

**CrediBill Refer and Win 24K Gold Campaign
Terms and Conditions**

1. Introduction

- 1.1. This **CrediBill Refer and Win 24k Gold Campaign (“Campaign”)** is organized by CrediBill Sdn. Bhd. (Registration No.: 202401011945(1557795-X)) (**“CrediBill”**) and shall run from 1 June 2026 until 31 August 2026, both dates inclusive (**“Campaign Period”**).
- 1.2. These terms and conditions apply to all eligible participants.
- 1.3. Subject to the terms and conditions herein, eligible Users (as defined below) may under this Campaign, refer new Buyers (as defined below) to register and sign up with CrediBill via its jotform link. Referred Buyers who satisfy all applicable eligibility and qualifying criteria shall be entitled to a reward in the form of cashback and the eligible referrers may earn Lucky Draw Tickets (as defined below) based on Qualifying Transactions (as defined below) for a chance to win the Prize (as defined below).

2. Definition

- 2.1. Unless the context otherwise requires, the following expressions shall have the meanings assigned to them below:

“Active CrediBill Account” means a CrediBill Buyer or Supplier account that has recorded at least one (1) successful disbursed transaction within one hundred and eighty (180) days prior to the commencement of the Campaign Period.

“Buyer” means a business entity that uses or intends to use the CrediBill services in the capacity as a buyer.

“New Buyer” means a company that is newly registered with CrediBill as a Buyer during the Campaign Period.

“Qualifying Period” means the period during where Eligible Referrers may earn lucky draw tickets based on qualifying transactions which shall run from 1 June 2026 until 31 October 2026, both dates inclusive.

“Qualifying Transaction” or collectively, **“Qualifying Transactions”**, means a transaction completed via CrediBill during the Qualifying Period with a minimum invoice value of RM500.00 in respect of which CrediBill has successfully approved the transaction and disbursed the payment to the Supplier in respect of such transaction.

“User” means an individual personnel associated with an existing Active CrediBill Account as a Buyer or Supplier which was maintained prior to the commencement of the Campaign Period.

3. Eligibility

- 3.1. The Campaign is open to all buyers and suppliers in Malaysia who meet the following criteria:

- 3.1.1. Are Malaysian tax residents; and
 - 3.1.2. Operate a business in Malaysia and are registered under Suruhanjaya Syarikat Malaysia.
- 3.2. For the avoidance of doubt, the following persons and entities shall not be eligible to participate:
- 3.2.1. Any Buyer or supplier that is not a Malaysian tax residents;
 - 3.2.2. All permanent and contract employees of CrediBill and their immediate family members;
 - 3.2.3. Any vendors or third parties directly contracted by CrediBill for the execution of this Campaign;
 - 3.2.4. Any referral involving the same individual, business owner, directors, shareholders, or entities under common control or affiliation (whether directly or indirectly); and
 - 3.2.5. Any business or individual previously disqualified from a CrediBill campaign for fraud or breach of terms.
- 3.3. CrediBill reserves the right, at its sole discretion, to determine the eligibility and validity of any referral.

4. Qualifying Criteria

- 4.1. To qualify for the Campaign, the referrer must satisfy the following “**Overall Criteria**”:
- 4.1.1. The referrer must be a User of Credibill.
 - 4.1.2. The referrer must share and refer a new Buyer to register with CrediBill via its Jotform link using the referrer’s valid unique company referral code and the referrer’s own full name as stated in the referrer’s Identification Card (“**IC**”). All referral information submitted must be complete, accurate and capable of verification by CrediBill.
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- A User who meets the above criteria shall be an “**Eligible Referrer**”, and collectively, such Users shall be referred to as “**Eligible Referrers**”.
- 4.2. The referred New Buyer, upon being referred to by an Eligible Referrer must satisfy the following “**Overall Criteria**” below:
- 4.2.1. Complete registration with CrediBill within the Campaign Period, using the Eligible Referrer’s valid and unique company referral code, together with the Eligible Referrer’s full name as stated in their Identification Card (“**IC**”), at the point of registration (“**Registration Criteria**”);
 - 4.2.2. Successfully pass CrediBill’s standard business verification and onboarding checks (“**Sign-Up Approval**”). Verification is expected to take approximately around five (5) working days, subject to variation depending on operational requirements; and
 - 4.2.3. Not be an existing registered CrediBill User prior to the Campaign Period.

- 4.3. In the event the same New Buyer is referred by more than one (1) referrer, only the first valid referral code and corresponding referrer name successfully submitted in the registration form shall be recognised by CrediBill. CrediBill's records and determination in relation to referral attribution shall be final and binding.
- 4.4. CrediBill reserves the right at any time to request supporting information, declarations, identification documents, proof of business association or any other documents deemed necessary to verify eligibility, identity, referral validity, transaction legitimacy or compliance with these Terms and Conditions.
- 4.5. An Eligible Referrer who successfully refers a new Buyer that satisfies the Overall Criteria in Clause 4 shall be a "**Qualified Referrer**" (collectively, "**Qualified Referrers**"), while a new Buyer who satisfies the Overall Criteria in Clause 4.2 shall be a "**Qualified Buyer**" (collectively, "**Qualified Buyers**").

5. Cashback Mechanics

- 5.1. A Qualified Buyer who meets the Overall Criteria under this Campaign may be entitled to receive a cashback reward of up to RM200.00 ("**Cashback**") subject to the terms and conditions below:-

- 5.1.1. The Qualified Buyer shall earn RM50.00 Cashback for each Qualifying Transaction completed during the Qualifying Period, subject to a maximum Cashback entitlement of RM200.00 per Qualified Buyer.

