



Win Your Dream Holiday ("Terms and Conditions")

1. Definition

- (a) **"JomPAY"** means a national initiative supported by Participating Banks to enable online bill and invoice payments across Malaysia.
- (b) **"Organizer"** means PAYMENTS NETWORK MALAYSIA SDN. BHD. (COMPANY NO. 836743-D) (Formerly known as Malaysian Electronic Clearing Corporation Sdn Bhd).
- (c) **"JomPAY Transaction"** means the successful payment of any bills or invoices of a Participating Biller(s) via JomPAY, for any amount. The JomPAY Transaction is to be carried out during the Promotion Period through any preferred Internet or Mobile Banking of the Participating Banks.
- (d) **"Participating Biller(s)"** means the list of billers as set out in Table 1 below.
- (e) **"Participating Banks"** means the list of Banks as set out in Table 2 below.
- (f) **"Prizes"** means the prizes set out in Clause 4 below.

2. Promotion Period

- (a) The Promotion shall run from 00:00 hours (GMT+8) on 1st November 2017 until 23:59 (GMT+8) hours on 31st January 2018 (both dates inclusive) (**"Promotion Period"**).

3. Eligibility and Qualifying Criteria

- (a) This Promotion is open to all customers (retail and corporate) who perform the JomPAY Transaction(s) during the Promotion Period, with a valid identification document (example: identity card, passport or business registration) (**"Eligible Customers"**).
- (b) JomPAY Transactions which are incomplete or performed before or after the Promotion Period shall be disqualified.
- (c) The eligibility requirements to participate in this Promotion are as follows:
 - i. Only customers who are above eighteen (18) years of age shall be eligible to participate;
 - ii. Its' affiliates and related companies, directors, officers and employees as well as their parents, spouse and children of the Organizer are not eligible to participate in the Promotion nor to win any prizes;



Win Your Dream Holiday

("Terms and Conditions")

- iii. Customers' that hold any accounts with the Participating Banks shall NOT be terminated, suspended, cancelled or dormant during the Promotion Period;
- iv. Customers that hold any accounts with the Participating Banks shall NOT acted in delinquent or unsatisfactorily manner as determined by the Participating Banks at its sole and absolute discretion;
- v. Customers who have NOT become unsound mind, declared bankrupt or have legal proceedings of any nature instituted against them shall be eligible to participate.

4. Prizes

Category	Prize	Number of winners
Grand Prize	Open travel voucher worth RM30,000	1
2 nd Prize	Open travel voucher worth RM20,000	1
3 rd Prize	Open travel voucher worth RM10,000	1
Consolation Prizes	Open travel voucher worth RM2,000	10

- (a) Eligible Customers who save any of the Participating Billers in Table 1 as 'favourite' and perform the JomPAY Transaction through the listed Participating Banks in Table 2 will be in the running to win the Prizes (Pay to 'favourite').
- (b) Each JomPAY Transaction performed by an Eligible Customer shall qualify as one (1) entry.
- (c) No Prizes can be exchanged for cash. All Prizes shall be subjected to all the terms and conditions imposed therein by the issuer of the open travel voucher. The Organizer and the Participating Banks are not the issuer of the open travel voucher and shall not be liable in anyway whatsoever in relation to the prizes or the outcome using such prizes (including but not limited to validity or accuracy, or the quality of the prizes).
- (d) To the fullest extent permitted by law, the Organizer and the Participating Bank exclude their responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Prizes details or any other unforeseen circumstances beyond the Organizer's and the Participating Bank's reasonable control and for any act or default of any third party suppliers or vendors.
- (e) To the fullest extent permitted by applicable laws, the Organizer and the Participating Banks offer no warranty or representation whatsoever, express, implied or statutory, in relation to the Promotion, the Prizes including, but 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.



Win Your Dream Holiday

("Terms and Conditions")

- (f) The Organizer and the Participating Banks bear no liability in the event the winners are unable to utilise the Prizes for any reason whatsoever, including but not limited to reasons arising from breach of the terms stipulated in the prizes. The winners are to deal directly with the issuer of the open travel voucher for all warranty information (if any). The winners hereby agree to participate in all publicity accompanying or resulting from the prize award.
- (g) All prizes are not transferable to any third party.
- (h) The Organizer reserves the right to substitute a prize with another prize of similar value without prior notice.

