

TERMS AND CONDITIONS
MERDEKA WITH BIGPAY!

CAMPAIGN

1. In conjunction with the month of Merdeka, PTPTN will be collaborating with strategic partner, BigPay Malaysia Sdn Bhd (“BigPay”) through the **Merdeka With BigPay!** campaign that aims to encourage and facilitate PTPTN borrowers in repaying their PTPTN education loans whilst having the chance to win special rewards.
2. BigPay is engaged in the provision of financial services including but not limited to the issuance of electronic money and remittance services under the approval of Bank Negara Malaysia and operates a mobile application that comes with a prepaid Visa card that enables users to make payment transactions.
3. This campaign is also to extend a token of appreciation from both PTPTN and BigPay to PTPTN borrowers who are committed to repaying their PTPTN education loans.

CAMPAIGN PERIOD

4. The campaign starts from the 15th of August 2022 and ends on the 30th of September 2022 (both dates inclusive).
5. PTPTN and BigPay will have the rights to change or amend the duration of this campaign by giving advance notice through the PTPTN and BigPay websites, mass media, display of notices at PTPTN branches or any other means deemed appropriate within at least twenty one days (21).

QUALIFICATIONS

6. Open to **BigPay users who are PTPTN borrowers making loan repayments** during the campaign period;
7. **The determination of eligibility for the rewards** are as follows;

Category	Rewards	Number of Winners
Minimum loan repayment of RM2,000 as a one-off using BigPay account.	RM50 <i>cashback</i> and 6x points rewards which will be credited to their BigPay account.	The first 100 users during each month (August and September), limited to a total of 200 users.
Minimum loan repayment of RM200 with a debit deduction consecutively for the month of August and September using BigPay.	A single entry to win flight vouchers worth RM200 each.	20 winners during the campaign.

8. Each user is eligible to receive rewards only once for each category.
9. This campaign is only open to Malaysians with a valid National Registration Identity Card (NRIC) who have a BigPay card.
10. Users who participate in the Merdeka with BigPay Campaign! and qualify as winners will be announced on the BigPay social pages on:
Instagram: <https://www.instagram.com/bigpayme/?hl=en> and
Facebook <https://www.facebook.com/bigpaymalaysia/>
11. The winners of the campaign will receive the specified reward within 30 days after the campaign has ended.
12. Users who win flight ticket rewards must contact the BigPay Marketing Department via email bpmarketing@bigpayme.com and provide the following information:
 - a) Full name (according to the NRIC);
 - b) mobile phone number used to register with BigPay; and
 - c) email used to register with BigPay.
13. The decision by PTPTN and BigPay in relation to every aspect of the campaign including but not limited to the rewards and eligibility of users shall be deemed final and conclusive under any circumstances and no appeal or complaint from any user will be entertained.

GENERAL PROVISIONS

1. PTPTN and BigPay reserves their right to use any personal data of users in any manner and/or for any purpose as they deem fit in accordance with their respective Privacy Policy and the users are deemed to consent to such use with no monetary payment;
2. To participate in this campaign, users must be included in the eligibility criteria and meet the campaign mechanism. Unless stated otherwise by PTPTN, users do not need to sign or complete any application form to participate in the campaign;
3. PTPTN and BigPay reserves the right to amend, cancel or add to any of the terms and conditions in this campaign either as a whole by giving advance notice through PTPTN's official website, mass media, displaying notices in PTPTN branches or any other way deemed appropriate at least within twenty one (21) calendar days. Such amendments, cancellations or additions are deemed to override statements such as those contained in the advertising promotional materials related to them;

4. Users are advised to visit the PTPTN website from time to time to check the terms and conditions and take note of any changes or amendments to these terms and conditions;
5. PTPTN and BigPay reserves the right to cancel, terminate or suspend this campaign by giving advance notice through PTPTN's official website, mass media, display of notices at PTPTN branches or any other means deemed appropriate at least within twenty one (21) calendar days. For the avoidance of doubt, any cancellation, termination or suspension of this Campaign by PTPTN and/or BigPay shall not entitle any user to any claim or compensation against PTPTN and/or BigPay for any and/or total loss, cost, expense or damage incurred. or suffered as a direct or indirect effect of such cancellation, termination or suspension;
6. PTPTN and BigPay is not responsible for late, lost, incomplete, undelivered, delayed, damaged or misdirected delivery of entries whether due to error, omission, alteration, disruption, deletion, theft, destruction or otherwise;
7. PTPTN and BigPay reserves the right to cancel any participation without any notice, if it is found that the user is not eligible and does not follow the terms and conditions that have been set;
8. If the winner is found not to meet the conditions to participate in this campaign or redeem the prize awarded, PTPTN and BigPay reserves the right to cancel or take back the prize and award the same prize to another winner as determined by PTPTN and BigPay.
9. User participation in this campaign is at the customer's own risk. PTPTN and BigPay will not be responsible for any injury, loss, damage or claim as a result of such participation;
10. All terms and conditions contained in this document and also any decision made by PTPTN and BigPay regarding this campaign are final and conclusive. PTPTN and BigPay will not entertain any appeals or disputes involving decisions that have been made;
11. If there is a conflict with the terms and conditions of this campaign in the advertising, promotion, publicity and other materials related to this campaign, then the terms and conditions on the PTPTN official website are final. Any matter regarding the campaign that is not stated in the terms and conditions is at the absolute discretion of PTPTN and BigPay;
12. PTPTN and/or BigPay may use customer submissions including without limitation photographs, drawings, text, and other content or information submitted for promotional purposes (collectively referred to as "Materials"), and customer names, and/or their likenesses, for advertising, publicity and promotional purposes any PTPTN and/or BigPay goods or services, for an unlimited period worldwide without compensation, and in any media. The customer must do everything necessary for this purpose if requested by PTPTN and/or BigPay;
13. All correspondence sent to the last address according to PTPTN records is considered to have been delivered to the customer.

Note: You are advised to read and understand the full Terms & Conditions

Merdeka Campaign With BigPay!

Information updated on 15 August 2022