

TERMS AND CONDITIONS FOR “BACK TO UNI” CAMPAIGN

Effective 11th October 2021

IMPORTANT NOTICE:

CUSTOMERS ARE ADVISED TO READ AND UNDERSTAND THE TERMS AND CONDITIONS BEFORE PARTICIPATING IN THIS CAMPAIGN AND PROMOTION.

A. DEFINITION

1. For the purpose of this Terms and Conditions (“**T&C**”), the following words and expressions shall have the meanings assigned to them except where the context otherwise specified:-
 - a) “Company” means Kiplepay Sdn Bhd (“**KPSB**”) (Registration No.: [200001007771 (510377-P)], a subsidiary of Green Packet Berhad (Registration No.: [200001032335 (534942-H)]. KPSB is an approved issuer of designated payment instrument which powers Kiple, an e-wallet brand, having its operational address at The Ascent Paradigm, B-23A-3, No 1, Jalan SS7/26A, Kelana Jaya, 47301 Selangor.
 - b) “Campaign” means “Back to Uni” Campaign, which shall be exclusive for Kiple e-wallet users with KipleUNI Student ID registration.
 - c) “Campaign Period” means the duration of the Campaign, which shall be effective from 18th October 2021 to 21st November 2021 (both dates inclusive); a total of 5 weeks.
 - d) “Customer” and/or “Customers” means all new or existing Kiple e-wallet users who fulfil the eligibility criteria below.

B. ELIGIBILITY

1. This Campaign is open to the following Customers:
 - a) All Customers who are students within our partner university network (UiTM, UUM, UPM, UPSI, UTeM, UniKL), who sign up for KipleUNI Community with their Student ID in the Kiple e-wallet. (“**Eligible Customer**”)
2. Any Eligible Customer may participate in this Campaign except for:
 - a) Permanent and / or contract employees of the Company; and
 - b) The Company’s employees’ immediate family members (i.e. spouse and children).

C. CAMPAIGN PERIOD

1. The Company reserves the right to vary or amend the Campaign Period at its sole and absolute discretion, without any prior notice to the Customer. Participations received outside of Campaign Period will be disregarded and will not be entertained.
2. Unless otherwise determined by the Company, the Campaign will commence at 12:00am of 18th October 2021 and ends at 11:59pm of 21st November 2021.

D. CAMPAIGN MECHANICS

1. Eligible Customers are required to apply for the Kiple Visa Prepaid Card (“**Kiple Card**”) via Kiple e-wallet.
2. How to qualify for Back to Uni RM1 Deals:
 - a) Download Kiple e-wallet;
 - b) Perform eKYC for identity verification;
 - c) Sign up for KipleUNI community with respective university and enter Student ID;
 - d) Sign up for Kiple Card;

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- e) Use the Kiple Card in any Visa-enabled merchant stores (online or offline stores) within Campaign Period, with a minimum spend of RM10 (Ringgit Malaysia 10 only) in a single transaction;

Campaign Period	Promo Pillar
Week 1: 18 Oct'21 - 24 Oct'21	Digital Goodies
Week 2: 25 Oct'21 - 31 Oct'21	Books
Week 3: 1 Nov'21 - 7 Nov'21	Personal Care
Week 4: 8 Nov'21 - 14 Nov'21	Fashion
Week 5: 15 Nov'21 - 21 Nov'21	Food & Beverage

- f) Stand a chance to get “Back to Uni RM1 Deals” across different promotion pillars that will be refreshed weekly. RM1 deals consist of the following:-
- Daily Deals (clause D.3. of this T&C)
 - Bonus Deals (clause D.4. of this T&C)
 - Top Deals (clause D.5. of this T&C)

3. How to win Back to Uni RM1 Daily Deals:

- a) Use the Kiple Card in any Visa-enabled merchant stores (online or offline stores) within Campaign Period complying to D.1. and D.2. above with a minimum spend of RM10 (Ringgit Malaysia 10 only) in a single transaction.
- b) Upon performing clause D.3.a) above, Customers will stand a chance to win RM1 deals every day during Campaign Period.
- c) For clarity, every 10th transaction during the Campaign Period will be eligible for RM1 Daily Deals. The RM1 deals will be capped to a total of 500 or 1000 transactions, depending on the week of the Campaign Period. For example, RM1 deals will be granted to every 10th, 20th, 30th, ... and 500th transaction every day during the Campaign Period. Please refer to the table below for an illustration:

Campaign Period	Daily Caps
Week 1: Digital Goodies 18 Oct'21 - 24 Oct'21	The 10 th transaction of total 500 transaction cap
Week 2: Books 25 Oct'21 - 31 Oct'21	The 10 th transaction of total 500 transaction cap
Week 3:	The 10 th transaction of total 500 transaction cap