Table 1
Participating Billers

No.	Billers
1	Tenaga Nasional Berhad (TNB)
2	Sarawak Energy (SESCO)
3	Air Kelantan
4	Lembaga Air Perak (LAP)
5	Pengurusan Air Pahang (PAIP)
6	Pengurusan Air Selangor
7	Syarikat Air Johor (SAJ)
8	Syarikat Air Darul Aman (SADA)
9	Syarikat Air Melaka (SAMB)
10	Syarikat Air Negeri Sembilan (SAINS)
11	Syarikat Air Terengganu (SATU)
12	Syarikat Air Perlis
13	Lembaga Air Kuching Utara (LAKU)
14	Lembaga Air Sibul
15	Indah Water Konsortium
16	Majaari Services



Win Your Dream Holiday ("Terms and Conditions")

Table 2
Participating Banks

Affin Bank Berhad	Affin Islamic Bank Berhad	Agrobank
Alliance Bank Malaysia Berhad	Alliance Islamic Bank Malaysia Berhad	Al-Rajhi Banking & Investment Corporation (Malaysia) Berhad
AmBank (M) Berhad	AmBank Islamic Berhad	Bank Islam Malaysia Berhad
Bank of America Malaysia Berhad	Bank Muamalat Malaysia Berhad	Bank Kerjasama Rakyat Malaysia
BNP Paribas Malaysia Berhad	Bank Simpanan Nasional	Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad
CIMB Bank Berhad	CIMB Islamic Bank Berhad	Citibank Berhad
Deutsche Bank (Malaysia) Berhad	Hong Leong Bank Berhad	Hong Leong Islamic Bank Berhad
HSBC Bank Malaysia Berhad	HSBC Amanah Malaysia Berhad	Industrial and Commercial Bank of China (ICBC)
J.P. Morgan Chase Bank Berhad	Kuwait Finance House	Maybank Berhad
Maybank Islamic Berhad	Mizuho Bank (Malaysia) Berhad	OCBC Bank (Malaysia) Berhad
OCBC Al-Amin (Malaysia) Berhad	Public Bank Berhad	Public Islamic Bank Berhad
RHB Bank Berhad	RHB Islamic Bank Berhad	Sumitomo Mitsui Banking Corporation Malaysia Berhad (SMBC)
Standard Chartered Bank Malaysia Berhad	Standard Chartered Saadiq Berhad	United Overseas Bank Berhad (UOB)

5. Shortlisting of Winners

- (a) Thirteen (13) Eligible Customers will be selected via a random computer process at the Organizer's own discretion ("**Selected Winners**").
- (b) The Selected Winners will be contacted by the respective Participating Bank to answer two (2) questions within three (3) business days after the winner selection date.
- (c) Only three (3) attempts of phone calls will be made during office hours, Monday to Friday (9am-5pm).
- (d) In the event the Selected Winners cannot be contacted i.e. voicemail, line busy or fails to answer all questions correctly, the Organizer and/or the respective Participating Bank shall allocate the Prize to the next Selected Winner.



Win Your Dream Holiday ("Terms and Conditions")

6. Prize Redemption

- (a) The Selected Winner will be contacted by the Participating Bank and/or the issuer of the open travel voucher for the Prize redemption arrangement.
- (b) The Organizer shall not be liable and/or responsible for the transportation costs pertaining to the collection and/or delivery of the Prizes. Any additional costs, duties, taxes and/or incidental expenses or charges incurred in relation to the Prizes shall be solely borne by the Selected Winner.
- (c) The Selected Winner is solely responsible for the claim and collection of the Prizes at a designated redemption venue determined by the Organizer.
- (d) Each Selected Winner is allowed to only win one (1) Prize throughout the Promotion Period, irrespective of the number of eligible entries collected by the Organizer.
- (e) In the event, for whatever reason, the Selected Winner is unable to collect or accept the Prize, the Selected Winner forfeits any and all claims to the Prize.
- (f) Unless otherwise specified in the Terms and Conditions herein, no substitution or replacement of, or modification to the Prize requested by the Selected Winner will be permitted.

7. General Terms and Conditions

- (a) The Organizer shall be entitled to amend, vary, delete or add to any of these 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 Customers as a result of the above.
- (b) For any dispute in relation to the quality or warranty of the Prize, the Selected Winner(s) shall resolve such dispute with the issuer of the open travel voucher without any recourse to the Organizer or the Participating Banks.
- (c) For the purpose of clause (c) above, the Selected Winner(s) shall also be bound by the Terms and Conditions of the issuer of the open travel voucher in relation to the Prizes.



Win Your Dream Holiday ("Terms and Conditions")

- (d) The Organizer shall not be liable and responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by any Eligible Customer resulting directly or indirectly from this Promotion.
- (e) By Participating in the Promotion, Eligible Customers and Selected Winners give their consent to and authorize the Participating Banks 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 website for advertising and publicity purposes.
- (f) All decisions made by the Organizer and/or the Participating Bank 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) By participating in the Promotion, Eligible Customers agree to be bound by the Terms and Conditions stated herein. The Terms and Conditions shall prevail over any inconsistent terms and conditions contained in any other promotional or advertising materials for the Promotion. In the event of any inconsistency between the English and Bahasa Melayu version, the English version shall prevail.
- (h) The Terms and Conditions shall be governed and construed in accordance with laws of Malaysia.
- (i) Detailed information on the Promotion is available by logging on to www.jompay.com.my at any time during Promotion Period.

[END]