

TERMS AND CONDITIONS RHB #MemangSempurna Challenge

1. RHB Bank Berhad (Registration No. 196501000373 (6171-M)) will be referred to as “RHB”.

CAMPAIGN PERIOD

2. RHB #MemangSempurna Challenge (“Campaign”) will run from 12 June 2021 to 31 July 2021, both dates inclusive (“Campaign Period”).

ELIGIBILITY

The Campaign is open to:

3. All individuals, (both residents and non-residents), permanent and/or contract employees of RHB Banking Group and their immediate family members (parents, spouse, children and siblings)(“Entrant(s)”).

Note:

Entrants are required to have a valid Instagram account. Please refer to the terms and policies contained in Instagram’s website which will bind the Instagram’s users. <https://help.instagram.com/581066165581870>

CAMPAIGN MECHANICS

4. To be eligible to participate in the Campaign, the Entrant(s) is/are required to meet the Campaign qualifying criteria (“Qualifying Criteria”) by performing the following:-
 - i. Entrants are required to click “Follow” and be a fan of the ‘RHB Group’ Instagram Page (<https://www.instagram.com/rhbgroup/>)
 - ii. Entrant may submit entries as below options:
 - a) Entrant to click “Remix this Reel” from Nuramira’s Reel available on RHB Group Instagram page;
and/or
 - b) Entrant to click “Original Audio” from Nuramira’s Reel available on RHB Group Instagram page and create a new Instagram Reel.
 - iii. Entrant must post the Instagram Reel via a publicly visible post on their Instagram feed with #MemangSempurna #RHBReel hashtags on the Entrant’s post caption and to tag @RHBGroup in the publicly visible post and keep it there throughout the Campaign Period and minimum of 30 days after the Campaign Period has ended,
 - iv. Submissions on platforms other than RHB Group’s Instagram page on the designated contest post i.e. Facebook, Twitter are not eligible for consideration.
 - v. Entrants will be judged to be selected as one of the 10 best RHB #MemangSempurna Reels based on the Organizer’s requirements on creativity, originality and adherence to contest theme and mechanics of the visual imagery and post caption submitted on their Instagram feed.
 - vi. Entrants can submit more than one entry.

5. By participating in this Campaign, all Entrants:

- i. Agree for their names and particulars to be disclosed by the Organizer (including release of their photographs and/or videos) for publicity or publication purposes connected with this Campaign without payment or compensation.
- ii. Agree to co-operate with and participate in publicity activities related to the Campaign organized by the Organizer, at their own expense without compensation whatsoever, if they are selected as the winner.
- iii. Agree to provide the necessary documents (such as their photographs and/or videos) relevant to the Campaign as may be requested by the Organizer

WINNERS SELECTION

6. The winners will be as per the following:-

- i. The 10 best RHB #MemangSempurna Reels will be compiled in one video and will be published on the RHB Group Instagram and Facebook Page feed within 30 days of the challenge end date (31 July 2021)
- ii. 10 winners will be notified of their winning entry via RHB Instagram direct message within thirty (30) days from the end of the Campaign Period.

7. The Organizer reserves the right to disqualify or reject, at its discretion, any Entrants at any stage of the challenge with prior notice by means of communication that may deem appropriate if the Organizer believes that:

- i. The Entrant is not eligible in accordance to the terms herein stated;
- ii. The entries are incomplete and/or failure to comply with any of the Terms and Conditions;
- iii. The Entrant breaches any of the Terms and Conditions or other rules and regulations of the Campaign or violates any applicable laws or regulations;
- iv. The Entrant has undermined or tampered or attempted to undermine or tamper the operation or process of the challenge in any way whatsoever, including but not limited to fraud, cheating or deception;
- v. The entries contain politically motivated, obscene, profane, vulgar, abusive, hateful, threatening, harassing, or otherwise offensive language or material;

8. All decisions of the Organizer on all matters relating to the Campaign shall be final, conclusive and binding against them.

DISCLAIMER, INDEMNITY & RIGHT OF THE ORGANIZER

9. Entrants understand and agree that the access to RHB Group Page, the participation of the Campaign and the usage of the Reel is solely at his/her own risk and the Entrant agree to assume full responsibility and agree that the Organizer shall not under any circumstances be liable to any Entrants or other person whether in tort, contract, statute or otherwise for any direct, indirect, incidental or consequential damage and costs, and for damages for any loss of profit or revenue or otherwise, arising out of or in connection to any use of, access to, participation or inability to use or access or participate in the Campaign and that the Organizer makes no warranty or representation of any kind, including:

- i. The continuous, uninterrupted and error-free operation of the Campaign;
- ii. The accuracy of the information or statement provided herein;

- iii. Freedom from any actual, direct, indirect, incidental or consequential loss, destruction, damage, corruption, attack, interference, hacking, or other security intrusions whatsoever; or
 - iv. The security and freedom from any computer viruses or other contaminating or harmful properties.
10. The Entrants acknowledge and agree that to the fullest extent permitted by law, the Organizer disclaims any and all liabilities for any claims for damages, losses, costs and/or expenses arising from or connected with the Entrant use of the Organizer Page and/or the participation of the Campaign.
11. The Organizer reserves the right to change, amend and/or vary the mechanics of the Campaign and/or vary any of these Terms and Conditions from time to time with prior notice either by displaying on the RHB websites and/or other means of communication that may deemed appropriate by the Organizer. If any future modifications of these Terms and Conditions are unacceptable to the Entrants, they should discontinue any further participation.

