

This “Golden Rewards Campaign for Funding Societies x CGC Malaysia 2024” (“Campaign”) is jointly organised by **Modalku Ventures Sdn Bhd [201601019329 (1190266X)] (“Funding Societies”)** and **Credit Guarantee Corporation Malaysia Berhad [197201000831 (12441-M)] (“CGC Malaysia”)** (collectively referred as “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 February 2024 to 31 March 2024, both dates inclusive (“Campaign Period”), unless otherwise specified.
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 Campaign Period and/or changes to the requirements of Campaign.

Eligibility

3. This Campaign is open to all MSMEs (as defined hereinafter) who apply for Funding Societies’ financing products on CGC Malaysia Channels during the Campaign Period (“Eligible Customer”). CGC Malaysia Channels include the imSME platform, CGC Malaysia branches, CGC Malaysia recommendation emails, CGC Malaysia Electronic Direct Mail (EDM), and other referral methods that are deemed to be part of CGC Malaysia Channels.
4. For the avoidance of doubt,
 - a) “MSMEs” refers to micro, small and medium enterprises and Malaysian individuals with valid business licenses as defined by SME Corporation Malaysia.
 - b) The Funding Societies’ financing products refer to:
 - (i) Funding Societies Micro Financing and Micro Financing-i
 - (ii) Funding Societies Business Term Financing
5. Any application which is incomplete or submitted/performed before or after the Campaign Period shall be disqualified.
6. If the Eligible Customers have more than one business ownership, they may register and apply financing individually for each business on CGC Malaysia Channels to be entitled to one Reward for each business.

Rewards

7. Eligible Customers shall be entitled to receive a cashback or 999.9 1gram HABIL Gold Bar worth RM400* on their financing disbursed by Funding Societies (“Rewards”) if they have successfully:
 - a) applied for Funding Societies’ financing products on CGC Malaysia Channels during the Campaign Period; and
 - b) the financing must be approved and disbursed prior to the expiry of Campaign Period (if applicable).

Upon the conclusion of the Campaign, Funding Societies will process the application and notify the winner(s) via email within a 60-day timeframe after the completion of their financing disbursement.

8. Eligible Customers who participated in the Campaign during the Campaign Period may stand a chance to win the Rewards based on the approved and disbursed financing amount as follows:

Rewards	Disbursed Financing Amount
999.9 1gram HABIL Gold Bar worth RM400* (*value is based on HABIL 1G 999.9 LBMA certified Gold Bar as at 16/1/2024)	RM25,000 and above
RM100 Cashback	Below RM25,000

For clarity, subject to Clause 6, each Eligible Customer will stand a chance to receive one (1) Reward only and the Reward is not stackable.

9. The Rewards will be sponsored and distributed by Funding Societies and it is non-exchangeable, non-transferable, not transferable, non-refundable and not exchangeable for cash.

General Terms and Conditions

10. 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 them. 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.
11. 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.
12. 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 imSME by the Eligible Customers.
13. 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 the Organisers' 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.
14. The Organisers reserve 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 deem fit.
15. The Organisers reserve the right to substitute or change the Rewards with a similar or lower value at its absolute discretion.
16. The Organisers shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by the Eligible Customers 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.
17. 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.