

Terms and Conditions
Funding Societies Malaysia
Year End Referral Bonanza Campaign

Campaign Period

- 1) This Year End Referral Bonanza (“**Campaign**”) is organised by Modalku Ventures Sdn Bhd (“**Funding Societies**”) and shall commence from 1 December 2024 to 28 February 2025, (“**Campaign Period**”) both dates inclusive.

Eligibility Criteria

- 2) The campaign is open to all registered and activated investors (new and existing) (hereinafter referred to as “**Introducer(s)**”) and is applicable exclusively to Funding Societies platform investors in Malaysia.
- 3) To qualify for participation in this Campaign, Introducers must meet the following conditions:
 - a) Be a registered and activated investor on the Funding Societies platform in Malaysia;
 - b) Refer friends or family using their unique referral link or code during the Campaign Period;
 - c) The referred friends or family must be new investors or non-activated investors on Funding Societies platform; and
 - d) The referred friends or family must invest a minimum of RM1,000 in any Guaranteed Investment Notes hosted by Funding Societies **within Sixty (60) days (“Tracking Period”)** from the sign up or creation of their investment account.
- 4) The introducers will qualify for the following:
 - a) **5 or more successful referrals:** Eligible for the Top 3 prize draw.
 - b) **4 or fewer successful referrals:** Eligible for the Consolation prize draw.
- 5) Each introducer is limited to only one entry for the draw. For example, an introducer who refers more than 5 referrals will still be entitled to only one entry, regardless of the additional referrals.
- 6) For the avoidance of doubt, Guaranteed Investment Notes include the following products:
 - a) Guaranteed Investment Note (Term Financing) - MBBG
 - b) Guaranteed Investment Notes (Bullet Financing) - MBSG
 - c) Guaranteed Islamic Investment Note (Term Financing) - MBIBG
 - d) Guaranteed Islamic Investment Note (Term Financing CGCD) - MBIDG
- 7) Both the Introducer and the Referred Investor will also be eligible to receive RM30 from the existing referral program for every successful referral.
- 8) Any form of fraud or the creation or use of multiple/duplicate accounts to falsely generate referral activity will result in immediate disqualification.
- 9) Employees of Funding Societies are not eligible to participate in this Campaign.

Campaign Prize

- 10) Introducers who fulfil the campaign eligibility criteria will stand a chance to win the prizes listed below (“**Campaign Prizes**”):

Prize Category	Prize Description	Prize Value	Number of Winner(s)
Prizes for successful 5 referrals and above prizes draw			
Grand Prize	Samsung Galaxy S24 FE (256GB)	RM3,299.00	1
Second Prize	Samsung Galaxy Buds 3	RM599.00	1
Third Prize	Samsung Galaxy Fit 3	RM299.00	1
Prizes for successful 4 referrals and below prizes draw			
Consolation Prizes	RM100 Touch 'n Go Reload Pin	RM700.00	7
Total:		RM4,897.00	10

**Funding Societies' sole discretion on the colors, model, and specification of the Phone, watches and ear buds.*

- 11) Winners will be selected through a randomized draw from all eligible entries and must correctly answer a question on Funding Societies.
- 12) A winner is entitled to only one prize. If a winner's entry is selected, it will be removed from subsequent draws.
- 13) If no participants achieve the required successful referral count for any prize category, no winner will be declared for the respective lucky draw category.
- 14) The Campaign Prizes are non-transferable, non-refundable, and cannot be exchanged for cash.
- 15) Funding Societies reserves the right to substitute the Prizes with items of equivalent value at any time without prior notice.

Campaign Fulfilment

- 16) Introducers who are entitled to redeem the prizes will be notified by Funding Societies via WhatsApp and/or email and will receive the prizes within 75 days from the expiry date of the Tracking Period.
- 17) Winners' names will be listed in the Winner Announcement which will be published on Funding Societies' official sites and/or social media channels.
- 18) 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 Introducers.

- 19) 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.
- 20) Consolation prizes will be sent via email to the winners. Each winner will receive a notification email detailing their prize along with instructions on how to claim it. The email will also include any necessary codes or links required for redemption.
 - a) Winners must ensure that the email address provided during their application is accurate and up-to-date to avoid any issues in prize delivery.
 - b) Funding Societies is not responsible for any prizes that are undeliverable due to incorrect or incomplete email addresses.

General Terms and Conditions

- 21) By participating in this Campaign, the participants are deemed to have read, understood and agreed to be bound by all the Terms and Conditions ('Terms and Conditions') stated herein.
- 22) These terms and conditions and the Funding Societies' decision on all matters relating to this Campaign shall be final and binding on all the participants and no correspondence and/or appeal in respect thereof shall be entertained.
- 23) By participating in this Campaign, participants 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, telephone numbers) to Funding Societies' related and/or associate companies, business partners, strategic alliances, and other third parties as deemed necessary by Funding Societies 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.
- 24) Upon the expiry of the Campaign Period, the Campaign will be deemed terminated, and this offer will immediately lapse without notice.
- 25) The prizes are not transferable to any third party, non-negotiable and nonexchangeable for cash, kind, in part or in full and/or other redemption item(s).
- 26) Funding Societies reserve the right to substitute or change the Prizes or Reward with a similar or lower value at its absolute discretion.
- 27) The prizes may be withdrawn or cancelled by Funding Societies at its sole discretion if any purchase or transaction made by participants under this Campaign is refunded, voided, cancelled, or deemed fraudulent.
- 28) Funding Societies reserves the right to disqualify participants from receiving the Prize or Reward if they fail to comply with these Terms and Conditions, or engage in fraudulent or wrongful acts related to the products.
- 29) 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.

- 30) Funding Societies shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by the 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 participants or forfeiture of the Campaign shall not entitle the participants to any claim or compensation against the Organisers or for any and all losses or damages suffered or incurred by the participants as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
- 31) The 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.
- 32) 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.