



TERMS & CONDITIONS FOR ACTIVATE AND WIN CONTEST

(The “Contest”)

IMPORTANT: PLEASE READ THESE TERMS AND CONDITIONS (“TERMS AND CONDITIONS”) BEFORE PARTICIPATING IN THIS CONTEST, THIS IS A LEGALLY BINDING AGREEMENT BETWEEN YOU AND VIRTUALFLEX SDN BHD (“VFSB”) ESTABLISHING THE TERMS AND CONDITIONS UNDER WHICH YOU ARE ENTITLED TO PARTICIPATE IN THIS CONTEST. BY ENTERING THIS CONTEST, YOU CONFIRM THAT YOU HAVE READ AND UNDERSTOOD, AND AGREE TO ABIDE BY, THESE TERMS AND CONDITIONS.

1. **Organizer.** The Contest is organized by Virtualflex Sdn Bhd (“**Organizer**”).
2. **Contest Period:** Contest Period (“**Contest Period**”): run monthly for 4 months from 1st March until 30th June 2020.
 - Round 1: 01/03/2020 – 31/03/2020
 - Round 2: 01/04/2020 – 30/04/2020
 - Round 3: 01/05/2020 – 31/05/2020
 - Round 4: 01/06/2020 – 30/06/2020

3. **Eligible Products:**

- For the purpose of this Contest, “**KA\$H Card**” shall mean any of the following:
 - KA\$H Generic Prepaid Mastercard
 - KA\$H JCorp Prepaid Mastercard

4. **Eligibility**

4.1. General Eligibility Requirements

- All residents of Malaysia (must have local Malaysia address) aged 18 years old and above as of 1st March 2020 are eligible to participate in the Contest.
- Only individuals who **successfully registered** with KA\$H Card within the Contest Period with no pending approval are eligible to participate in the Contest.

4.2. Not Eligible

- The following are not eligible to participate in the Contest:
 - Employees and family members of Organizer.
 - Employees of any party which is directly involved in organizing, promoting or conducting the Contest.
 - Groups, organizations and company
 - Individual that are from the list of disallowed countries by MasterCard are not eligible to register with KA\$H Prepaid Mastercard;
 - 1) AFGHANISTAN
 - 2) ARGENTINA
 - 3) BOLIVIA
 - 4) BRAZIL
 - 5) CENTRAL AFRICAN REPUBLIC
 - 6) CHILE

- 7) CRIMEA
- 8) COLOMBIA
- 9) CONGO
- 10) COTE D'IVOIRE
- 11) CUBA
- 12) ECUADOR
- 13) ERITREA
- 14) GUINEA-BISSAU
- 15) GUYANA
- 16) IRAN
- 17) IRAQ
- 18) LEBANON
- 19) LIBERIA
- 20) LIBYAN ARAB JAMAHIRIYA
- 21) MALI
- 22) MEXICO
- 23) NORTH KOREA
- 24) PARAGUAY
- 25) PERU
- 26) ROMANIA
- 27) RWANDA
- 28) SOMALIA
- 29) SOUTH AFRICA
- 30) SUDAN (SOUTH & NORTH)
- 31) SURINAME
- 32) SYRIA
- 33) URUGUAY
- 34) VENEZUELA

5. Contest Mechanics

5.1. There will be 2 categories during the Contest Period

5.1.1. Activator

5.1.1.1. Any individual activated their KA\$H Card within Contest Period

5.1.1.2. Activator will receive notification from KA\$H Apps within 24 hours after activating their KA\$H Card

5.1.1.3. Activator need to click the KA\$H Apps notification and insert their introducer's mobile number (Registered Mobile Number with KA\$H)

5.1.2. Introducer

5.1.2.1. Any individual introduced KA\$H Card to their family members and friends

5.1.2.2. Introducer need to encourage activator to submit his/her mobile number in the WEB Portal in order to enter the Contest

5.1.3. Entries

1 ENTRY FOR ACTIVATOR	<ul style="list-style-type: none"> • Any individual activated their KA\$H Card within Contest Period • 1 KA\$H Card Activated = 1 Entry • KA\$H User can submit more than 1 entry (Maximum are 5 Entries)
1 ENTRY FOR INTRODUCER	<ul style="list-style-type: none"> • Activator that insert their registered introducer's mobile number in the WEB Portal by clicking Apps notification • 1 successful referral = 1 Entry • Activator can introduce more than 1, and only successful referral will be count as Entry

- 5.2. Last submission will be on or before 11.59pm on the last day of each round of contest period. Example, for the month of March, the last submission will be on 31st March 2020 11.59pm (Malaysian Local Time)
- 5.3. Contest entries will be void if:
- 5.3.1. Participant did not activate their KA\$H Card within each round of the Contest Period
 - 5.3.2. Wrong introducer's mobile number filled in the Web Portal
- 5.4. This Contest is not valid in conjunction with any other on-going KA\$H promotions and contests, offers and/ or discounts, unless otherwise stated.

