



ONLINE CONTEST TERMS AND CONDITIONS

ORGANISER & ELIGIBILITY

1. This Kembara Raya Tok Wi Online Contest is organised by SME Bank and is open to all Malaysian residents with a valid MyKad aged 12 and above
2. The following group of persons shall not be eligible to participate in this Contest;
 - a) Employees of the Organiser [including its affiliated and related companies] and their immediate family members [children, parents, brothers and sisters, including spouses]; and/or
 - b) Representatives, employees, servants and/or agents of advertising and/or promotion service providers of the Organiser [including its affiliated and related companies], and their immediate family members [children, parents, brothers and sisters, including spouses].

DURATION

1. This contest will run from 1st April 2024 to 19th April 2024 Malaysian time.
2. The Organiser reserves the right to amend the Contest Period at any time. All entries received outside the Contest Period will be disqualified.

SUBMISSION OF ENTRIES & QUALIFYING CRITERIA

1. Participants are then required to;
 - a) Watch Kembara Raya Tok Wi until the end.
 - b) Answer all questions in the surveymonkey link.
 - c) Steps in section 1(a) and (b) must be fulfilled within the contest duration period.
2. By participating in this Contest, participants agree to be bound by this Contest Rules & Regulations, terms and conditions of SME Bank's Privacy Policy and the decision of the Organiser.
3. The winner will be chosen at random and notified via the email address provided on 24 April 2024.

PRIZES

1. 5 participants with the right or closest answer will be chosen at random and will each win one [1] prize. Each participant can submit more than one (1) entry, but they are eligible to win one (1) prize within the contest duration.
2. The Prizes for this Contest consist of the following:

Number of Winners	Prize
5	Lazada Voucher worth RM200

PRIZES REDEMPTION

1. The winner will be chosen at random and notified via the email address provided on 24 April 2024.
2. SME Bank will make two attempts to contact the winner via email.
3. If the winner does not respond to the emails informing them of their win within 14 days of the second email, they forfeit their right to the prize, and SME Bank reserves the right to select and notify a new winner.
4. The Organiser reserves the right in its sole discretion to substitute any of the prizes with items of equivalent value, at any time without prior notice. All prizes are given on an "as is" basis and are not exchangeable for cash, credit, other items or voucher, in part or in full.

5. All winners have to abide to the Terms and Condition of the Organiser of this contest.
6. SME Bank reserves the right to change / substitute any prize with another prize of similar value or a different model from time to time without prior notice, before the change / replacement is enforced. All winners must abide by the terms and conditions of the parties arranging and/or providing for the prizes and the terms and conditions attached to the prizes, if any.

LIABILITY & RESPONSIBILITY

1. Participants shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in this Contest.
2. And expenses that are incurred to participate in this Contest and/or to redeem the prize is the sole responsibility of the participants.
3. The Organiser is not responsible for technical problems that prevent any individual from participating in this Contest.
4. Unless prohibited by law, the Promoter in its absolute discretion may refuse any warranty of any kind. Organizers cannot guarantee and does not promise any specific results from use of this page.

RIGHTS OF THE ORGANISER

1. By submitting your entries for this Contest, all participants agree and acknowledge that all intellectual property rights thereto shall belong to the Organiser. The Organiser shall have the exclusive right to use, edit, modify and publish the entry submitted by all the participants, publish the names of the participants, in any way it deems fit for any advertising, trade, promotional purpose and for any other reason whatsoever, without any further notice to the participants and the participants shall not claim ownership or any payment or compensation on the materials. For the avoidance of doubt, the submissions will not be edited for judging purposes.
2. The Organiser reserves the right to modify, suspend or cancel this Contest in the event that it becomes incapable of running as planned, technically interfered or corrupted, including but not limited to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures, or any other causes beyond the control of the Organiser, despite the best efforts of the Organiser.
3. The Organiser reserves the right, in its sole discretion, to disqualify any participant that is found or suspected of tampering with the Contest submission process, the operation of this Contest or to be in violation of the Conditions of Use applicable to the Page. The Organiser reserves the right to pursue legal action against any individual it believes has undertaken fraudulent activities or other activities harmful to this online Contest, the Contest submission process and/or the Page.

OTHER TERMS & CONDITIONS

1. Terms & Conditions are available in English and Bahasa Malaysia. However, if there are any discrepancies or so, the Terms & Conditions in English to be used as reference.
2. The Judges' decisions are final and no correspondence thereon will be entertained.
3. By participating in this Contest, participants agree to be bound by these Contest Rules & Regulations, and the decisions of the Organiser.
4. Any changes, additions, cancellations or amendments to these Terms and Conditions shall be valid and binding on the customers and shall be deemed to be brought to the customer's knowledge by giving 21 days notice before the change / replacement take effect/

PERSONAL DATA

By participating in this Contest, participants hereby voluntarily gives express consent to SME Bank 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, ['Personal Data'] as provided to the Organiser.

Usage of Personal Data will be reasonable as to the purposes of this Contest only.

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 any questions regarding the use of Personal Data by contacting SME Bank via "Private Message" on the SME Bank Facebook page.