

CONTEST TERMS AND CONDITIONS (“Terms and Conditions”)

Organisers & Eligibility

1. This “#JanganKenaScam Stay Safe Online Challenge” (“Contest”) is jointly organised by the Association of Banks in Malaysia (“ABM”) and the Association of Islamic Banking and Financial Institutions Malaysia (“AIBIM”). ABM and AIBIM shall be referenced herein as “the Organisers”.

This Contest is open to all residents of Malaysia (including Malaysian citizen and PR holders, who are granted the right to live in Malaysia indefinitely) aged 18 years old and above as of 3 October 2024 (each a “Participant” and collectively, the “Participants”) who have an existing bank or e-wallet account during the Contest Period. By joining this Contest, the Participant acknowledges that the Contest is in no way sponsored, endorsed, or administered by Apple, Samsung, Dyson and/or any other brands, unless stated otherwise.

2. The following persons are not eligible to participate in this Contest:
 - (i) employees (and their immediate family members) of the Organisers; and/or
 - (ii) representatives and employees (and their immediate family members) of the Organisers’ associates (which include vendors, agencies and members banks).

Contest Period

1. This Contest will run from 3 October 2024 (12:00 a.m. MYT) until 30 November 2024 (11:59 p.m. MYT) (“Contest Period”).
2. All entries received outside the Contest Period will automatically be disqualified for the purposes of the Contest.
3. The Organisers reserve the right at its absolute discretion to vary, end, or extend the Contest Period without prior notice.

Entry Criteria

1. Participants are required to complete the challenge hosted on <https://www.jangankenascam.com>.
2. Participants will only be required to submit the entry once to participate in the Contest.
3. Only submissions of entries by Participants who submit (i) their full name (as per MyKad/MyPR/MyTentera/Passport or other official identification document); and (ii) valid email address or telephone number, will be accepted.

How to Participate

1. Each entry must be accompanied by the completion of the task or tasks assigned by The Organisers.
2. How to Participate:

Each complete entry must contain the following information, failing which the entry will automatically be disqualified without notice:

- Participant must go to www.jangankenascam.com/ and play the “Pressure Test Game”. Participants must finish the entire journey of the game to qualify to submit an entry.
 - Fill in the details such as full name (as per MyKad/MyPR/MyTentera/Passport or other official identification document), email address and/or contact number. It is not compulsory for Participants to fill in their contact number so long as the email address provided is valid.
 - Click “Submit” to submit the entry.
3. Each Participant may not submit more than ONE (1) valid entry. Each ONE (1) email address is eligible as ONE (1) valid entry regardless of their performance in the game. Each email address can only be used once. Participants’ entries will be disqualified if the same email address is used more than ONE (1) time during the Contest Period.

Selection of Winners

1. Winners will be selected after the end of the Contest Period. Such winners will be selected by the automated selection system based on the number of eligible entries received during the Contest Period (“Winners”). A randomiser system will be used for automated selection process but the Organisers reserve, at all times, the final right to determine the method/system to be used to select winners of this Contest.
2. Each Participant is only eligible to win a maximum of ONE (1) prize throughout the Contest Period.
3. All Winners will be informed via e-mail based on the contact information provided during their submission process. In the event that the Winner(s) cannot be contacted (via e-mail or any other communication channels deemed suitable by the Organisers), the Organisers reserve the right to select the next Winner.
4. Winners must claim their prizes on the specific date(s) provided by the Organisers within TWO (2) weeks after being notified by the Organisers (via e-mail or any other communication channels deemed suitable by the Organisers), unless advised otherwise. In the event the Winner(s) fails to claim their prize(s) within the stipulated period, the

Organisers reserve the right to forfeit the prize(s) and award the prize(s) to another Winner(s). Winners must reply to the Organisers (via e-mail or answer the call) and provide a valid address and identification document to redeem/receive their prizes.

