Terms and Conditions 'Umrah Campaign'

1. The following Terms and Conditions shall apply to **Umrah 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**"), which offers Shariah-compliant financing.

3. This Campaign commences on 1 June 2025 and ends on 30 November 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 is a **Lucky Draw** campaign for customers who **apply for financing under RCE products** who meet all of the following criteria (hereinafter referred to as "**Eligible Customers**"):

Lucky Draw:

- New or existing customers who submit new financing application via RCE's app, namely **ePantas by RCE** within the Campaign Period (hereinafter referred to as "**New Financing Application**");
- Approval of the New Financing Application with minimum disbursement financing amount of RM15,000.00; and
- Like and follow RCE Facebook page and Instagram page and thereafter write a positive review on any of the Campaign posts on the RCE Facebook page and/or leave a positive Google review for RCE within FIFTEEN (15) days from the date of disbursement of the financing.

4.2 The Eligible Customer(s) will be placed to participate in this Campaign automatically 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. Eligibility (Cont'd)

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 defaulted, 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 above during the Campaign Period will be entitled to 1 Lucky Draw entry only, regardless of the number of times the criteria are met. This entry may result in winning a Lucky Draw Prize (hereinafter "Lucky Draw Gift").

5.2 Each Eligible Customer shall be entitled to win only ONE (1) Lucky Draw Gift throughout the Campaign Period, regardless of any number of accounts that customers have with RCE and subject to Terms and Conditions contained herein.

5.3 The winner(s) will be chosen during the Lucky Draw based on a random draw process from all valid entries received during this Campaign.

5.4 The winner(s) will be contacted by RCE's representatives at the telephone numbers recorded in RCE's system. The winner(s) are required to answer ONE (1) question correctly to redeem the Lucky Draw Gift. If the winner(s) is unable to answer the question correctly in a single attempt, the next winner will be contacted to provide an answer.

5.5 In the event the winner(s) is not contactable after THREE (3) attempts on the same day or the winner(s) indicates his/her intention to withdraw from the Campaign upon being contacted by RCE's representative, he/she shall be disqualified from this Campaign.

6. Lucky Draw Gift

6.1 The Lucky Draw Gift breakdown are as follows:

Lucky Draw Gift

No.	Item	Winner
1	Umrah Package/ Travel Package for 1 pax	6
	Total Winners	**6**

6. Lucky Draw Gift (Cont'd)

6.2 The Umrah Package is specially for Muslim winners. In the event of a non-Muslim winner, the travel package will be determined by RCE with the similar value as allocated for the Umrah Package.

6.3 The Umrah Package (or where applicable, the travel package for non-Muslim winner cannot be used on blackout dates and selected dates as determined by the appointed merchant/travel agency. The blackout dates are subject to change without prior notice, and to be confirmed with the merchant/travel agency upon making reservation.

6.4 The departure for the Umrah Package (or where applicable, the travel package for non-Muslim winner) is from Kuala Lumpur. It is the responsibility of the winner to obtain the necessary travel and visa documents. RCE shall not be responsible or held liable in any manner whatsoever should the winner fail to obtain such documents, regardless of any circumstances or consequences. All charges including but not limited to administration costs, Insurance/Takaful, service fees, transport, meals, taxes and other charges are at the sole responsibility, cost and expense of the winner.

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 Lucky Draw Gift shall be final and conclusive.

7.3 Picture(s) of the Lucky Draw 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 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 arising from the Publication.

7.7 Lucky Draw Gift are not transferable or exchangeable for cash, in part or in full. RCE reserves the absolute right to substitute any of the Lucky Draw Gift with that of similar value with no prior notice and RCE reserves the absolute right to forfeit the Lucky Draw Gift if the Eligible Customer(s) was found to not comply with any of the Terms and Conditions herein.

7.8 Any cost associated to the ownership of the Lucky Draw Gift and cost of expenses (if any) regarding the collection of Lucky Draw Gift offered to the Eligible Customer(s) shall be borne by the Eligible Customer(s) at his/ her own cost.

7.9 For any dispute in relation to the validity of the Lucky Draw Gift or any Terms and Conditions in respect thereof, the Eligible Customer(s) shall deal directly with the authorised merchant who will be identified to the Eligible Customer(s) upon redemption of the Lucky Draw Gift. RCE shall not be held responsible or liable for the validity of the Lucky Draw Gift, or any terms and conditions imposed by the respective authorised merchant.

7.10 The Lucky Draw Gift, when accepted by the winner shall be entirely at the risk of winner. RCE shall not be liable for any risk, loss or damage to the Lucky Draw Gift upon handover of the Lucky Draw Gift to the winner. Neither shall RCE be liable for nor obligated to replace any defective, lost, damage or stolen Lucky Draw Gift.

7.11 The Lucky Draw 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 Lucky Draw Gift including warranties of merchantability and fitness for a particular purpose.

7. Terms and Conditions (Cont'd)

7.12 The decision on all matters relating to this Campaign including but not limited to eligibility, entry and the Lucky Draw process shall be final, conclusive and binding. 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.

7.13 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, telephone, email or website at www.rcem.com.my within sixty (60) working days after the Campaign Period, or at any time deemed appropriate by RCE to determine the winner(s). The lucky draw gift will be given within sixty (60) working days after the draw announced period, or at any time deemed appropriate by RCE.

7.15 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.

7.16 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 JUNE 2025

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