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Personal Care 1 Nov'21 - 7 Nov'21	
Week 4: Fashion 8 Nov'21 - 14 Nov'21	The 10 th transaction of total 500 transaction cap
Week 5: Food & Beverage 15 Nov'21 - 21 Nov'21	The 10 th transaction of total 1,000 transaction cap

4. How to win Back to Uni RM1 Bonus Deals:

- a) Visit KPSB's Instagram page every Wednesday during Campaign Period, as per dates listed below - [@MyKiple](https://www.instagram.com/mykiple) (<https://www.instagram.com/mykiple>)
 - Week 1: 20 Oct'21
 - Week 2: 27 Oct'21
 - Week 3: 3 Nov'21
 - Week 4: 10 Nov'21
 - Week 5: 17 Nov'21
- b) Customers are required to follow the page
- c) Customers to participate by counting the hidden RM1 offers within the campaign GIF posting (KPSB Instagram's post) and post their answer in the "Comments" section
- d) First 20 correct submission will win the RM1 Bonus Deals.

5. How to win Back to Uni RM1 Top Deals:

- a) Use the Kiple Card every Sunday in any Visa-enabled merchant stores (online or offline stores) during the Campaign Period complying to D.1. and D.2. above with a minimum spend of RM10 (Ringgit Malaysia 10 only) in a single transaction.
- b) Upon performing clause D.5.a) above, Customers will stand a chance to win RM1 deals every Sunday during the Campaign Period
- c) Winners will be selected based on the total transaction counts every Sunday during the Campaign Period, this will be divided by the number of Top Deals to be given away.
 - Week 1: 24 Oct'21
 - Week 2: 31 Oct'21
 - Week 3: 7 Nov'21
 - Week 4: 14 Nov'21
 - Week 5: 21 Nov'21

Refer below example:

Total Transaction Counts	Total No. of Top Deals	Winners

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500	5	100 th , 200 th , 300 th , 400 th and 500 th transaction will be the winner of RM1 Top Deals
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6. List of winners & deals during Campaign Period:

a) **Week 1: Device & Digital Services**

18 Oct'21 - 24 Oct'21

Deals	Description	No. of Winners
RM1 Daily Deals	RM20 Kiple Credit	50 Daily; Total 350 throughout Campaign Period
RM1 Bonus Deals	One-year Spotify Premium Subscription	20 (on Wednesday during Week 1 Campaign Period)
RM1 Top Deals	Apple iPad Air 4 th Generation WiFi, 64GB	1 (on Wednesday during Week 1 Campaign Period)

Week 2: Books & Stationaries with UBSM

25 Oct'21 - 31 Oct'21

Deals	Description	No. of Winners
RM1 Daily Deals	RM20 Kiple Credit	50 Daily; Total 350 throughout the Campaign Period
RM1 Bonus Deals	RM50 Kiple Credit	20 (on Wednesday during Week 2 Campaign Period)
RM1 Top Deals	RM200 Kiple Credit	5 (on Wednesday during Week 2 Campaign Period)

b) **Week 3: Health & Beauty with Watsons Malaysia**

1 Nov'21 - 7 Nov'21

Deals	Description	No. of Winners
RM1 Daily Deals	RM20 Kiple Credit	50 Daily; Total 350 throughout the Campaign Period
RM1 Bonus Deals	RM50 Kiple Credit	20 (on Wednesday during Week 3 Campaign Period)

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RM1 Top Deals	RM200 E-Voucher from Watsons Malaysia	5 (on Wednesday during Week 3 Campaign Period)
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- c) **Week 4: Fashion with Oxwhite Malaysia**
8 Nov'21 - 14 Nov'21

Deals	Description	No. of Winners
RM1 Daily Deals	RM20 Kiple Credit	50 Daily; Total 350 throughout the Campaign Period
RM1 Bonus Deals	RM50 Kiple Credit	20 (on Wednesday during Week 4 Campaign Period)
RM1 Top Deals	RM200 E-Voucher from Oxwhite Malaysia	5 (on Wednesday during Week 4 Campaign Period)

- d) **Week 5: Food & Beverage**
15 Nov'21 - 21 Nov'21

Deals	Description	No. of Winners
RM1 Daily Deals	RM10 Kiple Credit	100 Daily; Total 700 throughout the Campaign Period
RM1 Bonus Deals	RM20 Kiple Credit	50 (on Wednesday during Week 5 Campaign Period)
RM1 Top Deals	RM100 E-Voucher from KFC Malaysia	20 (on Wednesday during Week 5 Campaign Period)

7. How to redeem RM1 deals:

- a) RM1 Daily Deals & RM1 Top Deals Winners:

- Winners will be notified via SMS along with a link to perform payment (KPSB one-click payment).
- Winners are required to click on the link and make the RM1 payment.
- Winners are required to provide their home address / email address.
- Physical deals will be delivered to the Customer's home. E-vouchers will be emailed over. Kiple credit will be automatically credited to Customer's wallet.