5. The list of Winners will also be announced/published on the JanganKenaScam Official Instagram Page, within EIGHT (8) weeks after the end of the Contest Period.

Contest Prizes (“Prizes”) & Redemption

Prize category	Prize	Total Contest Winner
Grand Prize	Apple iPhone 16 (128GB)	1
Top Prize	Dyson V8 Slim™ Fluffy+	1
Top Prize	Samsung Galaxy Watch6 Bluetooth 44mm - SM-R940N	1
Top Prize	Poh Kong 999.9/24K Gold Bunga Raya Gold Bar (2G)	1
Top Prize	Nintendo Switch Lite	1
Consolation Prizes	Shopee RM50 Gift Card E-Voucher	15

- A total of twenty (20) Prizes to be won.

1. Images of the Prizes shown in any promotional materials, advertisements, publicities and other materials relating to this Contest are solely for illustrative purposes only and may not depict the actual prizes.
2. Prizes are subject to the terms and conditions set by the Organisers. The Organisers and their agents are not responsible for any and all liabilities arising from any deferment, cancellation, delay or changes to the Prize(s) details or any unforeseen circumstances beyond the reasonable control of the Organisers and for any act or default by any vendor or third party supplier.
3. Unless stated otherwise, the prizes shall be sent to the address provided by the Participant when the Organisers contact the Winner by email address or phone number provided, no later than EIGHT (8) weeks after the Winners announcement has been made or within the time notified by the Organisers.

4. The Organisers shall not be liable for any transportation costs in connection with the redemption and/or delivery of the Prizes. Any additional costs, duties, taxes and/or incidental expenses or charges imposed in respect of the prizes are solely borne by the Winner unless stated otherwise.
5. The Prize redemption is subject, always, to the availability of the prizes which the Organisers will notify Winner from time to time. The Organisers reserve the right at its absolute discretion to substitute any of the Prizes with that of similar value, at any time without prior notice. All Prizes are given on an “as is” basis.
6. Prizes cannot be exchanged for cash, credit, other items, or vouchers in part or in full (if any).
7. The Prizes provided by third parties shall be, where applicable, governed by the terms and conditions of the third party and shall be accepted and/or used entirely at the risk of the Winners. The Organisers assume no liability in relation to the prizes provided by such third parties, including for any acts or omission of the third parties.
8. Prizes are non-transferable.
9. For verification purposes during or before the redemption of the Prizes, Winners are required to submit valid identification document (i.e. MyKad/MyPR/MyTentera/Passport or other official identification document) during or before the redemption of the Prizes.
10. Winners must respond to the Organisers within the time specified and notified by the Organisers (via e-mail or any other communication channels) after the end of Contest Period. In the event any of the Winners (or the nominated representative) fails to respond to the Organisers within the stipulated time, the Organisers reserve the right to forfeit the Prizes and award the Prizes to another Winner at its absolute discretion. All Winners must present a valid identification document to redeem/receive their prizes. In the event that the prize is mailed/ shipped by the Organisers, Winners must present a valid address when they are contacted by the Organisers.
11. Winners that require a representative to claim their Prizes on their behalf must ensure that their representative provides a letter of authorisation issued by the Winner along with a copy of the Winner’s and the representative’s valid identification document.

Rights of the Organisers

1. By participating in this Contest, the Participants give consent to the Organisers to publish and use the names, photographs and images of the Participants for advertising, marketing, publicity, promotional activities and/or any other purpose as the Organisers see/deem fit in any media or platform (“Materials”) and without compensation or prior notification. Participants shall not be entitled to claim ownership or other forms of compensation on the Materials.

