

Carsome x RHB Young Professional Program 2024 (“Promotion”)

Terms and Conditions

This Promotion (details of which are set out below) is available only to Eligible Customers who meet the Promotion Qualifications during the Promotion Period only.

Promotion Information Details:

1.	Organizer	Carsome Certified Sdn Bhd (202101006178)														
2.	Promotion Description	<p>i. This Promotion shall only be applicable towards selected Carsome Certified Vehicles (“Carsome Certified Vehicle”) equal or less than five (5) years of Vehicle age from date of manufacture as listed on the Organizer’s platform which can be accessed via the following link:</p> <p><https://www.carsome.my/carsome-certified>.</p>														
3.	Promotion Period	1 st March 2024 – 30 th September 2024 (all dates inclusive)														
4.	Eligible Customers	<p>i. In order to be eligible, customers must successfully fulfill and satisfy the following requirements:</p> <ol style="list-style-type: none"> a. an existing student on accreditable education institution or working adults aged between 18 to 30 years old, OR b. an employee of any local public University (University Awam) of Malaysia with no age limit; AND c. possessed a minimum of Diploma or equivalent academic qualification for courses recognised by Malaysian Qualifications Agency (“MQA”) AND d. apply RHB Vehicle Financing-i (Variable Rate) and successfully disbursed during the Promotion Period. 														
5.	Promotion Qualifications	<p>Eligible Customers shall be entitled to receive the following benefits (“Promotional Benefits”):</p> <p>A. <u>PROMOTIONAL BENEFITS</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Details</th> <th style="text-align: center;">Board Rates</th> <th style="text-align: center;">Special Rates (“Promotion Rate”)</th> <th style="text-align: center;">Promotion Gift (“Gift”)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Profit Rate</td> <td style="text-align: center;">From BR + 2.29%</td> <td style="text-align: center;">From BR + 1.54%</td> <td rowspan="3" style="vertical-align: top;">First Ninety-Five (95) Eligible Customers with a financing amount of Ringgit Malaysia Thirty Thousand (RM30,000) and above will be entitled for a RM50 worth Petronas Gift Card upon the disbursement.</td> </tr> <tr> <td style="text-align: center;">Illustration: Financing amount RM50,000.00</td> <td style="text-align: center;">As low as (equivalent) 3.32%* flat p.a</td> <td style="text-align: center;">As low as (equivalent) 2.88%* flat p.a</td> </tr> <tr> <td style="text-align: center;">Tenure: 108 Months</td> <td style="text-align: center;">Monthly Payment: RM602.00</td> <td style="text-align: center;">Monthly Payment: RM583.00</td> </tr> </tbody> </table> <p>Note: RHB Base Rate as of 8 May 2023 is 3.75%.</p>	Details	Board Rates	Special Rates (“Promotion Rate”)	Promotion Gift (“Gift”)	Profit Rate	From BR + 2.29%	From BR + 1.54%	First Ninety-Five (95) Eligible Customers with a financing amount of Ringgit Malaysia Thirty Thousand (RM30,000) and above will be entitled for a RM50 worth Petronas Gift Card upon the disbursement.	Illustration: Financing amount RM50,000.00	As low as (equivalent) 3.32%* flat p.a	As low as (equivalent) 2.88%* flat p.a	Tenure: 108 Months	Monthly Payment: RM602.00	Monthly Payment: RM583.00
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		<p>*Offered rates vary depending on financing tenure and based on Eligible Customer commercial credit assessment which still subject to the approval of RHB Islamic Bank Berhad (“RHB”).</p> <ol style="list-style-type: none"> 1. Eligible Customers who wish to qualify for the above will be required to submit the following documents: <ol style="list-style-type: none"> a. Latest 3 months’ payslip with the salary crediting statement; b. Employment Letter/ Employer Confirmation/ Letter of Offer or c. Latest Interim EPF Statement; d. Any other additional income or applicable documents as required at the absolute discretion of RHB which includes amongst others a guarantor’s agreement. <p>B. GIFT</p> <ol style="list-style-type: none"> 1. For Eligible Customer that obtained and accepted the letter of offer from RHB for a financing sum not lower than Thirty-Thousand-Ringgit Malaysia (RM30,000.00) shall be entitled to the Gift, subject to Petronas’s terms and conditions. 2. For the avoidance of doubt, Promotional Benefits shall only be made available to Eligible Customers with a successful booking and auto finance application submission to RHB who subsequently successfully completed the sale and purchase of their selected Carsome Certified Vehicle with the disbursement of RHB Vehicle Financing-i within the stated Promotion Period.
6.	How will it be provided?	<ol style="list-style-type: none"> i. Promotional Benefits shall be given to the Eligible Customers upon on the Eligible Customers completed the purchase of Carsome Certified Vehicle, and the execution of the Letter of Offer issued by RHB, subject to final approved Terms and Conditions for the financing application. ii. FULFILMENT OF GIFT <ol style="list-style-type: none"> a. RHB will contact the Eligible Customer(s)’ via phone (the telephone numbers’ as available in the RHB system). b. In the event that RHB is unable to get through the Eligible Customer(s)’ due to any reason whatsoever such as the being out of coverage, unanswered, engaged or out of service, RHB will then make another two (2) attempts to contact the Eligible Customer(s)’ within four (4) hours. If such attempts are unsuccessful, RHB hereby reserves the right to select the next Eligible Customer(s) where the same process of selecting the customer will be repeated. c. The Gift will be delivered to the Eligible Customer(s) within one (1) month after disbursement for each month period via courier to the customers’ correspondence address or any method deemed fit by RHB. d. The Eligible Customer(s) shall be responsible for ensuring the correspondence address and/or contact details registered with RHB are correct and updated. e. RHB shall not be responsible to the Eligible Customer(s) for any loss suffered in the event that the Eligible Customer(s)’ mailing address and/or contact details in RHB’s record is not current or correct. f. Any Gift which is rejected or cannot be delivered for any reason whatsoever shall be deemed to be rejected by the Eligible Customer(s) and shall forthwith be forfeited by RHB and RHB will not entertain any request to redeliver the Gift. g. The Gift is based on a first come first served basis. h. Every Eligible Customer(s) is entitled to one (1) Gift only throughout the Promotion Period.
7.	Special Promotion	<ol style="list-style-type: none"> i. This Promotion shall be applicable with other ongoing promotions that offer discounts on the purchase price of any Carsome Certified Vehicle.