6. Winners Criteria

- 6.1. Winners will be selected every month by randomized selection of eligible participants that activated KA\$H Card within the Contest Period each round
- 6.2. First five (5) randomized selected participants will win Normal Prizes (5x2), the Sixth randomized selected participant will win a Grand Prize (1x2)
- 6.3. Both participant & their introducer are eligible to win the same prizes
- 6.4. Winners will be announced every 8th of the next month, Example winner for March will be announced on 8th of April 2020

7. Claiming A Prize

- 7.1. Prizes are given to the six (6) winners of that randomly selected by Organizer monthly
 - 7.2. Organizer will contact the winners to get their personal details for shipment process (delivery will take within one week).
 - 7.3. The Prize to be redeemed within 36 hours after announcement day by respond to Organizer's call or WhatsApp or any others part of communications.
 - 7.4. Prizes will be sent to participant and introducer within Malaysian address only.
 - 7.5. All Decision are final, and all prizes cannot be exchange with other items or any other monetary value
 - 7.6. No request of replenishment or replacement of Prize will be entertained. Organizer reserves the right to cancel, stop and/or forfeit the payout of the Prizes to any winner who did not meet the terms herein.
8. Goods as Gifts. Where the Gifts under the Contest are items/goods, they may not be substituted for cash. Organizer reserves the right to offer alternative Gifts or similar monetary value, without prior notice. If Gifts involved manufactured items, they shall be subject to the manufacturer's terms and conditions, service and maintenance, and Organizer do not accept any responsibility for them.
9. Organizer's decision is final and binding. In the event of any dispute arising from the Contest or relating to the interpretation of these Terms and Conditions, the decisions of Organizer on all matters pertaining to the Contest shall be final and binding on all parties. No correspondence will be pertained.

10. Dishonesty would not be tolerated. You acknowledge and agree that no form of dishonesty will be tolerated. If you are found to be dishonest, as determined in the sole and absolute discretion of Organizer, you will immediately be disqualified from the Contest. Dishonesty includes, but is not limited to, counterfeiting invoices or receipts, using multiple identification numbers, tampering with, hacking of the Contest sites (if any), participating in the Contest without meeting the eligibility requirements, using any automated software or device to gain an advantage during the Contest, use of the Contest beyond the defined rules of the Contest, attempting to disable or overwhelm any of Organizer's websites, Organizer's social media or the Contest sites (if any), attempting to disrupt any portion of the Contest, including but not limited to, allowing somebody else to use your Personal Information, or tampering with the redemption process.

ANY ATTEMPT BY A PERSON TO DELIBERATELY DAMAGE ANY OF VFSB'S WEBSITES AND SOCIAL MEDIA OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS; AND SHOULD SUCH AN ATTEMPT BE MADE, VFSB RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

11. No waiver. Organizer's failure to enforce any provision of these Terms and Conditions shall not constitute a waiver of that or of any other provision.
12. Modification of these Terms and Conditions, etc. Organizer may modify these Terms and Conditions and/or withdraw or terminate the Contest at any stage without any liability towards anyone.
13. All information is correct at the time of publishing. In the event of any inaccuracy or any discrepancy between the print and online versions, the online version shall prevail over the print version.
14. Severability. Each of the provisions of these terms and conditions apply to the maximum extent permitted by applicable law. If a court holds any provision of these Terms and Conditions to be illegal, invalid or unenforceable, the rest of these Terms and Conditions will remain in effect and these Terms and Conditions will be amended to give effect to the eliminated provision to the maximum extent possible.
15. Laws. The Contest shall be governed by and interpreted in accordance with the laws of Malaysia. The Contest is void where prohibited or restricted by law and is subject to all applicable laws.