

## June 2023 RHB Bank Personal Financing Hero Giveaway Campaign Terms & Conditions

1. The **June 2023 RHB Personal Financing Hero Giveaway Campaign** (hereinafter referred to as “**PLHG2306RB1-Campaign**”) is organized by Compargo Malaysia Sdn Bhd [201301020939 (1050769-U)] (hereinafter referred to as “**CompareHero**” or “we”) and in partnership with RHB Bank Berhad [196501000373 (6171-M)] (hereinafter referred to as “**RHB**”) as a Service Provider for bank products that are being applied for.
2. The eligible products for **PLHG2306RB1-Campaign** are RHB Personal Financing-i for Private Sector and RHB Personal Financing (hereinafter referred to as “**Eligible Personal Financing**”).

### Campaign Period

3. The **PLHG2306RB1- Campaign** comprises of the following periods:
  - a. “**Sign-Up Period**” runs from **15 June 2023** to **14 July 2023**, both dates inclusive;
  - b. “**Approval Period**” runs from **30 June 2023** to **15 August 2023**, both dates inclusive;
  - c. “**Redemption Period**” runs from **1 September 2023** to **31 December 2023**, both dates inclusive.

### Campaign Eligibility

4. The **PLHG2306RB1- Campaign** is open to individuals who:
  - a. are 21 years old and above; and
  - b. register their interest, during the Sign-Up Period, for the Eligible Personal Financing on CompareHero website and to be contacted by RHB for completion of their application; and
  - c. completes the RHB application process before the end of the Sign-Up Period via CompareHero; and
  - d. have their application for the Eligible Personal Financing successfully approved and disbursed by RHB (hereinafter referred to as “**Borrower**”) within the Approval Period and:
    - i. The successfully approved financing account must remain active (open) until the end of the Redemption Period; and
    - ii. The successfully disbursed financing amount must be no less than RM30,000.00.

For the avoidance of doubt, a conditional approval is not a “successfully approved” application.

It is clarified that any application(s) is/are subject to RHB’s approval. All matters relating to the application will be at RHB’s sole discretion in accordance with its own policies and Bank Negara Malaysia guidelines.

5. The following individuals are not eligible for the **PLHG2306RB1- Campaign**:
  - a. foreigner and/or expatriate; and/or
  - b. permanent and/or contract employees of RHB (including its subsidiaries and related companies) and their respective immediate family members; and/or
  - c. representatives and/or agents (including advertising and campaign agents) of RHB and their respective immediate family members; and/or
  - d. Non-Residents, which is defined as:
    - i. Malaysian citizen who has obtained permanent resident status of a country or territory outside Malaysia and is residing outside Malaysia;
    - ii. Any person other than a Resident. “**Resident**” is defined as:
      - A. A citizen of Malaysia, excluding a citizen who has obtained permanent resident status in a country or a territory outside Malaysia and is residing outside Malaysia;
      - B. A non-citizen of Malaysia who has obtained permanent resident status in Malaysia and is ordinarily residing in Malaysia

- e. Any person below the age of 21 years old and above the age of 60 years old
  - f. Any person with annual income below RM18,000.00.
  - g. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their personal financing account(s), any facility, service or accommodation granted by RHB, including RHB Online (Website); and/or
6. CompareHero reserves the right to reject information submitted on the CompareHero website and/or social media if we deem it not legible, in non-English alphabets, to use foul language, or suspect it as spam or of a fraudulent nature.

### Campaign Mechanics

7. Borrowers who fulfil the Campaign Eligibility requirements set out in clauses 4 and 5, and their subclauses set out in campaign eligibility will be considered a **“Successful Borrower”** of the **PLHG2306RB1-Campaign**.
8. Each Successful Borrower may be entitled to and shall only receive one (1) Campaign Gift regardless of the number of approved Eligible Personal Loan or Personal Financing by Participating Bank (hereinafter referred to **“RHB”**).
9. Successful Borrower will be entitled to receive one (1) Campaign Gift (as defined below).
10. A **“Campaign Gift”** is defined as either one (1) of the following:

Disbursement Loan Amount	Campaign Gift
RM30,000 – RM 69,999	Touch ‘n Go eWallet credit worth RM100
RM70,000 – RM 149,999	Touch ‘n Go eWallet credit worth RM300
RM150,000 – RM 199,999	Touch ‘n Go eWallet credit worth RM650
RM200,000 and above	Touch ‘n Go eWallet credit worth RM900

11. Successful Borrowers who receive the Campaign Gift, shall not be eligible to participate in other financing campaigns, promotions or offers by Participating Bank or its third-party sales agents in relation to the Eligible Personal Financing.

### Gift Redemption

12. For the avoidance of doubt, it is the Successful Borrower’s responsibility to redeem the Campaign Gift within the Redemption Period.
13. CompareHero will contact all Successful Borrowers to redeem the Campaign Gift from **1 September 2023 to 30 November 2023 (“Redemption Message”)**:
  - a. via email (email address in CompareHero’s record)
  - b. via SMS (mobile phone number in CompareHero’s record).

With notification that the Campaign Gift has been credited to the Successful Cardholder’s bank account (a **“Notification Message”**), as applicable.

