing, email, SMS, phone call or website at www.rcem.com.my and official Facebook page of RCE (PortalRasmiRCE), within sixty (60) working days after the Campaign Period. The Campaign Gift will be given within thirty (30) working days after the announcement period or at any time deemed appropriate by RCE to determine the winner(s).
- 7.15 In the event of conflict between the English and Bahasa Malaysia version on the Terms and Conditions herein, the English version shall prevail.
- 7.16 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 RCE in accordance with Privacy Notice, which may be viewed on www.rcem.com.my.
- 7.17 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 SEPTEMBER 2024

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