

EITTERMS & CONDITIONS OF BOOST BANK DEBIT CARD 2% CASHBACK AND GREAT EASTERN GROUP MULTIPLE BENEFITS INSURANCE SCHEME ("GMBIS") REWARD CAMPAIGNS

This Campaign is exclusively held by Boost Bank Berhad (formerly known as Boost Berhad) (Registration No. 202301007223 (1501144-T)) ("Boost Bank") in collaboration with Great Eastern Life Assurance (Malaysia) Berhad (Registration No. 198201013982 (93745-A)) ("Great Eastern") and Axiata Digital eCode Sdn. Bhd. (Registration No. 201701000820 (1214970-T)) ("eCode") (collectively, referred to as "Partners"). By participating in this Campaign, customers of Boost Bank who meet the eligibility criteria set forth below (hereinafter referred to as "Participant") hereby agree to be bound by these terms and conditions, which shall form an integral part of and are to be read in conjunction with Boost Bank's Personal Banking Terms and Conditions, Boost Bank's Debit Card Terms and Conditions and Boost Bank's Debit Card 2% Cashback Campaign.

In the event of any conflict or inconsistency between these terms and conditions, such inconsistency shall be resolved by giving precedence in the following decreasing order: (i) the Boost Bank's Debit Card 2% Cashback Campaign, (ii) these terms and conditions; (iii) the Boost Bank's Debit Card Terms and Conditions and (iv) Boost Bank's Personal Banking Terms and Conditions.

Boost Bank reserves the right to withdraw, amend, omit, and/or vary any part or the whole of the terms and conditions of this Campaign with prior notice to the Participant and the Participant shall be bound to observe, perform and comply with the terms and conditions herein and any amendments thereof. Boost Bank's decisions in any matter in relation to this Campaign shall be final and conclusive.

Campaign Period

This Campaign is valid for a period from 1st December 2024 until 31st December 2024. Any Campaign Period extension shall be determined by Boost Bank at its sole discretion.

Eligibility

This Campaign is applicable exclusively to the Participants who fulfill or complete the criteria set out in the Campaign Mechanics below during the Campaign Period.

Important Notice:

- 1. By participating in this Campaign, you hereby acknowledge and agree to:
 - (a) the terms and conditions of the following Campaign set out below;
 - (b) the terms of our Privacy Notice and you consent to the collection, use, and disclosure of your personal information: (i) for the purposes of the Campaign; and/or (ii) in accordance with our Privacy Notice at https://myboostbank.co/privacy-notice;
 - (c) access Boost Bank's website on a regular basis to view all relevant terms and conditions (including any related notices). You must seek clarification from Boost Bank's authorised representatives if you do not understand any of these.



 In the event that you disagree with any terms, you should contact <u>support@myboostbank.co</u> to express your disagreement and decision to opt-out from this Campaign. In such instances, you have opted-out from and no longer be eligible to receive the reward under this Campaign.

Campaign Mechanics:

- 1. <u>Eligibility for 2% Cashback</u>: Participants who meet the following criteria during the Campaign Period are eligible to receive 2% Cashback on their transaction amount:-
 - (a) apply for and successfully sign up their Physical Debit Card, Virtual Debit Card or Mobile Card ("**Debit Card**") with Boost Bank for the first time;
 - (b) make physical and/or online retail purchases domestically or overseas using their Debit Card.

The 2% Cashback is credited after the successful posting / settlement of the relevant transaction ("Transaction Posting").

- 2. <u>Eligibility for Reward</u>: Participants who successfully complete the Group Multiple Benefits Insurance Scheme ("**GMBIS**") insurance form and direct debit form via an embedded website link given by Boost Bank, are eligible to the following rewards (collectively referred to as "**Reward**"):
 - (a) RM50 Boost Cashback, credited to the Participant's Boost eWallet account and be visible under the "My Partner Wallets" page in the Boost eWallet within sixty (60) working days after the second month of premium payment provided always that the Participant's assurance under GMBIS is not cancelled, suspended or terminated for any reason whatsoever; and/or
 - (b) First month GMBIS insurance premium at only RM1.88,

Subject to GMBIS insurance product eligibility requirements below:

- (i) the Participants, and / or their legal spouse aged between nineteen (19) to sixty (60) years next birthday, and their children aged between thirty (30) days to nineteen (19) or twenty-three (23) years next birthday for full-time students. For clarity, this only applies to unmarried and unemployed children; and
- (ii) Great Eastern has the right to withdraw the eligibility if the assurance is not in force within thirty (30) days once the first monthly premium has been made by the Participant, and is terminated during the free-look period, terminated with refund of premium, surrendered or lapsed for any reason whatsoever, either voluntarily or involuntarily.