- b) RM1 Bonus Deals Winners:

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- Winners will be notified via Instagram Private Message with a link to perform one-click payment.
- Winners are required to click on the link and make the RM1 payment.
- Winners are required to provide their home address / email address.
- Kiple credit will be automatically credited to Customer’s wallet.

E. GENERAL TERMS & CONDITIONS

1. Customer is advised to read and understand this T&C before participating in any of our Campaign or promotion.
2. To participate in our Campaign, Customer must fulfil the Eligibility Criteria and mechanics of the Campaign. Unless stated otherwise by the Company, Customer is not required to sign up or fill up any application form to participate in the Campaign.
3. By participating in this Campaign, the Customers:
 - a) Agree for the Company to publish or display their names or photos on the Company’s media accounts (including social media accounts), marketing campaign in whatsoever form, and/or the Company’s Website for the purpose of this Campaign (where applicable); and
 - b) Agree to the Company’s decision on all matters relating to the Campaign, for the avoidance of doubt, the selection of winners and prizes by the Company shall be non-negotiable, non-disputable, final, conclusive, and binding on all Customers and no further correspondence and/or appeal to dispute the Company’s decision shall be entertained.
4. The Campaign prizes (where applicable) do not include any other incidental expenses e.g. transportation costs or whatsoever cost which arises in claiming and/or delivering the Campaign prizes, unless expressly stated in this T&C (if any).
5. The Prize (where applicable) is not redeemable or exchangeable for any other items or cash. Winners must accept the Prize ‘as it is’ and must acknowledge that the Company shall not be held responsible and/or liable in any manner whatsoever in the value of the prize due to the variation of prices in the market during the prize redemption / collection by the winner at the time stipulated by the Company.
6. If the Prize is not available for whatsoever reason, the Company reserves the right to substitute the Prize for any item at its absolute discretion of equivalent value or with any other items the Company deems appropriate without any prior notice.
7. All winners will be contacted by the Company, via SMS (Daily Deals & Top Deals) and Private Messaging on Instagram (Bonus Deals). In the event the winner is unable to perform the RM1 payment within fourteen (14) days of initial contact, the Company reserves the right to conduct a separate draw for any other Customer to be the winner.
8. Winners may be invited to attend the Prize presentation ceremony or other publicity events (if any) at the location to be advised on a later date by the Company. Winners are fully responsible for all expenses incurred in attending the Prize giving ceremony.
9. In compliance with the Personal Data Protection Act (PDPA) 2010, the Company shall protect the personal data of the Customers. By participating in this Campaign, winners hereby consent and agree that their names and photographs may be published in any media platform selected by the Company as it deems fit for publicity purposes.
10. The Company, including its affiliates, respective directors, officers, employees and agents shall not be liable for any misinterpretation on facts, and/or inflicted injuries and/or loss of lives and/or valuables resulting from the Prize won through the Campaign/Promotion and shall not in any way howsoever be liable, whether direct or consequential, for any loss or damage or for any personal injury and/or whatsoever suffered or sustained by the Customer caused directly or indirectly, in whole or in part, in connection with this Campaign or their participation in the Campaign or the receipt or use of any of the Prizes or may be suffered in the course of the Prize giving, including travel and/or as a result of any act or omission on the part of the Company whatsoever, except for any liability which cannot be excluded by the Malaysian law. The Company shall not be responsible in any way whatsoever, in respect of any matters beyond the Company’s control with regard to this Campaign or anything related thereto.
11. The Company reserves the rights to amend, cancel, terminate, or suspend the Campaign/Promotion without prior notice. The mode of notification could be in writing, via electronic means or display of notices at the Company’s website or social media platforms. For

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the avoidance of doubt, cancellation, termination or suspension by the Company of the Campaign shall not entitle the Customers who participate in this Campaign to any claim or compensation against the bank and/or the Company for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of cancellation, termination or suspension.

12. Customer is advised to access the Company's Website from time to time to view this T&C and to ensure to be kept up-to-date on any changes or variations to this T&C.
13. The T&C herein shall be governed by and construed in accordance with the laws of Malaysia and the customers agree to submit to the jurisdiction of the Courts of Malaysia.

For more information, visit our website at <http://www.kiple.com>