

Terms & Conditions

DL SAPOTLOKAL (the “**Campaign**”) is exclusively open to any customers who apply for SME Financing via Direct Lending, subject to the terms and conditions stated below:

- 1) This Campaign commences from 16 September 2023 to 16 October 2023, both dates inclusive unless notified otherwise (the “**Campaign Period**”).
- 2) Qualification:
 - i. Customers must submit their SME Financing application to Direct Lending directly during the Campaign Period through the means and methods specified by Direct Lending, with full and completed documentations (i.e. copy(ies) of NRIC, latest 6-month bank statements and completion of application form) (“**Qualifying Application**”); and
 - ii. The Qualifying Application must be subsequently **approved & disbursed** by Direct Lending and/or its financier partner(s), where such approval & disbursement is subject to the relevant terms and conditions, policies, and completion of legal documentation deemed necessary by Direct Lending and/or its financier partner(s) (“**Qualified Winners**”). For the avoidance of doubt, the approval and disbursement may not need to happen during the Campaign Period.
- 3) A **RM200 Touch n’ Go eWallet Credit** (“**TNG eWallet Credit**”) will be rewarded to the relevant Qualified Winners, within 60 days from the Campaign’s end date (i.e. latest by 15 December 2023), on a first-come-first served basis for the first 10 winners based on disbursement date. The selected Qualified Winners will be notified by Direct Lending.
- 4) Direct Lending reserves the right to change the TNG eWallet Credit due to circumstances beyond its control and to offer an alternative of similar value. Participating customers has not provided any consideration for this Campaign and this TNG eWallet Credit is offered gratuitously by Direct Lending.
- 5) Direct Lending reserves the right to vary the terms and conditions of this Campaign without prior notice and the decision on determining the Qualified Winners is incontestable and final at the sole discretion of Direct Lending.
- 6) Upon the expiry of the Campaign Period, or upon reaching the cap of 10 winners (whichever is earlier), the Campaign will be deemed terminated and this Campaign will immediately lapse without notice.
- 7) By participating in this Campaign, the customer agrees to be bound by the terms and conditions stated herein (including any amendments, changes or variations thereto) and agree that Direct Lending’s decisions on all matters relating to this Campaign shall be final, conclusive and binding.
- 8) Direct Lending shall not be liable for any claims, losses, damages, or costs incurred or suffered by any participants as a result of your participation in this Campaign.
- 9) 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.