

This “**TNG Credit Campaign Funding Societies x Direct Lending 2025 (“Campaign”)** is jointly organised by **Modalku Ventures Sdn Bhd [201601019329 (1190266X)] (“Funding Societies”)** and **Direct Lending Sdn Bhd [201601007201 (1178129-H)] (“Direct Lending”)** (collectively referred as the “**Organisers**”) and the participation shall be subject to the following **Terms and Conditions**:

Campaign Period

1. The validity period for this Campaign shall be from 1 September 2025 to 31 October 2025, both dates inclusive (“**Campaign Period**”), unless otherwise specified. The Campaign Period may be extended at the sole discretion of the Organisers.
2. Where applicable, an additional one (1) month period from the expiry of the Campaign Period, may be allocated for purposes of tracking the financing approval and disbursement (“**Tracking Period**”) subject to any extension of the Campaign Period and/or changes to the requirements of the Campaign.

Eligibility

3. This Campaign is open to all Micro, Small and Medium Enterprises (MSMEs), as defined by SME Corporation Malaysia, that hold a valid business licence (including sole proprietorship), who must apply for Funding Societies’ Micro Financing and/or Micro Financing-i products through any of the Direct Lending Channels during the Campaign Period (“**Eligible Customer(s)**”).

“**Direct Lending Channels**” include the Direct Lending platform, Direct Lending consultants, and other referral methods recognized by the Organisers as part of the Direct Lending Channels.

4. For the avoidance of doubt, any MSME who submits an incomplete financing application, or submits a financing application before or after the Campaign Period, will not qualify as an Eligible Customer and will not be eligible for the reward.
5. If a Malaysian business owner operates more than one business (including sole proprietorships), he or she may submit a separate financing application for each business through the Direct Lending Channels, with each application qualifying as an Eligible Customer

Rewards

6. Eligible Customers shall be entitled to receive a Touch 'n Go Credit worth RM20 (capped at the first 500 applications on a first-come, first-served basis), if they have successfully applied for Funding Societies’ Micro Financing and/or Micro Financing-i products through any of the Direct Lending Channels during the Campaign Period. For the avoidance of doubt, approval or disbursement of the financing is not required to be entitled for this reward.
7. In addition, one (1) Eligible Customer shall stand a chance to receive the grand reward, a Touch 'n Go Credit worth up to RM500, provided that their financing application is approved (at Funding Societies’ discretion) and successfully disbursed prior to the expiry of the Tracking Period.

Upon the conclusion of the Campaign, Funding Societies will notify the winners via email within 60 days of the completion of their financing disbursement.

8. The grand reward of RM500 Touch 'n Go Credit is limited to only one (1) winner, who will be selected at random at the discretion of Funding Societies.
9. Eligible Customers must ensure that all required documentation is completed and submitted to qualify for the reward, including but not limited to the submission of documents consisting of the NRIC of all key persons of the MSME and latest 6-months’ bank statement.
10. The reward will be sponsored and distributed by Funding Societies. The Reward is not transferable to any third party, and it is non-exchangeable, non-transferable, non-refundable and not exchangeable for cash.

General Terms and Conditions

11. By participating in this Campaign, the Eligible Customers are deemed to have read, fully understood and agreed to be bound by these terms and conditions including any amendments or variations to it. These terms and conditions and

the Organisers' decision on all matters relating to this Campaign shall be final and binding on all the Eligible Customers and no correspondence and/or appeal in respect thereof shall be entertained.

12. Any matters which are not covered under these terms and conditions shall be solely determined by the Organisers. Any letter or correspondence pertaining to the decision made by the Organisers will not be entertained.
13. The Organisers shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error during the registration and financing application process on the platform by the Eligible Customer.
14. By participating in this Campaign, the Eligible Customers hereby expressly and unconditionally consent and authorise the Organisers to process and disclose their personal data or particulars with any third party and/or service provider engaged by the Organisers for the purpose of this Campaign in accordance with the Organisers' Privacy Policy and PDPA Notice at its website. The Eligible Customers also hereby expressly and unconditionally consent and authorise the Organisers to use, retain, share, publish and/or display the names, any photographs taken, any videos recorded and/or other information for current and future advertising and/or Campaign purposes in any manner it deems appropriate without any compensation.
15. The Organisers reserves the right to withdraw, cancel, terminate, suspend or extend this Campaign and to add, delete, suspend and/or vary these Campaign's terms and conditions, wholly or in part at its absolute discretion with prior written notice by way of posting on the Organisers' website or any other notification method that the Organisers deems fit.
16. The Organisers reserve the right to substitute or change the Reward with a similar or lower value at its absolute discretion.
17. The Organisers reserve the right to disqualify Eligible Customers from receiving the Reward if they fail to comply with any terms and conditions contained herein, or engage in fraudulent or wrongful acts related to the products.
18. The Organisers shall not be responsible nor shall accept any liabilities of whatsoever nature, howsoever arising or suffered by the Eligible Customer resulting directly or indirectly from this Campaign. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Customers or forfeiture of the Campaign shall not entitle the Eligible Customers to any claim or compensation against the Organisers or for any and all losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
19. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.