

HARI MERDEKA & HARI MALAYSIA CONTEST 2025

ONLINE CONTEST - TERMS AND CONDITIONS

ORGANISER & ELIGIBILITY

1. This Hari Merdeka/Hari Malaysia Contest 2025 ("Contest") is organised by SME Bank ("Organizer") and is open to all Malaysian residents aged 12 and above with a valid MyKad.
2. The following groups are not eligible to participate in this Contest;
 - a) Employees of the Organiser, including its affiliated and related companies, and their immediate family members (children, parents, siblings, and spouses); and/or
 - b) Representatives, employees, servants and/or agents of the Organiser's advertising and/or promotion service providers (including its affiliated and related companies), and their immediate family members.

DURATION

1. This Contest runs from 25 August to 7 September 2025, Malaysian time ("Duration").
2. The Organiser reserves the right to amend the Duration at any time, by notice at the Organiser's website or Facebook page before the change / replacement take effect. Entries submitted outside of the Duration will be disqualified.

SUBMISSION OF ENTRIES & QUALIFYING CRITERIA

1. Participants must;
 - Post an inspiring photo and short story of a business owner or entrepreneur they know who reflects one of the campaign pillars (*Harapan, Nilai and Kemajuan*)
 - Entries are limited to 100 words.
2. By participating in this Contest, participants agree to abide by these Terms and Conditions, SME Bank's Privacy Policy, and the decisions made by the Organiser.
3. The winners will be selected at random and notified via the email address provided on 11 September 2025.

PRIZES

1. A total of six (3) participants with eligible entries will be selected at random. Each winner will receive two (2) prizes. Participants may submit multiple entries, but are eligible to win a maximum of two (2) prizes during the Contest Duration.
2. The Prizes for this Contest include:

Number of Winners	Prize
3	<ol style="list-style-type: none">1. Digital Voucher worth RM4002. Exclusive SME Bank corporate gifts

PRIZES REDEMPTION

1. The winner will be notified via the email address provided on 12 September 2025.
2. The Organizer will attempt to contact each winner via email twice.
3. If the winner does not respond within fourteen (14) days from the date of the second email, the prize will be forfeited. The Organiser reserves the right to select and notify a replacement winner.
4. The Organiser reserves the right to substitute any of the prize with another items of equivalent value without prior notice. All prizes are provided "as is" basis and are not exchangeable for cash, credit, other items or voucher, in part or in full.
5. All winners must comply with the Contest Terms and Condition.
6. The Organiser reserves the right to substitute prizes of similar value or a different model from time to time without prior notice. All winners must adhere to any third party terms and conditions attached to the prizes, if any.

LIABILITY & RESPONSIBILITY

1. Participants assume full liability and responsibility for any, injury, damage, claim or accidents (including death) that may occur as a result of participation in this Contest.
2. And expenses incurred to participate in this Contest and/or to redeem the prize are solely the responsibility of the participants.
3. The Organiser is not responsible for technical issues that prevent any individual from participating in this Contest.
4. Unless prohibited by law, the Organizer makes no warranties regarding the outcome of this Contest and does not guarantee any specific results from participation.

RIGHTS OF THE ORGANISER

1. By submitting an entry, all participants agree and acknowledge that all intellectual property rights thereto shall belong to the Organiser. The Organiser has the exclusive right to use, edit, modify and publish the entries and publish the names of the participants, in any way it deems fit for any advertising, promotional or other purposes without compensation or further notice.
2. The Organiser reserves the right to modify, suspend or cancel this Contest in the event of technical issues or other circumstances beyond its control.
3. The Organiser reserves the right, to disqualify any participant that is found or suspected of tampering with the Contest or violating these Terms and Conditions, and take legal action if necessary.

OTHER TERMS & CONDITIONS

1. These Terms & Conditions are available in English and Bahasa Malaysia. However, in the event of any discrepancies, the English version shall prevail.
2. The decisions of the appointed judges are final and no correspondence will be entertained.
3. By participating in this Contest, participants agree to these Terms & Conditions, and the decisions of the Organiser.
4. Any changes, additions, cancellations or amendments to these Terms and Conditions shall be communicated with 21 days' prior notice before they take effect.

PERSONAL DATA

By participating in this Contest, participants hereby voluntarily gives express consent to the Organizer and/or its affiliates, to use the personal data and information, such as name, MyKad number, mailing address (as per the MyKad), mobile phone number, email, for purposes relating solely to the Contest.

Participants have the right at any time to;

- a) Withdraw their consent for the use of personal data;
- b) Request for any correction/update of personal data;
- c) Raise inquiries regarding the use of personal data by contacting the Organiser via "Private Message" on the Organiser Facebook page.