

Specific Terms and Conditions for Campaign (“Specific Terms”)
 [Kiple Visa Prepaid Card (Students): Free Card, RM5 Sign-up Bonus,
 RM0 Annual Card Fee & Up To RM10 Monthly Cashback]

A. Description of Campaign

1.	Organiser	Kiplepay Sdn Bhd
2.	Name of Campaign	Kiple Visa Prepaid Card (Students): Free Card, RM5 Sign-up Bonus, RM0 Annual Card Fee & RM10 Monthly Cashback
3.	Brief Description of Campaign	All Kiple users aged 18 - 25 years who apply for Kiple Visa Prepaid Card is entitled for: <ol style="list-style-type: none"> 1. Free Card - RM20 card fee rebate 2. RM5 sign-up bonus 3. RM0 annual card fee 4. Up to RM10 monthly cashback when you spend with your Kiple Visa Prepaid Card
4.	Campaign Mechanics	<p><u>Sign-up for Kiple Visa Prepaid Card</u></p> <ol style="list-style-type: none"> 1. Download the Kiple app from Google Play Store or Apple App Store. Sign up as a Kiple user. 2. Upgrade your e-wallet to Platinum with a RM10,000 limit. 3. Click ‘More’ and request for a Visa Prepaid Card. Ensure you have sufficient credit balance to register for a Kiple Visa Prepaid Card. 4. Your card will be delivered to your doorstep and simply activate it in the Kiple app. <p><u>FREE Card & RM5 Sign-up Bonus</u> RM20 card fee along with RM5 sign-up bonus will be credited back to your Kiple Wallet.</p> <p><u>RM0 Annual Card Fee</u></p> <ol style="list-style-type: none"> 1. RM12 annual card fee will be waived for all users aged 25 years and below. 2. Fee will only be charged once you turn 26 years of age whereby RM1 will be debited from your Kiple Wallet monthly. <p><u>Up to RM10 Cashback</u></p> <ol style="list-style-type: none"> 1. Spend with Kiple Visa Prepaid Card at any physical or online stores. 2. Get 1% cashback from your total monthly transacted amount, capped at RM10 per month. 3. Cashback will be credited to your Kiple Wallet.

5.	Campaign Terms	<ol style="list-style-type: none"> 1. This promotion is open for the first 5,000 sign-ups only, on a first come first served basis. 2. Free card rebate & sign-up bonus will be rebated in a form of Kiple Credits via the Kiple wallet within 7-10 working days. 3. Online transactions for Cashback Promo exclude money transfers from Kiple e-wallet to other e-wallets. 4. 1% Cashback will be credited in a form of Kiple Credits via the Kiple wallet on a monthly basis, within 7-10 working days of the next month.
6.	Eligibility Criteria	<ol style="list-style-type: none"> 1. All Malaysians aged 18 – 25 years according to birth date as per Identification Card who are Kiple users. 2. Open to all foreign residents and students aged 18 – 25 years as per Identification Card / Passport who are Kiple users (except sanctioned countries).
7.	Charges	Refer to the website for Visa fees and charges if applicable in https://kiple.com/fees-and-charges/
8.	Campaign Period	Starting 18 Oct 2021, on a first come first serve basis, capped at the first 5,000 sign-ups.

B. General

1. As a Kiple user, you are required to read, understand and accept the Campaign Standard Terms and Conditions (“Standard Terms”) found in our website at www.kiple.com This Specific Terms shall be incorporated and form part of the Standard Terms (collectively, “Campaign Terms”).
2. Entry and participation in the Campaign shall be deemed an unconditional acceptance by the Contestant of the Campaign Terms.
3. By providing your personal data and submitting the same to us, we shall treat that you are giving consent to the use of your personal data and agreeing to be bound by the Privacy Statement. A copy of our Privacy Statement can be found in our website at www.kiple.com. If you do not consent to the processing of your personal data, we cannot allow you to participate in the Campaign.

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