<p>Terms</p>	<ul style="list-style-type: none"> ii. For Promotion Benefit offered by RHB, RHB and/or its appointed vendor, supplier or agent may substitute the Promotional Benefits with another reward of similar value or specification by giving sufficient prior notice with reason(s) for such substitution in the manner of, (1) by mailing such notice and the reason(s) for such variation, suspension or termination to the Eligible Customer(s); or (2) by sending such notice and the reason(s) for such variation, suspension or termination by SMS (Short Message Service) or Electronic Direct Message (EDM) to the Eligible Customer(s); or (3) by displaying such notice and the reason(s) for such variation, suspension or termination at RHB's branches or website. iii. The Promotional Benefits cannot be transferred to any third party and cannot be exchanged for cash, credit or any other form of monetary payment. iv. The sale and purchase of any Carsome Certified Vehicle shall be further subjected to additional terms and conditions and transactional documents that shall be determined by the Organizer. v. Notwithstanding anything to the contrary contained within this Promotion and its Terms and Conditions, the Eligible Customers understands and acknowledges that the Promotional Benefits, in particular the Promotion Rate shall be subject to further due diligence and approval by RHB. vi. The Organizer reserves the unequivocal right to revoke and cancel any submitted application of the Promotion at any stage, in the event it is discovered that the Eligible Customer has provided false or inaccurate information or the Eligible Customer through deliberate act or omission, causes harm to the overall interests of the Organizer without further notice or liability. vii. The visuals of the Gift and all other items shown in all materials and publications related to the Promotion and on the Organizer's website are for illustrative and decorative purposes only and do not form part of the Gift. viii. The Eligible Customer is not allowed to choose the colour or design of his/her Gift (if the Gift is a good). ix. RHB is not responsible for the condition or any loss or deterioration of or damage to the Gift once accepted by the Eligible Customer(s). The Eligible Customer(s) are advised to check the condition of their respective Gift before accepting the same (if the Gift is a good). x. Eligible customer is liable for all taxes and other fees and charges levied against him/her under the applicable laws, if any, for the acceptance of his/her Gift. xi. Unless there is any manifest (obvious) error, RHB's decision on all matters relating to the Promotional Benefit is final, conclusive, and binding against the Eligible Customer(s). <p>These Terms and Conditions are to be read together with the terms and conditions of the RHB Vehicle Financing-i which is deemed to be embedded in the RHB Vehicle Financing-i (Variable Rate) Agreement or the Eligible Customer(s) may refer the Product Disclosure Sheet of RHB Vehicle Financing-i which is available on RHB website via www.rhbgroup.com/files/islamic/financing/auto-loan/PDS_VFi_VR.pdf</p>
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Promotion Terms and Conditions:

