

## TERMS AND CONDITIONS

### 1. APPLICATION

- 1.1 The Terms and Conditions apply to any person who accesses and/or participates in the Campaign (as defined below).
- 1.2 By accessing and/or participating or continuing to access and/or participate in the Campaign, you ("**Participant**") signify that you have read, understood and agree to be bound by the Terms and Conditions and other guidelines and policies as may be formulated by us from time to time. The Terms of Use and Privacy Policy for the time being in force on the Presto App (as defined below) shall form part of the Terms and Conditions. You shall be deemed to have accepted such Terms of Use and Privacy Policy when accessing and/or participating in the Campaign.
- 1.3 "**We**" or "**us**" or "**our**" or "**PPSB**" means **PRESTO PAY SDN. BHD. (Company No. 795818-U)** (formerly known as **EPP SOLUTION SDN. BHD.**), a company incorporated in Malaysia and having its business address at Unit C-2-01, Level 2, Capital 3, Oasis Square, No. 2, Jalan PJU 1A/7A, Ara Damansara, 47301, Petaling Jaya, Selangor Darul Ehsan.
- 1.4 You agree to access and/or participate in the Campaign at your own risk.
- 1.5 We reserve our right to amend, revise, supplement and/or vary the Terms and Conditions at any time and from time to time by publishing the latest version of the Terms and Conditions on the Presto App. You should visit this page periodically to review the Terms and Conditions for the time being in force.

### 2. INTERPRETATIONS AND DEFINITIONS

- 2.1 In the Terms and Conditions, unless the context otherwise requires, the following words and expressions shall have the following meanings: -

<b>"Campaign"</b>	means the campaign as defined in <b>Section 1 of Appendix 1</b> hereto;
<b>"Campaign Period"</b>	means the campaign period as defined in <b>Section 2 of Appendix 1</b> hereto, or such other dates as may be revised from time to time by PPSB;
<b>"Cash Back"</b>	means rewards in the form of electronic monetary credits through Presto App as may be awarded to Participant which may be utilised by the Participant within the ecosystem of Presto App only to purchase offerings that shall not be convertible into e-money stored in the Presto Wallet;
<b>"e-money"</b>	means an electronic payment instrument which is equivalent to monetary value in cash that is stored on the Presto Wallet;
<b>"Mechanics"</b>	means the mechanics of the Campaign as described in <b>Section 3 of Appendix 1</b> hereto;

<b>“Participant”</b>	means any person who accesses and/or participates in the Campaign;
<b>“Presto App”</b>	means the “Presto” mobile application operated by PPSB;
<b>“Presto Wallet”</b>	means the digital wallet offered by PPSB which allows for use of e-money for Presto Wallet transaction on the Presto App;
<b>“Privacy Policy”</b>	means the privacy policy for the time being in force on the Presto App;
<b>“Reward”</b>	means the reward or prize as described in <b>Section 4 of Appendix 1</b> hereto;
<b>“RM”</b>	means Ringgit Malaysia, the lawful currency of Malaysia;
<b>“Special Terms and Conditions”</b>	means the special terms and conditions as described in <b>Section 5 of Appendix 1</b> hereto;
<b>“Taxes”</b>	means any current and future taxes (including sales and services tax), levies, duties, assessments or rates of whatever kind or nature;
<b>“Terms and Conditions”</b>	means the terms and conditions of the Campaign, which may be amended by PPSB from time to time without notice; and
<b>“Terms of Use”</b>	means the Terms of Use for the time being in force on the Presto App.

2.2 Any reference to **“person”** includes any individual, corporation, partnership, limited partnership, proprietorship, association, limited liability company, firm, trust, estate or other enterprise or entity.

### 3. **CAMPAIGN PERIOD AND ELIGIBILITY**

3.1 The Campaign will be organized during the Campaign Period and shall be automatically lapsed upon the expiry of the Campaign Period.

3.2 The Campaign is open to all users of Presto Wallet.

3.3 The eligibility to participate in the Campaign is personal to the Participant and the Participant shall not assign, transfer and encumber the eligibility to participate in the Campaign to any third party (whether with or without consideration).

