

Terms and Conditions for Funding Societies Refer & Invest Campaign 2024

1. This Refer & Invest Campaign (“**Campaign**”) is organised by Modalku Ventures Sdn Bhd (“**Funding Societies**”) and shall commence from 1 July 2024 to 30 September 2024, both dates inclusive unless notified otherwise (“**Campaign Period**”).
2. This Campaign is open to all registered and activated investors (new and existing). (hereinafter referred to as “**Referring Investor(s)**”) and is applicable exclusively to Funding Societies platform investors in Malaysia.
3. The Refer & Invest Campaign referral reward of RM50, RM150, and RM500 (“**Referral Reward**”) will be given to both the Referring Investor(s) and the Referred Investor(s) (as defined hereinafter). For the avoidance of doubt, during the Campaign Period, this Campaign and the Referral Reward shall temporarily replace the existing normal investor referral program run by Funding Societies.
4. For this Campaign, a referred investor will qualify as a successful “**Referred Investor**” in the event the following conditions are met (“**Eligibility Criteria**”):
 - that the Referred Investor signs up or creates a new account on Funding Societies platform using the Referring Investor’s referral code or referral link within the Campaign Period;
 - that the Referred Investor completes the full registration process including but not limited to signing the User Agreement and completing the KYC process within the Campaign Period and no later than thirty (30) days from the sign up or creation of the investment account; and
 - that the Referred Investor deposits and reaches a cumulative investment of at least RM1000.00 in Term Financing Investment Notes hosted by Funding Societies within sixty (60) days from the sign up or creation of the investment account. For the avoidance of doubt, Term Financing Investment Notes include the following notes hosted by Funding Societies:
 - Guaranteed Investment Note (Term Financing) - MBBG
 - Guaranteed Islamic Investment Note (Term Financing) - MBIBG
 - Business Term Financing - MBBT
 - Business Term Islamic Financing - MBIBT
 - Business Term Financing (CGC) - MBBTC
 - Business Term Financing (Secured) - MBBTS

For the avoidance of doubt, every Referring Investor(s) or Referred Investor(s) is free to refer as many investors as they wish to maximise the potential benefit of this Campaign.

5. Each eligible Referring Investor and the Referred Investor will earn a Referral Reward according to the accumulated investment amount of the Referred Investor within sixty (60) days from the sign up or creation of the investment account for the RM1,000 & RM10,000 tier. As for the RM50,000 tier, each eligible Referring Investor and the Referred Investor will earn the Referral Reward of RM500 according to the Referred Investor’s accumulated outstanding investment amount within the Campaign Period.

Please refer to the table below for the applicable Referral Reward for each tier of referrals.

| Investment Amount** | Referral Reward (for both referrer and referee) |
|---------------------|---|
| RM1,000 | RM50 |
| RM10,000 | RM150 |
| RM50,000 | RM500 |

**accumulated outstanding investment amount in Term Financing Investment Notes hosted by Funding Societies.

6. The Campaign Prize shall be credited to the Referring Investor(s)' and Referred Investor(s)' Funding Societies investment account three (3) months after the end of the Campaign Period or earlier, subject to the fulfilment of the Eligibility Criteria and at our discretion.
7. Funding Societies reserves the right to withdraw, cancel, terminate or suspend the Campaign at any time without notice or to modify any of the terms and conditions from time to time. Any cancellation, termination, suspension or modification of the Campaign by Funding Societies shall not entitle any participant to any claim or compensation against Funding Societies for any loss or damage incurred by the participant as a direct and indirect result of such cancellation, termination, suspension or modification.
8. Upon the expiry of the Campaign Period, the Campaign will be deemed terminated, and this offer will immediately lapse without notice.
9. By participating in this Campaign, participants agree to be bound by the terms and conditions herein (including any amendments thereto) and agree that the decisions of Funding Societies on all matters pertaining to this Campaign shall be final, conclusive and binding. No further appeal, enquiry and/or correspondence will be entertained.
10. Funding Societies shall not be liable for any claims, losses, damages, or costs incurred or suffered by any participants as a result of your participation in this Campaign.
11. 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.