

**Specific Terms and Conditions for Campaign (“Specific Terms”)**  
 [Kiple Remittance (Outbound - Send Money): Free Transfer Fee for 1<sup>st</sup> Transfer]

**A. Description of Campaign**

1.	<b>Organiser</b>	Kiplepay Sdn Bhd
2.	<b>Name of Campaign</b>	Kiple Remittance (Outbound - Send Money): Free Transfer Fee for 1 <sup>st</sup> Transfer
3.	<b>Brief Description of Campaign</b>	Kiple users who perform outbound money transfer for the first time with the outbound range of RM300 – RM3,000 via the Kiple mobile application is entitled for Free Transfer Fee that will be credited back into your Kiple Wallet
4.	<b>Campaign Mechanics</b>	How to? <ol style="list-style-type: none"> <li>1. Download the Kiple app from Google Play Store or Apple App Store. Sign up as a Kiple user with mobile number.</li> <li>2. Perform eKYC to verify your identity using National ID or Passport.</li> <li>3. Top up money to your wallet either from your linked bank account or visit any Western Union agent location to perform domestic money transfer.</li> <li>4. Tap on the remittance feature in app homepage and select ‘Send Money.’ Key in all the required information and tap confirm to proceed.</li> <li>5. The transfer fee incurred will be credited back into your Kiple Wallet.</li> </ol>
5.	<b>Campaign Terms</b>	<ol style="list-style-type: none"> <li>1. This campaign is applicable for Kiple users who perform outbound money transfer starting from RM300 till RM3,000 for the first time via the Kiple mobile application.</li> <li>2. Free transfer fee is capped at a maximum of RM15 transfer fee only.</li> <li>3. Applicable to both cash and bank account pay-out method.</li> <li>4. Only applicable to selected 11 countries below: <ol style="list-style-type: none"> <li>a. Bangladesh</li> <li>b. Cambodia</li> <li>c. China</li> <li>d. India</li> <li>e. Indonesia</li> <li>f. Myanmar</li> <li>g. Nepal</li> <li>h. Pakistan</li> <li>i. Philippines</li> <li>j. Thailand</li> <li>k. Vietnam</li> </ol> </li> <li>5. Limited to the first 2,000 outbound money transfer only.</li> </ol>

		<p>6. Transfer fee will be rebated in a form of Kiple Credits via the Kiple wallet within 7-10 working days.</p> <p>7. When performing remittance, funds may be delayed or services unavailable based on certain transaction conditions including amount sent, destination country, currency availability, regulatory issues, identification requirements, agent location hours, differences in time zones, or selection of delayed options.</p>
6.	<b>Eligibility Criteria</b>	All Kiple users aged 18 years and above as of 21 <sup>st</sup> March 2022 except foreign users from sanctioned countries.
7.	<b>Campaign Period</b>	Starts on 21 <sup>st</sup> March 2022 on a first come first served basis, limited to first 2,000 outbound money transfers.

## 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](http://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](http://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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