Scenario	2% Cashback	RM50 Boost Cashback	First month GMBIS insurance premium at only RM1.88
i. Apply for and activate Boost Bank debit card	Eligible	Eligible	Eligible

Debit Card 2% Cash Back x GMBIS Rewards Campaigns v-26 November 2024



for the first time; and ii. Successfully complete the GMBIS insurance form and direct debit form via an embedded website link given by Boost Bank.			
Only apply for and activate Boost Bank debit card for the first time.	Eligible	Not Eligible	Not Eligible
Only successfully complete the GMBIS insurance form and direct debit form via link given by Boost Bank.	Not Eligible	Not Eligible	Eligible

^{*}Note: Participant adding his dependants (legal spouse and child) to his assurance under the GMBIS, the Participant and his dependants will be eligible for the Reward.

- 3. Additional Terms and Conditions of Campaign Mechanics
 - (a) The 2% Cashback amount is calculated to the nearest two (2) decimal points and must be a minimum of RM0.01 to qualify.
 - (b) The 2% Cashback is credited instantly to the Participant's Digital Savings Account after the Transaction Posting with potential delays in exceptional circumstances.
 - (c) Each Participant's 2% Cashback is capped at RM40.00 per calendar month, and the Participants are entitled to only one (1) Reward, during the Campaign Period.
 - (d) The Maximum Capping is reached when RM2 million is paid out for the 2% Cashback or when the total RM5 million funds allocated by Life Insurance Association of Malaysia has been fully utilised, whichever is earlier, on a first come, first serve basis. The 2% Cashback and the Reward are no longer be offered after reaching the Maximum Capping or the Campaign Period's expiry,



whichever is earlier. Boost Bank has no obligations to inform the Participant once the Maximum Capping is reached.

- (e) Cash withdrawals made at ATMs or over-the-counter are not eligible for the 2% Cashback.
- (f) The RM50 Cashback must be utilised within thirty (30) days of receipt. Any unutilised RM50 Cashback will be forfeited without further notice, and the Participants and his dependants, as the case may be, shall have no further claim whatsoever against Boost Bank, Great Eastern and/or eCode. No minimum spend is required to utilize the RM50 Cashback, but it must be utilised when making a payment transaction using Boost eWallet, subject to the eCode's Boost Terms and Conditions. The RM50 Cashback is not transferrable or exchangeable, and it is not able to be transferred out to any bank account.
- (g) The eligibility for the 2% Cashback and the Reward is further subject to Boost Bank's and Great Eastern's discretion and the other terms and conditions that may be imposed by Boost Bank and Great Eastern on the Participants.
- 4. The Participants should refer to Boost Bank's website for further information and the Boost Bank Debit Card Terms and Conditions.
- 5. For further enquiries, the Participants are encouraged to contact Boost Bank's customer support via email at support@myboostbank.co.
- 6. Other Terms and Conditions of Campaign Mechanics
 - (a) While this Campaign is conducted in collaboration with the Partners, Boost Bank shall not be liable for any actions or omissions on their part in connection with this Campaign.
 - (b) The Participants should consult the Partners their separate and relevant terms and conditions and/or product information pertaining to this Campaign
 - (c) Boost Bank shall not be held liable for any amendments, withdrawals, suspensions, cancellations, or terminations made by the Partners to their separate and relevant terms and conditions and/or products in relation to this Campaign. Participants are advised to stay informed about the Partners' separate and relevant terms and conditions and/or products.
 - (d) While Participants may receive 2% Cashbacks from Boost Bank upon meeting eligibility criteria, Boost Bank does not guarantee the receipt of Rewards from Great Eastern. The awarding of Rewards is subject to Great Eastern's eligibility criteria and approval process.
 - (e) The link provided by Boost Bank for Participants to complete and submit the necessary forms to Great Eastern may not always be available. Boost Bank does not warrant that the link will be error-free or accessible at all times during the Campaign Period.



