

Terms & Conditions

GOLD BAR FIESTA (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 November 2023 to 31 December 2023, both dates inclusive unless notified otherwise (the “**Campaign Period**”).
- 2) **Eligibility:** This Campaign is open to all Malaysians who have successfully submitted 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**”).
- 3) **Mechanics:** Each Qualifying Application will be awarded one (1) lucky draw entry during the Campaign Period. Up to 10 winners of this Campaign will be selected via an automated selection system (“**Lucky Winners**”) by Direct Lending. For the avoidance of doubt, multiple Qualifying Applications under same registered company or business name will be only awarded one (1) lucky draw entry.
- 4) A **0.5g 999 Habib Gold Bar** (“**Gold Bar**”) will be rewarded up to 10 Lucky Winners, within 60 days from the Campaign’s end date (i.e. latest by 29 February 2024). The selected Lucky Winners will be notified by Direct Lending. The prizes are non-transferable and are not exchangeable for cash or vouchers.
- 5) Direct Lending reserves the right to change the Gold Bar 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 Gold Bar is offered gratuitously by Direct Lending.
- 6) 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.
- 7) 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.
- 8) 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.
- 9) 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.
- 10) 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.