14. The Campaign Gift cannot be transferred to other parties, is not refundable and are strictly not exchangeable for cash, credit, or other goods.
15. The Campaign Gift is considered redeemed when a Successful Borrower responds to the Redemption Message before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained and no Campaign Gift will be issued.
16. CompareHero can replace the Campaign Gift, with something of equivalent or higher value if the merchant/s runs out of stock.

17. The Campaign Gift does not include any accessories or items (unless stated) that may be shown on any marketing materials, as they are for illustration purposes only.
18. The use of the Campaign Gift is subject to terms and conditions of the issuing merchant/s. All additional terms and conditions will be stated in full, upon delivery or fulfilment of the Campaign Gift. Additional terms and conditions may include validity dates, spend requirements, applicable or exclusion products and other conditions. The issuing merchant/s reserves the right to alter, cancel, terminate or suspend the order or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
19. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Campaign Gift. Please refer to the warranty card / box / notification attached with the Campaign Gift.
20. CompareHero and Participating bank are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise of the Campaign Gift. Any query and/or dispute on the usage of the Campaign Gift must be directed to, and resolved directly with the issuing merchant/s.
21. Campaign Gift brand/s or merchandise are not a participant in or sponsor of this **PLHG2306RB1-Campaign**. The brand/s logo and/or trademarks remains the intellectual property of the brand.
3. In order to receive Campaign Gift for the **PLHG2306RB1-Campaign**, Successful Cardholders must have already registered an account to receive credit with [Touch 'n Go](#) in accordance with the following conditions:
  - a. Successful Cardholders must verify their [Touch 'n Go](#) account (the "**Touch 'n Go ID**") by linking their mobile number ("**Mobile Number**") with their Touch 'n Go account in order for the Campaign Gift to be transferred.
  - b. In order for the Successful Cardholder to be eligible to receive the Campaign Gift, the Mobile Number must match the details supplied by the Successful Cardholder when applying for the **PLHG2306RB1-Campaign** on CompareHero. If and the Mobile Number is the same, then no further action is required.
  - c. For the avoidance of doubt, Campaign Gift will not be transferrable to a Touch 'n Go ID that does not meet each of the foregoing conditions.
  - d. Fulfilment of Campaign Gift will be directly credited to the Successful Cardholders Touch 'n Go account before the end of the Redemption Period. CompareHero will contact the Successful Cardholders by a Notification Message once Campaign Gift B or has been credited to their accounts by Touch 'n Go.
22. By accepting the Campaign Gift, the Successful Borrower agrees to give CompareHero the discretion to publish their name and masked phone number in a list on all CompareHero's website, social media accounts and communication platforms.

#### General Campaign Terms and Conditions

23. The use of the CompareHero website and services constitutes the acceptance of the general [Terms and Conditions](#) and [Privacy Policy](#).
  - a. For the avoidance of doubt, during the course of using CompareHero services, individuals that have registered their interest and/or have applied for a Participating Bank product listed on CompareHero, are deemed to have given explicit consent to the collection, use and sharing of their personal data between CompareHero and Participating Bank, for the purposes of the administration of this Campaign, including application status, card activation status, spend status, total spend within campaign period and other qualifying criteria.
24. CompareHero reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Campaign Gift if:
  - a. the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any CompareHero's processes, or website); and/or

- b. the redemption request is found to have been made via other channels, made outside of the Redemption Period, or are fraudulent, against the spirit of the Campaign, or non-compliant with the Campaign Terms and Conditions.
25. In the event of disputes, CompareHero's decision shall be final.
26. Where we suspect a participant is participating in any form of unlawful and/or fraudulent activity, we reserve the right to report such activity or suspicions to the police or relevant authorities.
27. Final approval of any Eligible Personal Financing is determined by Participating Bank and is subject to the bank's internal policies. Participating in this Campaign does not guarantee the approval of any Personal Financing. CompareHero does not guarantee the approval of any Eligible Personal Financing.
28. CompareHero reserves the right as it deems fit to vary or change any of these Campaign terms and conditions from time to time or cancel, terminate, withdraw, suspend and/or replace this Campaign with another similar Campaign with prior notice. Such variation, changes, cancellation, termination, withdrawal, suspension and/or replacement will be notified by posting on CompareHero website, social media or in any other manner as CompareHero deems fit.
29. CompareHero reserves the right to change the Sign-up Period, Approval Period, or Redemption Period if the launch of the Campaign is delayed and shall have no liability for the same.
30. In this respect, the participants of this Campaign also signifies their agreement to access the CompareHero website and/or social media at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which CompareHero may effect from time to time. Participants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions (as varied from time to time).
31. Any cancellation, termination, withdrawal or suspension by CompareHero of this Campaign will not entitle participants to any compensation against CompareHero for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
32. The decisions of CompareHero and Participating Bank in relation to every aspect of the Campaign, including but not limited to the definition of Successful Borrowers, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained.
33. These Campaign terms and conditions are governed by and construed under the laws of Malaysia.

#### **CompareHero's Privacy Policy**

Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Malaysia's PDPA (Personal Data Protection Act 2010) law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive as well.

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