

CONTEST TERMS AND CONDITIONS

The following contest is organized by IOU PAY (ASIA) SDN BHD [*The Organizer*] and is open to all myIOU users [*participant(s)*]. This standard contest terms and condition shall be applicable and binding to you unless otherwise expressly agreed. Entry and participation in the Contest shall be deemed as unconditional acceptance by the participant(s) of this Terms and Conditions.

In the event of any inconsistencies or discrepancies between the Terms and Conditions and the content of any brochure, marketing and/or promotional material relating to the Contest, this Terms and Conditions shall prevail.

1	Contest Name	myIOU Birthday Bash Top Spender
2	Contest Mechanism	Consumers with the highest transaction value during the campaign period will be entitled for a giveaway
3	Contest Period	10 th June 2022 – 30 th June 2022
4	Eligibility	Existing & new myIOU consumer
5	Selection of Winner(s)	Top 13 consumers with the highest transaction value
6	Prize(s)	<ul style="list-style-type: none"> • 1 x Grand Prize: iPhone 13 Pro Max, 256GB worth RM5,799 • 1 x 2nd Prize: Apple 10.9-inch iPad Air (5th generation) – Space Gray – Wifi 256GB worth RM3,349 • 1 x 3rd Prize: JBL Boombox 2 Portable Bluetooth Speaker worth RM2,199 • 10 x Consolation Prize: Xiaomi Redmi Watch 2 Lite – Smartwatch worth RM249
7	Notification of Winner(s) / Prize collection process	<ul style="list-style-type: none"> • Winners will be announced on 12th July 2022 via our social media platform. • The selected winners will be contacted via telephone and will be required to go through identity verification before being declared as a winner. <ul style="list-style-type: none"> (i) Should the first attempt of contact fail, another two (2) attempts will be made within the next twenty-four (24) hours from the first phone call. Where such further attempts are unsuccessful, the Organizer reserves the right to disqualify the selected winner and thereafter proceed with a selection of another qualified participant. The Organizer will not be held liable in the event where the Organizer is unable to reach the selected winners. (ii) In the event where the selected winner does not meet the Contest requirement or verification, the selected winner will be disqualified, and the Organizer reserves the right to proceed with the selection of another qualified participant as a replacement. • The selected winners residing in Klang Valley will be required to collect the prizes at myIOU Headquarter • The selected winners residing outside Klang Valley will have the

		<p>option to collect the prizes at myIOU Head Quarters or receive the prizes through courier service.</p> <p>(i) The Organizer takes no responsibility and assumes no liability for any loss or damages incurred in the course of delivery.</p>
8	<p align="center">Terms and Conditions</p>	<ul style="list-style-type: none"> • All participation requirements must be completed in order to be eligible. • Prizes are non-redeemable and non-exchangeable for cash. • Organizer reserves the rights to vary/amend this Terms and Condition without prior notice. • Organizer at its sole discretion has the rights to remove any entries which do not comply with the terms above. • The decision of the Organizer is final and no correspondence will be entertained.

DISCLAIMER : The organizer disclaims all warranties with respect to the contest. The contest and prizes are provided "As Is" and "As Available".