

This “**Campaign for Funding Societies X imSME' Nov 22**” (“Campaign”) is jointly organised by **Modalku Ventures Sdn Bhd [201601019329 (1190266X)] (“Funding Societies”)** and **Credit Guarantee Corporation Malaysia Berhad [197201000831 (12441-M)] (“CGC”)** (collectively referred as “Organisers”) and the participation shall be subject to the following **Terms and Conditions**:

Campaign Period

1. The validity period for this Campaign shall be from 01 November 2022 to 30 November 2022, both dates inclusive (“Campaign Period”), unless otherwise specified.
2. An additional one (1) month period from the expiry of the Campaign Period, i.e. up to 31 December 2022 shall be allocated for purposes of tracking the financing approval and disbursement (“Tracking Period”) subject to any extension of Campaign Period and/or changes to the requirements of Campaign.

Eligibility

3. This Campaign is open to all MSMEs (as defined hereinafter) who apply for Funding Societies’ financing products on imSME (www.imsme.com.my) during the Campaign Period (“Eligible Customer”).
4. For avoidance of doubt,
 - a) “MSMEs” refers to micro, small and medium enterprises and Malaysian individuals with valid business licenses as defined by SME Corporation Malaysia.
 - b) The Funding Societies’s financing products refer to:
 - (i) Funding Societies Micro Financing
 - (ii) Funding Societies Business Term Financing
 - (iii) Funding Societies BizFund
 - (iv) Funding Societies Invoice Financing
5. Each Eligible Customer can only receive one Reward at any one time. The MSMEs who submitted their applications in the previous campaign, Funding Societies X imSME Campaign dated 1 June 2022 until 31 July 2022 shall not be eligible to participate in this Campaign.
6. Any application on imSME which are incomplete or submitted/performed before or after the Campaign Period shall be disqualified.
7. If the Eligible Customers have more than one business ownership, they may register and apply financing individually for each business on imSME to be entitled for one Reward for each business.

Rewards

8. Eligible Customers shall be entitled to receive an interest rebate on their financing disbursed by Funding Societies (“Reward”) if they have successfully:
 - a) applied for Funding Societies’s financing product on imSME during the Campaign Period; and
 - b) the financing must be approved and disbursed prior to the expiry of Campaign Period or Tracking Period (if applicable).

Upon verification and confirmation after the Campaign Period or Tracking Period (if applicable), Funding Societies shall inform the Eligible Customers if they are eligible for the Reward through the mobile number or email provided by the Eligible Customers during registration on imSME.

9. The Eligible Customers who participated in the Campaign during the Campaign Period will be entitled to receive the Reward based on the approved and disbursed financing amount :
 - a) RM500 interest rebate for approved and disbursed financing amount above RM150,000 or
 - b) RM200 interest rebate for approved and disbursed financing amount of RM50,000 to RM 150,000 or
 - c) RM100 interest rebate for approved and disbursed financing amount below RM50,000.

10. The Reward will be sponsored and distributed by Funding Societies with an email notification, and it is non-exchangeable, non-transferable, valid for one-time interest rebate on the financing disbursed by Funding Societies (auto-deducted from the financing interest).

General Terms and Conditions

11. By participating in this Campaign, the Eligible Customers are deemed to have read, fully understood and agreed to be bound by these terms and conditions including any amendments or variations to it. These terms and conditions and Organisers' decision on all matters relating to this Campaign shall be final and binding on all the Eligible Customers and no correspondences and/or appeal in respect thereof shall be entertained.
12. Any matters which are not covered under these terms and conditions shall be solely determined by Organisers. Any letter or correspondence pertaining to the decision made by the Organisers will not be entertained.
13. Organisers shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error whilst the registration and financing application process on imSME are conducted by Eligible Customer.
14. By participating in this Campaign, the Eligible Customers hereby expressly and unconditionally consent and authorise Organisers to process and disclose their personal data or particulars with any third party and/or service provider engaged by Organisers for the purpose of this Campaign in accordance with Organisers Privacy Policy and PDPA Notice at its website. The Eligible Customers also hereby expressly and unconditionally consent and authorise Organisers to use, retain, share, publish and/or display the names, any photographs taken, any videos recorded and/or other information for current and future advertising and/or Campaign purposes in any manner it deems appropriate without any compensation.
15. The Organisers reserves the right to withdraw, cancel, terminate, suspend or extend this Campaign and to add, delete, suspend and/or vary these Campaign's terms and conditions, wholly or in part at its absolute discretion with prior written notice by way of posting on Organiser's website or any other notification method that the Organisers deems fit.
16. The Organisers reserves the right to substitute or change the Reward with a similar or lower value at its absolute discretion.
17. The Organisers shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by the Eligible Customer resulting directly or indirectly from this Campaign. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Customers or forfeiture of the Campaign shall not entitle the Eligible Customers to any claim or compensation against the Organisers or for any and all losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
18. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.