

Terms and Conditions
Funding Societies Malaysia
MERDEKA FEE-FREE-LAH CAMPAIGN

Campaign Period

- 1) Merdeka Fee-Free-Lah ("**Campaign**") is organised by Modalku Ventures Sdn Bhd ("**Funding Societies Malaysia**") and shall commence from 4 August 2025 to 30 September 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) Eligible Participants must meet the following criteria during the Campaign Period to qualify for the Campaign Rewards (as hereinafter defined):

Category	Reward Type	Criteria
0% Service Fee	Main	Invest a minimum of RM100 in any Eligible Products
Lucky Draw	Bonus	Minimum cumulative investment of RM10,000 in any Eligible Products to earn 1 entry
Top Investor	Bonus	Highest total cumulative investment (with a minimum of RM10,000) in any Eligible Products

- 5) Employees of Funding Societies Malaysia are **not eligible** to participate in the **Lucky Draw** and **Top Investor** categories. However, they are allowed to enjoy the **0% Service Fee** reward, subject to meeting the stated criteria.

Campaign Rewards

Main Reward – 0% Service Fee

- 6) A 0% service fee ("**Reward**") will be automatically applied to all Eligible Products during the Campaign Period.
- 7) Eligible Participants will enjoy returns of up to 7% per annum, with no deductions for service fees. Actual returns may vary in the event of early settlement by the issuer. The stated return is the net return, representing the full amount payable to the Eligible Participants.

- 8) 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 payments received by the Eligible Participants throughout the investment tenure.

Bonus Reward - Lucky Draw

- 9) Eligible Participants who cumulatively invest a minimum of RM10,000 in any of the Eligible Products during the Campaign Period will earn one entry for a chance to win the reward listed below:

Reward Description	Reward Value	Number of Winner(s)
Samsung Galaxy S24 FE*	RM3,299.00	1

**The color, model, and specification shall be at the sole discretion of Funding Societies, subject to stock availability.*

- 10) The winner will be selected through a randomized draw from all eligible entries, and only one (1) winner will be selected.

Bonus Reward - Top Investor

- 11) Eligible Participants who achieve the highest total cumulative investment (with a minimum of RM10,000) in any of the Eligible Products during the Campaign Period ("**Top Investor**") will receive the reward listed below:

Reward Description	Reward Value	Number of Winner(s)
Samsung Galaxy S24*	RM4,299.00	1

**The color, model, and specification shall be at the sole discretion of Funding Societies, subject to stock availability.*

- 12) Only **one (1)** Top Investor will be selected.
- 13) The Top Investor will be determined based on the total amount successfully invested in Eligible Products during the Campaign Period.
- 14) In the event of a tie (i.e., two or more participants with the same cumulative investment amount), the participant who achieved the amount **first** (based on investment timestamp) will be deemed the Top Investor.

Reward Limitation Clause

- 15) The Campaign Rewards are non-transferable, non-refundable, and cannot be exchanged for cash.
- 16) Each Eligible Participant is only entitled to win one (1) Bonus Reward throughout the Campaign Period. In the event that the same participant qualifies for both the Top Investor and Lucky Draw

categories, the Top Investor prize will take precedence. The Lucky Draw prize will then be awarded to the next eligible participant based on the Lucky Draw selection criteria.

Campaign Fulfilment

- 17) Eligible Participants selected as winners under the **Lucky Draw** and **Top Investor categories** will be notified by Funding Societies via email and/or WhatsApp. The respective prizes will be fulfilled within 30 - 60 working days from the end of the Campaign Period.
- 18) Winners' names will be listed in the Winner Announcement, which will be published on Funding Societies' official sites and/or social media channels.
- 19) To be eligible for the prize, winners must correctly answer a question related to Funding Societies. The question will be communicated during the prize notification. If the winner fails to respond or answer correctly within five (5) working days, Funding Societies reserves the right to disqualify the winner and select another Eligible Participant as a replacement.
- 20) Winners will be contacted to be present for the prize presentation ceremony. While every reasonable effort has been made to ensure that the turnaround time is adhered to, the timeline may still be subject to change depending on various circumstances, including but not limited to the completeness of information furnished by the Eligible Participants.
- 21) Winners who are unable to attend the prize presentation ceremony may send a representative to collect the prize on their behalf. The representative must present a valid authorization letter from the winner and valid identification to claim the prize.

General Terms and Conditions

- 22) 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).
- 23) 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.
- 24) 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.
- 25) Upon the expiry of the Campaign Period, the Campaign will be deemed terminated, and this offer will immediately lapse without notice.
- 26) The Campaign Rewards 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).

- 27) Funding Societies Malaysia reserves the right to substitute or change the Campaign Rewards with a similar or lower value at its absolute discretion.
- 28) The Campaign Rewards 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.
- 29) Funding Societies Malaysia reserves the right to disqualify Eligible Participants from receiving the Campaign Rewards if they fail to comply with any terms and conditions contained herein, or engage in fraudulent or wrongful acts related to the products.
- 30) 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.
- 31) Funding Societies Malaysia shall not be responsible nor shall it 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.
- 32) 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.
- 33) 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.