

Terms and Conditions
Funding Societies Malaysia
0% SERVICE FEE CAMPAIGN

Campaign Period

- 1) 0% Service Fee ("**Campaign**") is organised by Modalku Ventures Sdn Bhd ("**Funding Societies Malaysia**") and shall commence from 21 April 2025 to 31 May 2025 ("**Campaign Period**"), both dates inclusive unless extended and notified otherwise.

Eligibility Criteria

- 2) This Campaign is open to all registered and activated investors (both new and existing) with Funding Societies Malaysia (hereinafter referred to as "**Eligible Participants**") throughout the Campaign Period.
- 3) This Campaign is only applicable to the following investment products (hereinafter referred to as "**Eligible Products**") offered by Funding Societies Malaysia:
 - a) **Guaranteed Investment Note (Term Financing) (MBBG)**
 - b) **Guaranteed Islamic Investment Note (Term Financing) (MBIBG)**
 - c) **Guaranteed Islamic Investment Note (Term Financing - CGCD) (MBIDG)**
- 4) To qualify for the Campaign, Eligible Participants must invest a **minimum of RM100** in any of the Eligible Products issued by Funding Societies Malaysia during the Campaign Period.

Campaign Rewards & Fulfilment

- 5) A 0% service fee ("**Reward**") will be automatically applied to all Eligible Products during the Campaign Period.
- 6) Eligible Participants will enjoy the full stated return of 7% per annum, with no deductions for service fees. The stated return is the nett return, representing the full amount payable to the Eligible Participants.
- 7) The waived service fee will be reflected in the respective investment factsheets at the time of issuance. This waiver will also be evident in the monthly repayments received by the Eligible Participants throughout the investment tenure.

General Terms and Conditions

- 8) By participating in this Campaign, the Eligible Participants are deemed to have read, understood and agreed to be bound by all the terms and conditions stated herein (including any amendments, changes or variations thereto).
- 9) Funding Societies Malaysia' decision on all matters relating to this Campaign shall be final and binding on all the Eligible Participants and no correspondence and/or appeal in respect thereof shall be entertained.
- 10) By participating in this Campaign, all Eligible Participants agree to provide his or her consent to:

- a) Collect, record, hold, store, use, and disclose their personal information for purposes related to the Campaign;
 - b) Disclose their personal information (including names, addresses, and telephone numbers) to Funding Societies Malaysia' related and/or associate companies, business partners, strategic alliances, and other third parties as deemed necessary by Funding Societies Malaysia for the Campaign, and
 - c) Allow their photos or video clips to be used for current or future advertising and/or publicity related to the Campaign without any claim for payment or compensation.
- 11) Upon the expiry of the Campaign Period, the Campaign will be deemed terminated, and this offer will immediately lapse without notice.
- 12) The Reward is not transferable to any third party, non-negotiable and non-exchangeable for goods or cash, in part or in full and/or other redemption item(s).
- 13) Funding Societies Malaysia reserves the right to substitute or change the Reward with a similar or lower value at its absolute discretion.
- 14) The Reward may be withdrawn or cancelled by Funding Societies Malaysia at its sole discretion if any purchase or transaction made by Eligible Participants under this Campaign is refunded, voided, cancelled, or deemed fraudulent.
- 15) Funding Societies Malaysia reserves the right to disqualify Eligible Participants 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.
- 16) Funding Societies Malaysia 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.
- 17) Funding Societies Malaysia shall not be responsible nor shall accept any liabilities of whatsoever nature, howsoever arising or suffered by the Eligible Participants 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 Participants or forfeiture of the Campaign shall not entitle the Eligible Participants to any claim or compensation against Funding Societies Malaysia or for any and all losses or damages suffered or incurred by the Eligible Participants as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
- 18) These terms and conditions may be amended from time to time and shall prevail over any provisions or representations contained in any other advertising materials. In the event of inconsistency, the latest version of these terms and conditions shall supersede any previous terms and conditions.
- 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.