

TERMS AND CONDITIONS OF THE 'YEAR-END GIVEAWAY' CONTEST ("TERMS AND CONDITIONS")

1. The "Year-End Giveaway" contest ("**Contest**") is organised by BigPay Malaysia Sdn Bhd ("**Organiser**"). The full contest period is from 03.12.2018 to 04.01.2019 ("**Contest Period**") but will run weekly ("**Weekly Entry**") and winners will be picked each week.
2. The Contest is open to BigPay Cardholders ("**Contestants**"). Contestants are eligible for one (1) contest entry to be eligible for the weekly prizes ("**Weekly Prize**").
3. During the Weekly Entry, Contestants must refer two (2) people who must sign up and register for the BigPay card ("**Referees**"). In order for the Contestants to be eligible for the Weekly Prize, Referees must **at least** download the BigPay app and enter the Contestant's referral code which will be validated by the Organiser.
4. Winners will be randomly chosen on a weekly basis for the Weekly Prize and announced every Friday of the respective week via email or EDM. If the weekly winners cannot be contacted or do not claim the Weekly Prize within three (3) days of notification, the Organiser reserves the right to withdraw the said prize from the winner and pick a replacement winner(s). A Contestant who has already won a Weekly Prize shall not be eligible to win another prize.
5. The Weekly Prizes are as stated from time to time by the Organiser and no cash or other alternatives will be offered. The Weekly Prizes are **not** transferrable and **cannot** be redeemed for cash. The quantity and type of the Weekly Prize(s) may vary per week (or at any time) and are determined at the sole discretion of the Organiser. Weekly Prizes are subject to availability and the Organiser reserves the right to substitute any prize with another of equivalent value without prior notice. The Organiser will not entertain any dispute regarding the quantity or type of the Weekly Prize(s).
6. The Organiser reserves its absolute right to cancel, terminate and/or suspend the Contest without reason and/or any prior notice. For the avoidance of doubt, cancellation, termination or suspension of the Contest by the Organiser shall not entitle Contestants, BigPay Cardholders, Referees or any other party to any claim against or for compensation from the Organiser for any losses, damages, costs or expenses suffered or incurred as a direct or indirect result of the act of cancellation, termination and/or suspension.
7. By entering the Contest, all Contestants are deemed to have agreed to be bound by and subjected to the Terms and Conditions herein and any additional terms and conditions stipulated by the Organiser from time to time. These Terms and Conditions shall prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional or advertising materials for the Contest. The Organiser reserves the absolute and sole right to vary, delete or incorporate any changes, revisions, additions or new terms to these Terms and Conditions (wholly or in part) from time to time and at any time without any prior notice. The Organiser's decisions in relation to all aspects of the Contest (including determining if the Contestant is a BigPay card user) is final, binding and conclusive under all circumstances and no complaint, dispute or dissatisfaction from any Contestant, BigPay Cardholders or any other party will be entertained.
8. By entering the Contest, the Contestants hereby acknowledge and agree that their images, names and/or personal details may be used by the Organiser for marketing and promotional purposes at any time whatsoever, and the Contestants shall not be entitled to claim for any fees or compensation for the same.
9. The Organiser shall bear no responsibility for any damage, loss (including but not limited to direct, indirect and consequential loss), liability, injury or disappointment incurred or suffered by the Contestants in connection with this Contest.
10. In the event of any inconsistency, conflict, ambiguity or discrepancy between the English version and any other languages of these Terms and Conditions, the English version shall prevail at all times.
