

HEALTH TO OKAMIZU CAMPAIGN (“H2O”) Terms and Conditions

1. HEALTH TO OKAMIZU (“H2O”)(“Campaign”) is organized by Yayasan Ihsan Rakyat (“YIR”).
2. **Eligibility**
 - 2.1 This Campaign is open to all new and existing customers of YIR who meet all the following criteria (**“Eligible Customers”**):-
 - a) Whose financing facility(ies) is approved, accepted and disbursed in a single application during the Campaign period, and;
 - b) Whose account(s) is active, performing and not in default.
 - 2.2 YIR reserves the right to decline any customers’ eligibility for the Campaign for any reason whatsoever as YIR may, in its absolute discretion, deem fit and the customer shall have no recourse against YIR.
 - 2.3 Without limiting the foregoing, the following customers are excluded from the scope of Eligible Customers and are not eligible to participate in this Campaign:-
 - a) Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to any of the facilities granted by YIR;
 - b) Persons who are or have become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
3. **Campaign Period**
 - 3.1 This Campaign commences on 1 February 2019 and ends on 30 April 2019 (**“Campaign Period”**), both dates inclusive.
 - 3.2 The Eligible Customer(s) will be placed to participate in this Campaign automatically if he/she fulfills the Eligibility Criteria. The Eligible Customer(s) is not required to sign up or fill up any application form to participate in this Campaign.
 - 3.3 There shall be two (2) categories of prizes, namely:
 - (i) Grand Prize; and
 - (ii) Consolation Prize.

The details of each of the prizes are set forth in Section 6.

4. Campaign Mechanics

Grand Prize

- 4.1 In order to be in the running for the Grand Prize, the Eligible Customer must have received a minimum financing from YIR in the amount of RM28,000 and above and such financing must be disbursed in a single application, during the Campaign Period.

Consolation Prize

- 4.2 In order to be in the running for the Consolation Prize, the Eligible Customer must have received a minimum financing from YIR in the amount from RM18,000 to RM27,999 and such financing must be disbursed in a single application, during the Campaign Period.

5. Winner Selection Process

Grand Prize

- 5.1 The shortlisting of Grand Prize winner(s) will be done on a monthly basis and announced by the 15th of each following month (15th March 2019, 15th April 2019 and 15th May 2019 respectively) and the winner(s) will be informed either in writing, SMS or telephone.
- 5.2 The first forty (40) Eligible Customers whose financing facility is disbursed (in a single application) during each month of the Campaign Period will receive a Grand Prize. A maximum of forty (40) Grand Prizes will be given out each month during the Campaign Period.

Consolation Prize

- 5.3 The shortlisting of Consolation Prize winner(s) will be done on a monthly basis and announced by the 15th of each following month (15th March 2019, 15th April 2019 and 15th May 2019 respectively) and the winner(s) will be informed either in writing, SMS or telephone.

5.4 The first two hundred and forty (240) Eligible Customers whose financing facility is disbursed (in a single application) during each month of the Campaign Period will receive a Consolation Prize. A maximum of two hundred and forty (240) Consolation Prizes will be given out each month during the Campaign Period.

6. Prizes

6.1 The Prizes for this Campaign are as follows:-

NO.	CATEGORIES	PRIZES	NUMBER OF WINNER(S)
1	GRAND PRIZE	OKAPrimus Water Filter worth RM3,388	Limited to first 40 monthly
2	CONSOLATION PRIZE	Petronas Gift Card worth RM50	Limited to first 240 monthly

6.2 Each Eligible Customer is allowed to win a maximum of one (1) Grand Prize and/or one (1) Consolation Prize only throughout the Campaign Period.

6.3 Picture(s) of the Prize(s) shown in any advertisement, promotional, publicity and other materials relating to or in connection with this campaign is/are solely for illustration purposes only.

6.4 For any dispute in relation to the quality or warranty of the prizes or any terms and conditions in respect thereof, the winners shall directly deal with the authorized merchant. YIR shall not be held responsible or liable for the quality or warranty of the prizes or any other terms and conditions in respect thereof.

7. General Terms and Conditions

7.1 By participating in this campaign, Eligible Customers agree to be bound by these terms and conditions and the decisions of the organizers (YIR) and judges.

7.2 The records of transactions maintained by YIR in respect of the financing amounts undertaken by the Eligible Customer(s) and the final list of the Winners selected shall be final and conclusive.

- 7.3 YIR reserves the rights to select additional winner(s) to substitute any winner(s) who may be ineligible or disqualified for any other reason whatsoever throughout the Campaign Period.
- 7.4 The decision on all matters relating to this campaign shall be final, conclusive and binding and YIR shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning this Campaign.
- 7.5 YIR reserves the right to publish and display the names, photograph and/or audio video of the winners in any mass media or marketing materials for advertising and publicity purposes without compensation and without prior notice. By participating in this Campaign, the Winners hereby consent and agree to the use and publication of his name, photograph and/or audio video as detailed in this section.
- 7.6 The Winners shall not be entitled to any cash compensation, benefits or substitution in any form whatsoever in lieu of the Prizes.
- 7.7 YIR reserves the right to forfeit the Prizes awarded if the winners do not comply with any of the terms and conditions herein.
- 7.8 YIR reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add any of the terms and conditions herein at any time at its absolute discretion notice via YIR's website at: <http://www.yir.com.my>.
- 7.9 In the event of conflict between the English and Bahasa Malaysia version on these terms and conditions, the English version shall prevail.
- 7.10 These terms and conditions are governed by the laws of Malaysia, and eligible applicants shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.

1 February 2019

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