

## FAQ

### "Buy Samsung products with 0% interest rate via KBZPay Shopper Loan to win Several rewards" campaign

1. How to participate in the Campaign?  
Any KBZPay customer can participate in the campaign by sharing the MGM campaign link to friends and families. Anyone who applies the shopper loan through a shared link or from KBZPay Loan Center Page in KBZPay app can participate in the several rewards campaign by purchasing Samsung products with the KBZPay shopper loan.
2. What is the campaign duration?  
From December 2020 until February 2021 (09.12.2020 until 28.02.2021) for 3 months.
3. Who can enjoy the campaign?  
The salaried employees who are currently staying and working in Yangon/Mandalay/Nay Pyi Taw/Taunggyi/Bago/Pathayin/MawLamyine/Meiktila/ Pyay/ Pyinoolwin/Sagaing/Kyaukse/Magway.
4. What is 0% interest rate?  
There is no interest rate on loan (Normal interest rate for shopper loan is 14.5%) when you buy a selected Samsung product with KBZPay shopper loan.
5. Can I buy any item of Samsung products?  
Yes, you can buy any selected Samsung products from the items list. The list and the detailed information can be found on the KBZPay Loan Center page in KBZPay App through Samsung 0% interest rate banner. (The product list can be changed on the availability of the products)
6. How to participate in the MGM campaign by sharing the link to friends and family?  
KBZPay Shopper Loan MGM Campaign link can be shared through online or copying the link to share to the family or friends. And if the invitees applied KBZPay Shopper Loan and purchased a Samsung

product through the shared link, both of you (inviter and invitee) will get the 1,000 kyats incentives.

7. When can I participate in the spin wheel lucky draw?

You can participate in the Spin wheel (Spin to Win) after every purchase and to purchase selected Samsung Products with 0% interest.

8. What are the items for the Spin wheel lucky draw?

The spin wheel Lucky Draw Prizes for 1 month

- 1 X Samsung Galaxy Note 10 lite
- 1 X Samsung Galaxy watch 3
- 1 X 43" Samsung Smart TV FDH
- 1 X Samsung Refrigerator
- 1 X Samsung Washing Machine
- 5 X Samsung Galaxy Buds +
- Cash Back (3000 kyats)

9. What is the KNOX system in Samsung mobile phones?

Since all the Samsung mobile phones are with KNOX systems, if the customers fail to pay back the monthly installment for the shopper loan, the mobile phone will be automatically locked. It can only be unlocked once the monthly payment has been paid by the customer. The data from the phone will not be affected if the phone is locked. The automatic mobile phone locking and unlocking system will cease once the customers have made the full payment."

10. How can I know if I won the items in Spin Wheel?

You will know your winning item after you spin the wheel and the winners will receive SMS from KBZPay upon winning the prize from Spin Wheel. The customers who won 3,000 kyats cashback will be deposited to the winners' KBZPay e-wallet directly.

11. How can I claim my Spin Wheel prizes?

The winners will receive SMS from KBZPay upon winning the prize from Spin Wheel. Upon receiving the SMS message, winners will need to claim the prizes at the KBZPay Official Facebook Page (with a blue mark) the screenshot of received SMS for verification. The winning prize will be delivered within 7 working days after verifying the winner

from KBZPay. The customers who won 3,000 kyats cashback will be deposited to the winners' KBZPay wallet directly.

12. Is there any expiration on claiming the Spin Wheel prizes?

The expired date for the prizes is 28.03.2021 and if the winners cannot be contacted within 28.03.2021, the prize will be voided.