- (f) Boost Bank does not warrant that the Partners' systems, platforms, websites, and other related services will be error-free or continuously available. Boost Bank disclaims any liability to the Participants in relation to these matters.
- (g) Boost Bank does not, in any capacity, approve or endorse the content within the Partners' campaign, products, systems, platforms, websites, or other related services. Participants are responsible for reading, understanding, and consulting with the Partners directly if they have any questions or concerns regarding these matters.

General Terms and Conditions:

- 1. The Participants should refer to Boost Bank's website for further information and the terms and conditions related to the Digital Savings Account and Boost Bank Debit Card.
- 2. Boost Bank reserves the sole and absolute right to cancel, withdraw, suspend, extend or terminate any part or the whole of the terms and conditions of this Campaign with prior notice to the Participant. For the avoidance of doubt, the cancellation, withdrawal, suspension, extension or termination by Boost Bank of this Campaign shall not entitle the Participant to any claim or compensation against Boost Bank for any losses or damages suffered or incurred by the Participant whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
- 3. The records of transaction maintained by Boost Bank and Boost Bank's decisions in any matter in relation to the Campaign shall be final and conclusive.
- 4. Boost Bank shall not be liable for any claim by the Participant or third-party claims or losses of any nature, including but not limited to, loss of profits, punitive, indirect, special, incidental, or consequential damages or for other damages and any related claims of any nature, including direct, indirect, third party, consequential or other damages resulting from or in connection with this Campaign. Boost Bank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose.
- 5. Boost Bank shall not be liable for loss or damage to property or any personal injury or loss of life resulting from or in connection with this Campaign.
- 6. The Participant acknowledges and agrees that Boost Bank reserves the rights to disqualify the Participant's participation of the Campaign if (i) the Participant is found or suspected of abuse, manipulation or tampering with the Campaign mechanics or the operation of the Campaign; (ii) the Participant is found or suspected of undertaking fraudulent activities, act of deceit, deception, cheating or other activities harmful to the Campaign; or (iii) the Participant is in breach of its obligations or any terms and conditions of this Campaign. Notwithstanding the above, Boost Bank reserves the right to reject any participation or the Participant at its discretion.
- 7. By participating in this Campaign, Boost Bank shall not in any manner whatsoever be liable or held responsible if Boost Bank is unable to perform in whole or in part any of its obligations herein

Debit Card 2% Cash Back x GMBIS Rewards Campaigns



attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any act of god beyond Boost Bank's control or due to any factor in a nature of a force majeure which is beyond Boost Bank's reasonable control.

- 8. Boost Bank and its officers, employees, representatives and/ or agents (including without limitation, any third party service providers engaged by Boost Bank for purposes of this Campaign) shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by the Participant or any third parties resulting directly or indirectly from this Campaign, and Boost Bank disclaims any liability arising from the products or services purchased by the Participant from third party merchants.
- 9. By participating in this Campaign, the Participant agrees and consents to allow its personal data to be collected, processed and used by Boost Bank in accordance with the Privacy Notice. In addition, and without prejudice to the terms set out in the Privacy Notice, the Participant agrees and consents to its personal data or information being collected, processed and used by Boost Bank for:
 - (a) purposes of this Campaign; and
 - (b) marketing and promotional activities conducted by Boost Bank, including but not limited to any form of advertising or publicity media and materials such as audio and/ or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/ or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, the Participant agrees to cooperate and participate in all advertising and publicity activities of Boost Bank in relation to this Campaign.
- 10. Boost Bank shall not be responsible or held liable in respect of technical failures of any kind, intervention, interruptions and/ or electronic or human errors in the administration and/ or processing of a transaction performed via the Boost Bank Mobile Banking (as defined in the Personal Banking Terms and Conditions) provided the same is not directly caused by Boost Bank.
- 11. Boost Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Participant failing to be entitled to the rewards under this Campaign.
- 12. Boost Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising material.
- 13. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia, and the Participant agrees to submit to the exclusive jurisdiction of the courts of Malaysia.