

Terms and Conditions

- I. This Free Tune Protect Business Shield Giveaway (“**Campaign**”) is jointly organized by Modalku Ventures Sdn Bhd (“**Funding Societies Malaysia**”) and Tune Insurance Malaysia Berhad (“**Tune Protect**”) with a reward for first five (5) successful Eligible Participants (as defined hereinafter) which is given out on first come, first served basis, subject to availability. This promotional material has not been reviewed by the Securities Commission or any regulatory authority of Malaysia.
- II. This Campaign shall commence from 6 November 2023 until 31 December 2023 (“**Campaign Period**”).
- III. This Campaign is open to all applicants who successfully submit their note issuance application in respect of Funding Societies Malaysia’s Micro Financing-I product during the Campaign Period (“**Eligible Participants**”). The first five (5) Eligible Participant shall be entitled to receive one (1) reward on a first come, first served basis, subject to availability:

Reward	Unit
Tune Protect Business Shield Commercial Insurance up to RM500 only	5

For the avoidance of doubt, one successful Eligible Participant shall only be entitled to one (1) reward only. A notification email will be sent to notify the successful participant within 30 to 60 days after the expiry of the Campaign Period.

- I. You must:
 - read and understand the contents of the disclosure document or any relevant agreement or contract before submitting or applying for the note issuance application.
 - understand the risks involved in relation to the product or service.
 - compare and consider the fees, charges and costs involved; and
 - make your own risk assessment and seek professional advice, where necessary
- IV. Funding Societies Malaysia and Tune Protect reserves the right to add, delete or vary the terms and conditions herein, wholly or in part, at its absolute discretion by way of posting the amended terms and conditions on its website without prior notice. By participating in this Campaign, you agree to be bound by the terms and conditions herein and agree that our decision on all matters relating to this joint Campaign shall be final and binding.
- V. Neither Funding Societies Malaysia nor Tune Protect shall be liable for any claims, losses, damages, or costs incurred or suffered by any participants as a result of your participation in this Campaign.
- VI. 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.
- VII. Every reasonable effort has been made to ensure that the turnaround time is adhered to, but the timeline may still be subject to change depending on various circumstances including but not limited to the completeness of information furnished by the applicant.