This Promotion is as specified in the Promotion Information Details above and is strictly made available to the Eligible Customers who meet the Promotion Qualifications during the Promotion Period and is subject to the following terms and conditions (“Terms and Conditions”):

1. The Organizer reserves the right to amend or extend the Promotion at any time they deem fit. The Organizer may engage their Affiliates in order to assist the Organizer with the execution of the Organizer’s roles and responsibilities pursuant to this Promotion. For purposes of this Promotion, the term "Affiliate" shall mean any entity, individual, firm, or corporation, directly or indirectly, through one or more intermediaries, controlling, controlled by, or under common control with the Organizer.
2. The Promotion is only applicable during the Promotion Period. Any customer who does not meet the Promotion Qualifications and is not an Eligible Customer is not entitled to the Promotion.
3. In the event this Promotion involves vendors, merchants, and/or third-party providers (“Merchant”) the relevant participating Merchant reserves the right to revise its terms and conditions without prior notice. Eligible Customers’ participation in the Promotion shall be further subjected to the participating Merchant’s terms and conditions.
4. By participating in this Promotion, all Eligible Customers will be deemed to have read, understood and expressly agreed to be bound by the Terms & Conditions of this Promotion as stated herein and any additional terms and conditions stipulated by the Organizer (as may be applicable) including the decisions of the Organizer in all matters related thereto.
5. All personal information provided by the Eligible Customers is subject to the Organizer’s Privacy Policy (details of which are available at https://www.carsome.my/privacy_policy). Amongst others, the Eligible Customers agree to provide consent for the Organizer to collect, record, hold, store, use and disclose their personal information for purposes which are necessary or related to their participation in the Promotion and agree to grant the Organizer the absolute and unrestricted right to modify, use and publish any still or moving images of the Eligible Customers for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
6. The Organizer shall have the full discretion to determine (a) the eligibility of the Eligible Customers in relation to taking part in the Promotion; and (b) for any terms not specifically mentioned herein. The Organizer reserves the right to change or amend the Promotion mechanics, incentives, rewards, and the Terms & Conditions any time without any prior notice to the Eligible Customers.
7. The Organizer reserve the absolute right to cancel, terminate or suspend the Promotion with or without any prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension by the Organizer shall not entitle the Eligible Customers to any claim or compensation against the Organizer for any and/or all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
8. The Eligible Customers acknowledges and agrees that in relation to this Promotion, neither the Organizer nor their Affiliates, agents, members, partners, employees, successors, or assigns shall be liable for claims, demands, compensation, costs, or expenses arising out of any damage or loss which may be sustained by the Eligible Customers, whether or not caused in whole or in part by the active or passive actions of the Organizer or their affiliates, agents, employees, partners, members, successors, or assigns. The Eligible Customers acknowledges and agrees to hold harmless, indemnify and defend the Organizer against any and all claims, liabilities, damages, liens and expenses (including, without limitation, reasonable attorney’s fees) arising directly or indirectly from any such occurrences in relation to this Promotion.
9. The Organizer reserves the right to refuse entry by any participant to the Promotion or to remove any participant from the Promotion given if the participant or Eligible Participants have breached any of the Terms and Conditions or provision of false or incorrect information required by the Organizer, or any reasonable circumstances deemed fit to cause harm or loss to the Organizer, without any liability for any reason and at its sole discretion.
10. The Terms & Conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representation contained in any other promotional or advertising materials for the Promotion.
11. The Terms & Conditions herein shall be governed by the laws of Malaysia.