INTELLECTUAL PROPERTY RIGHTS

12. The Campaign and any information available on it including, but not limited to, text, graphics, photographs, diagrams, symbols, icons, images, music, source codes, softwares and trademarks (including the collection, arrangement and compilation of such information), are protected by copyright, design, trade mark and other intellectual property rights owned by or licensed to the Organizer, its licensors or other third parties.
13. Save where such usage as expressly permitted by statute, the Entrants are not allowed to copy, use, adapt, reproduce, publish, upload, download, post, transmit, broadcast, sell, store in any retrieval system, modify, alter, display in public or distribute in whatsoever manner any contents of the RHB #MemangSempurna Challenge whether in whole or in part, for any purpose whatsoever without the prior written approval of the Organizer. When expressly permitted by statute, the Entrants may download materials displayed on the RHB Group Instagram Page for non-commercial, personal use only as long as the Entrants keep all copyright, trade mark and other proprietary notices intact.
14. All submissions made by the Entrants are original work of the Entrants or the copyright has been licensed to the Entrants and the posting of the comments do not and will not infringe the copyright or any intellectual property right of any party. By participating in the RHB #MemangSempurna Challenge, the Entrant agrees or if consent is required, has procured the relevant consent that the Organizer may use the Instagram Reel submission to be featured in the RHB #MemangSempurna post campaign messaging without any compensation, reward or payment and the Organizer is also allowed to keep or display the videos as part of its collection and/or archive. Each Entrant shall indemnify and keep the Organizer indemnified against all losses, damages, fines, penalties, costs, expenses, claims, actions and/or proceedings that the Organizer may incur and/or suffer as a result of the Entrant's breach of this provision.

GENERAL TERMS & CONDITIONS

15. By participating in the Campaign, the Entrant:
 - i. Agrees to be bound by the Terms and Conditions of the Campaign;
 - ii. Agrees to access RHB's Website to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;

- iii. Agrees that RHB's decision on all matters relating to the Campaign, shall be final, conclusive and binding against them. The decision is made based on the campaign mechanics. If there is any further dispute, please refer to RHB Contact Centre or the Ombudsman for Financial Services (OFS);
- iv. Agrees to discontinue any further participation in this Campaign by informing RHB if any future modifications of these Terms and Conditions are unacceptable.
- v. Agrees that by providing the personal information, the Entrant consents to RHB processing their personal information for any and/or all of the following purposes ("**Purpose**"), if applicable:
 - a. administering this contest and contacting the Entrant in relation to the same;
 - b. cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
 - c. other related and legitimate business purposes;
- vi. Agrees that the Entrant personal information may be disclosed to other companies within the RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), service providers, and vendors and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHB.
- vii. Agrees that it is necessary for RHB to process the Entrant personal information for the Purpose, without which the Entrant will not be able to participate in this Campaign. The Entrant may exercise their options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) by contacting us through the RHB Contact Details.
- viii. Agrees photographs/images of the Entrant as winner may be captured and may be used for RHB's publications, where applicable.
- ix. The Entrant may request for correction (if their personal information is inaccurate, out-dated, incomplete, etc.), access to, or deletion (if the Entrant no longer have any existing products/services with RHB Banking Group) of the Entrant personal information or limit the processing thereof at any time hereafter by submitting such request via the following RHB Contact Details :

RHB Contact Details

Email: customer.service@rhbgroup.com

Telephone number: 03-92068118

RHB Group Instagram Messenger: <https://www.instagram.com/direct/inbox/>

- 16. RHB reserves its right to:
 - i. Disqualify any and all entries from any Entrant in this Campaign and prohibit that person from further participating in this Campaign in the event that there is suspicion that the Entrant tampered with or benefited from the tampering of the regulations of this Campaign or the Terms and Conditions stated herein;
 - ii. Cancel, terminate or suspend the Campaign with sufficient prior notice. Any cancellation, termination or suspension of the Campaign by RHB shall not entitle the Entrant(s) to any claim or compensation against RHB for any loss or damage incurred by the Entrant(s) as a direct and indirect result of such cancellation, termination or suspension;

- iii. Add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part at its absolute discretion by way of posting on RHB website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice;
- iii. RHB shall not be liable for any default in respect of the Campaign due to any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents.
- iv. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the Campaign, these Terms and Conditions shall prevail.

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