2. The Organisers reserve the right to modify, withdraw, cancel, terminate, suspend or delay the Contest at its discretion.
3. The Organisers at their sole discretion may remove and/or disqualify any Participant and/or entries (at the Organisers' discretion) if such Participant is found or is suspected of cheating/hacking/tampering with the Contest submission process, the operation of this Contest or is in violation of any of the terms and conditions of the Contest.
4. The Organisers reserve the right to amend the Contest terms and conditions herein or any other terms and conditions relating to this Contest with notice.
5. In addition to these Terms and Conditions, any other order or rules of the Contest as may be stated at the website (<https://www.jangankenascam.com>), shall also bind all Participants.
6. In the event of any inconsistency between these Terms and Conditions and any terms contained in any promotional materials for this Contest, the terms and conditions contained at <https://www.jangankenascam.com/> shall prevail.
7. If there is a conflict between the Terms and Conditions in the Malay and English versions of the Terms and Conditions, the English version of the Terms and Conditions shall prevail.

Liability and Responsibility

1. Participants shall assume full liability and responsibility for any liability incurred as a result of their negligence or wilful default due to their participation in this Contest and/or redemption and/or use of the prizes, and agree to release the Organisers and their agencies from any claim whatsoever for any injury, accident, loss of life or economic loss and others.
2. The Organisers or any of their officers, employees, representatives and / or agents (including, any third party agencies/service providers engaged by the Organisers that deal with the Organisers for the purposes of this Contest) shall not be liable to the Participants or any parties for any direct, indirect, special or consequential losses or damage (including but not limited to, loss of income, profits or goodwill) or indirect damages, incidental, consequential, exemplary, punitive or special damage of any party including third parties) whether under contract, tort, negligence or otherwise arising from and/or in connection with this Contest.
3. The Organisers would like to alert the Participant to take reasonable precautions when receiving any phone calls or messages requesting for your personal information during and/or after the Contest. The Organisers would also like to advise our valued participants to contact the Organisers for verification regarding the Contest.
4. By participating in this Contest, the Participants hereby agree (i) to be bound by these Terms and Conditions; and (ii) that any decisions made by the Organisers in respect of

this Contest, including but not limited to contest terms and conditions, eligibility, criteria, winner selection and prize shall be final, conclusive and binding on each Participant.

5. The Organisers, their agencies, affiliates, sponsors and representatives and their employees shall not be liable for any damage relating to the Prizes or misuse of the Prizes, or claims, liabilities, losses or damages arising out of or in connection with this Contest.
6. These Terms and Conditions are governed by Malaysian laws and subject to the exclusive jurisdiction of the Courts of Malaysia.

Privacy Notice

1. By participating in the Contest, the Participant gives their consent to and authorises the Organisers to collect, store, use, process their names and other personal particulars ("Personal Data") for the purposes of the Contest, including but not limited to announcing and publishing Personal Data, photographs and/or images of the Participant at the Organisers' website, social media channels, on <https://www.jangankenascam.com> and/or other channels as appropriate for advertising and publicity purposes.
2. By participating in the Contest, the Participant also gives their consent and authorises the Organisers to use a third-party service including but not limited to any financial institution to process the Participant's Personal Data and entries. All such third parties are contractually obliged not to use the Participant's Personal Data in any other way than that stated herein.
3. Under the laws of Malaysia, the rights of Participant include:
 - a. the right to withdraw consent for the use of Personal Data at any time by contacting the Organisers at the contact details mentioned below by providing the Organisers with the Participant's name and email address for removal of the said Personal Data;
 - b. the right to obtain a copy of the Personal Data which the Organisers hold; and
 - c. the right to correct inaccurate Personal Data.
4. Participants may refer to the website at <https://www.jangankenascam.com> or send an email to the Organisers at banks@abm.org.my and/or staff@aibim.com for any info pertaining to data protection or legal rights.
5. The Participant's Personal Data may be transferred to a place outside Malaysia, with approval from the relevant ministry if required. The Organisers will take reasonable precautions to keep Participant's Personal Data secure, and require third party processors to do the same. However, the Organisers may disclose the Participant's Personal Data if required by law, search warrant, subpoena or court order.