

## Terms & Condition

1. The Loanstreet RHB Easy-Pinjaman Ekspres Limited Time Offer ("Campaign") organised by Finology Sdn Bhd (919215-U), ("the Organiser") shall run from **6<sup>th</sup> May 2019 until 6<sup>th</sup> August 2019**, both dates inclusive unless notified otherwise ("Campaign Period"). The Organiser reserves the right to end the Campaign earlier than 6th August 2019. Applications received after the Campaign has ended will not be valid. RHB Bank Berhad ("RHB") is a participating banking partner and only facilitating the Campaign on behalf of the organiser.
2. The Campaign is open to all individuals who:
  - 2.1. apply online as an applicant ("Applicant") at the Organiser's website (loanstreet.com.my) for the RHB Easy-Pinjaman Ekspres ("Product") during the Campaign Period and are subsequently approved and disbursed by RHB.
3. The qualifying product is:
  - RHB Easy-Pinjaman Ekspres
4. The following categories are individuals who are NOT eligible for this Campaign:
  - 4.1. any individual who makes an online application for an RHB Easy-Pinjaman Ekspres Personal Loan at RHB's website (<https://www.rhbgroup.com/>) or who applied directly at any RHB branch;
  - 4.2. any individual whose account(s) with RHB is not in good standing, including being delinquent or who has violated the terms of any facility or services granted by RHB;
  - 4.3. any individual who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to any facility(ies), service or accommodation by RHB or the Organiser;
  - 4.4. Permanent and contract employees of RHB Bank Berhad and Finology Sdn Bhd.
5. The Organiser reserves the right to approve or reject any registration submitted at their website without assigning any reason(s)
6. Subject to the aforementioned terms and conditions, the Organiser will award an exclusive gift ("Campaign Gift") to RHB Easy-Pinjaman Ekspres Applicants who are successfully approved by RHB and received their personal financing disbursement ("Approved Customer").
7. The Campaign Gift is only for the disbursed amount of RM20,000 and above, which is the Xiaomi-Amazfit Bip.
8. Each Approved Customer is eligible for only one Campaign Gift throughout the Campaign Period, regardless of the number of RHB Easy-Pinjaman Ekspres applications which are approved during the Campaign Period.

- 8.1. Applicant's application must be made via the Organiser's website ([loanstreet.com.my](http://loanstreet.com.my)) on 6th May 2019 up until 6th August 2019 only.
  - 8.2. The offer of the Campaign Gift is exclusively available via the Organiser's website ([loanstreet.com.my](http://loanstreet.com.my)).
9. The Organiser will contact eligible Applicants through email or phone call to inform and obtain their shipping address for the Campaign Gift. Customer will no longer be eligible for the Campaign Gift if Applicant is still not contactable 1 month after the Campaign Period ends.
10. The Organiser will send each Campaign Gift via reputable courier service within twenty eight (28) days upon RHB confirming that the Applicant(s) has/have been approved for RHB Easy-Pinjaman Ekspres application to Organiser.
11. In the event of unforeseen circumstances, the Organiser reserves the right to substitute alternative gifts of equivalent or greater value.
12. Neither the Organiser or RHB will be responsible for any loss, damage, delay, tampering, theft or modification of the Campaign Gift once it has been collected from the Organiser's place of dispatch for delivery by the courier company.
13. The Campaign Gift is not transferable and not exchangeable for cash. To the fullest extent permitted by law, the Organiser and RHB expressly exclude and disclaim any representations, warranties or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Campaign Gift.
14. Eligibility for Campaign Gift is subject to the approval of the product based on application through [loanstreet.com.my](http://loanstreet.com.my) only i.e. if the Applicant's approval is based on the application on other websites, the Applicant will not be eligible for Gift from the Organiser.
15. By applying at [loanstreet.com.my](http://loanstreet.com.my), all Applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this Campaign and any other purposes to which the entrant has consented, such as the Terms and Conditions stated herein, Personal Data and Information Notice, and Privacy Policy published at [loanstreet.com.my](http://loanstreet.com.my).
16. By participating in this Campaign, each Applicant agrees to be bound by these terms and conditions:
  - 16.1. The Organiser reserves the right to cancel, terminate or suspend the Campaign without notice. Any cancellation, termination or suspension of the Campaign by the Organiser shall not entitle the Applicant to any claim or compensation against the Organiser for any loss or damage incurred by the Applicant as a direct and indirect result of such cancellation, termination or suspension.

- 16.2. The decisions of the Organiser in relation to every aspect of the Campaign, including but not limited to the type of Campaign Gift, shall be deemed final and conclusive under any circumstance and no complaint from any Applicant will be entertained. The decisions of the Organiser are final, conclusive and binding and no further appeal, enquiry and/or correspondence will be entertained.
- 16.3. To the fullest extent permitted by law, by participating in the Campaign, each and every Applicant or successful Applicant is agreeing that he/she will not hold RHB and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that the Organiser may engage for the purposes of this Campaign) liable for any injury, loss or damages that he/she may incur, in connection with the Campaign and the use of the Gift by the successful Applicant and/or any other persons.
- 16.4. Any terms and conditions applicable to this Campaign which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
- 16.5. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.