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

## Terms and Conditions:

- 1. Buy Samsung products with 0% interest via KBZPay Shopper Loan and enjoy rewards! The reward campaign is from 09.12.2020 to 28.02.2021 for 3 months.
- 2. KBZPay level-2 customers who apply Shopper Loan via KBZPay and buy Samsung Products are eligible for this campaign.
- 3. The customers who purchase the selected Samsung products with KBZPay Shopper Loan during the campaign period are eligible to participate in this campaign.
- 4. The rewards of Buy Samsung product with 0% interest rate via KBZPay Shopper Loan Campaign are reward of 1,000 Ks each for customers who invite each other successfully to buy Samsung products, the chance to play Spin Wheel (Spin to Win) after every purchase and to purchase selected Samsung products with 0% interest.
- 5. To receive the reward of 1,000 Ks after inviting each other successfully to buy Samsung products,
  - Click "Copy" from the "Buy selected Samsung products to enjoy the rewards!" page in KBZPay app to share an invitation link to your friends and families and Click "Share my link via Facebook" button to Post on Facebook. (or) Click the "Copy" button to share an invitation link to your friends via SMS.
  - Invitee clicks the link you shared
  - Invitee clicks "Join Now"
  - Invitee will have to download KBZPay if they don't have one
  - Invitee to click on 0% interest on selected Samsung product banners in the KBZPay app.
  - Invitee to choose the product to buy
  - Invitee clicks 'Apply Now' to continue to fill in the application form
  - Invitee to complete the purchase of Samsung product with KBZPay Shopper Loan
  - As soon as the Invitee (your friend) buys a Samsung product via KBZPay Shopper Loan by using the link you shared, both of you will get 1,000 Ks each.

- 6. After purchasing the selected Samsung products with KBZPay Shopper Loan, customers can enjoy the spin wheel in the KBZPay app. The lucky draw prizes in one month are as follows,
  - 1 X Samsung Galaxy Note 10 lite
  - 1 X Samsung Galaxy watch 3
  - 1X Samsung 43" Smart TV FDH
  - 1 X Samsung Refrigerator
  - 1 X Samsung Washing Machine
  - 5 X Samsung Galaxy Buds +
  - Cash Back (3000 kyats)
- 7. 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 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. The customers who won 3,000 kyats cashback will be deposited to the winners' KBZPay wallet directly.
- 8. The prizes will be delivered to the winners within 7 working days after verification..
- 9. Any dispute arises between the winners and KBZPay, if any, will be at the sole discretion of KBZPay and KBZ bank.
- 10. KBZ Bank and KBZPay have the right to cancel and/or ban any participant who is suspected to be cheating in any form and/or manner.
- 11. Participants shall not be entitled to any indemnity as a result of such unilateral cancellation or variation of these terms and conditions.
- 12. KBZ Bank reserves the right, at any time, and without any prior notice, to terminate and/or withdraw the prize and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions.
- 13. KBZ Bank reserves the right to revise initiatives introduced in response to COVID-19 at any time, as the situation evolves.

14. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of the Union of Myanmar.