### 4. **MECHANICS OF THE CAMPAIGN**

4.1 The Mechanics of the Campaign are as described in **Section 3 of Appendix 1** hereto.

5. **REWARD**

5.1 The Reward of the Campaign is as described in **Section 4 of Appendix 1** hereto.

6. **VARIATIONS TO THE TERMS AND CONDITIONS**

6.1 PPSB reserves all rights and may at any time vary, revise, change, amend, withdraw, substitute or remove any of the Terms and Conditions without notice.

6.2 Any such amendment shall be effective seven (7) days after the revised Terms and Conditions or any such amendment have been posted on Presto App and such revised Terms and Conditions shall be binding on the Participant.

6.3 The continued use of Presto App following seven (7) days after the posting of the revised Terms and Conditions and/or notification of any such variation, revision, change, amendments, withdrawal, substitution or removal of the Terms and Conditions shall be deemed to constitute your acceptance with no expression of any reservation by the Participant.

7. **GENERAL**

7.1 The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

7.2 The Participant shall indemnify and keep indemnified in full PPSB, its officers, directors, employees, agents and representatives against all losses, costs, expenses, damages, liabilities, fines, penalties, demands or claims of any nature whatsoever that may be suffered by or incurred by PPSB, its officers, directors, employees, agents and representatives as a result of (whether directly or indirectly) any of the following (without limitation): -

(a) any act, omission, breaches, default, negligence, mistake or fraud on the part of the Participant; or

(b) any breach of the Terms and Conditions by the Participant.

7.3 In no event shall PPSB be liable to the Participant for any losses or damages suffered or which may be suffered by the Participant in any manner whatsoever.

7.4 The Participant hereby agrees and consents to PPSB processing his/her personal data in accordance with PPSB's Privacy Policy available on the Presto App.

7.5 Appendix 1 hereto shall be read and construed and form an integral part of the Terms and Conditions. In the event of any conflict or inconsistencies between the Terms and Conditions and the terms and conditions as stipulated in Appendix 1 hereto (Including the Special Terms and Conditions), the terms and conditions under Appendix 1 hereto (Including the Special Terms and Conditions) shall prevail to the extent of such conflict or inconsistency.

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## Appendix 1

### Particulars of the Campaign

Section	Item	Remarks
1.	Campaign	Prepaid & Bill Payment Cash Back Campaign organized by PPSB on the Presto App.
2.	Campaign Period	3 <sup>rd</sup> September 2018 (00:00 hour) to 30 <sup>th</sup> November 2018 (23:59 hour).
3.	Mechanics	<p>(a) To participate in the Campaign, the Participant shall: -</p> <p>(i) make purchase of mobile prepaid reloads or game credits for the available prepaid operator using Presto Wallet or Cash Back; or</p> <p>(ii) pay phone, internet or utility bills using Presto Wallet or Cash Back.</p> <p>(b) The purchase of mobile prepaid reloads and bill payment are subject always to the prevailing permissible number of transaction and amount as specified by PPSB on the Presto App.</p>
4.	Reward	<p>(a) The Participant will be entitled to receive: -</p> <p>(i) Cash back up to 2.5% of the amount purchase of mobile prepaid reloads or game credits; and</p> <p>(ii) Cash back up to Ringgit Malaysia Two (RM2.00) only for each bill payment.</p> <p>(Collectively referred to as "<b>Campaign Cash Back</b>".)</p> <p>(b) The Campaign Cash Back will be credited into the Participant's Presto account immediately after successful purchase of mobile prepaid reloads, game credits or bill payment.</p> <p>(c) All Campaign Cash Back earned from the Campaign can be used for the purchase of Presto offerings and other services available on the Presto App.</p> <p>(d) All Campaign Cash Back earned from the Campaign shall have no expiry date.</p>

Section	Item	Remarks
		<p>(e) The Campaign Cash Back or any part of it is not exchangeable, redeemable for cash or any other prize or reward or is transferable to any third party.</p> <p>(f) PPSB reserves its sole discretion to reject any Campaign Cash Back or disqualify any Participant from participating in the Campaign, in the event (without limitation) of suspicious activities on the Participant's Presto account or breach of the Terms and Conditions and the Terms of Use on the part of the Participant.</p> <p>(g) All decisions made by PPSB are final. Any correspondence with respect to the decision so made by PPSB shall not be entertained.</p>
5.	Special Terms and Conditions	N/A

Updated on 1<sup>st</sup> November 2018