- 5.1.2. Cashback shall be earned progressively based upon the completion of each Qualifying Transaction by the Qualified Buyer during the Qualifying Period.

For the avoidance of doubt, any transaction that is cancelled, rejected, suspended, reversed, under investigation, suspected of fraud, or for which supplier disbursement is not completed by CrediBill for any reason shall not constitute a Qualifying Transaction for the purpose of this Campaign.

- 5.2. The Cashback earned under this Campaign shall be paid to the Qualified Buyer via bank transfer to the bank account designated by the Qualified Buyer. The Qualified Buyer shall be required to provide valid bank account details and any supporting documentation as CrediBill may reasonably request, for verification and payment purposes. CrediBill shall not be responsible for any delay, failure or unsuccessful payments arising from incomplete, inaccurate or invalid banking information provided by the Qualified Buyer.

- 5.3. The Cashback for every Qualifying Transaction successfully completed in a given calendar month shall be paid by no later than the fifteenth (15th) day of the following calendar month.

Example: Cashback earned from Qualifying Transactions completed in June 2026 shall be paid by no later than 15 July 2026.

- 5.4. Where the fifteenth (15th) day falls on a weekend, public holiday, banking non-business day or operational disruption, CrediBill may process payment on the next practicable business day without liability.

- 5.5. The Cashback is capped at a total allocation of **RM20,000.00**, and shall be offered on a first-come, first-served-basis, determined by the timestamp of each Qualified Buyer's completion of their Qualifying Transactions. Upon full allocation, no further Cashback will be granted, and no further claims will be entertained.
- 5.6. The Cashback is non-exchangeable, non-transferable, non-extendable and shall not be converted into cash alternatives, credits, or any other benefits, whether in whole or in parts.
- 5.7. For the avoidance of doubt, a Qualified Referrer may continue to earn Lucky Draw Tickets (as defined below) in accordance with Clause 6 notwithstanding that the total Cashback has been fully utilised.

6. Lucky Draw Mechanics

- 6.1. Qualified Referrers shall be entitled to earn one (1) Lucky Draw entry ticket (each a "**Lucky Draw Ticket**" and collectively "Lucky Draw Tickets") for each Qualifying Transaction completed by a Qualified Buyer within the Qualifying Period.
- 6.2. Qualified Referrers may earn a maximum of four (4) Lucky Draw Tickets per Qualified Buyer.
- 6.3. Qualified Referrers must accumulate a minimum of eight (8) Lucky Draw Tickets during the Qualifying Period to qualify for participation in the Lucky Draw.
- 6.4. There is no maximum cap on the number of Lucky Draw Tickets that may be earned under this Campaign. Qualified Referrers may refer Qualified Buyers and earn Lucky Draw Tickets from as many Qualified Buyers as they wish, subject to the terms and conditions herein.
- 6.5. Every Lucky Draw Ticket earned during this Campaign Period shall be recorded by CrediBill. Qualified Referrers may receive email notifications from time to time for each Lucky Draw Ticket earned.
- 6.6. Lucky Draw Tickets are non-transferable, non-exchangeable, and cannot be redeemed for cash or any other items, whether in whole or in part.

7. Issuance of the Prizes

- 7.1. A total of three (3) winners (each a "**Winner**" and collectively, the "**Winners**") will be selected in the Lucky Draw.
- 7.2. The Lucky Draw and selection of Winners will be conducted in November 2026, on a date to be determined by CrediBill.
- 7.3. Winners will be randomly selected from all the valid Lucky Draw Ticket entries recorded during the Qualifying Period. Once a participant has been selected as Winner, such name shall be excluded from the subsequent draws to ensure fairness.

- 7.4. Each Winner shall receive one (1) unit of 10g 24K (999) Gold Bar, with official certification (collectively “Prizes” and each a “Prize”).
- 7.5. Winners shall be announced by CrediBill through electronic direct mail or through any other channel as determined by Credibill.
- 7.6. As a condition for the Prize release, Winners must, upon request by CrediBill:
 - 7.6.1. provide identification documents, including an IC or equivalent identification document, matching the full name submitted for the Campaign;
 - 7.6.2. provide proof of association with the relevant Eligible Referrer company, where applicable; and
 - 7.6.3. provide such supporting documents or confirmations as may be reasonably required by CrediBill for verification purposes.

Failure to comply with the verification requirements, submission of inaccurate information, identity mismatch or inability to verify eligibility may result in disqualification and forfeiture of the Prize.

- 7.7. If a Winner is uncontactable within seven (7) working days from the date of notification, fails to satisfy the verification process, declines the Prize, or is found to have breached these terms and conditions, the Prize shall be forfeited and CrediBill reserves the right to select a replacement Winner.
- 7.8. Winners may choose one of the following Prize collection methods:
 - 7.8.1. Courier delivery: The Prize will be delivered to the Winner's business address via courier delivery (within Malaysia only). The Winner shall be solely responsible for ensuring that the delivery information provided is accurate and complete.
 - 7.8.2. In-office collection: The Winner may collect the Prize at CrediBill's office and may, at their option, participate in a short photo or video session for CrediBill's marketing and publicity purposes.
- 7.9. The Prizes are strictly non-exchangeable, non-transferable and non-redeemable for cash, credits or any other items, whether in whole or in parts.
- 7.10. CrediBill shall not be liable or responsible for any loss or damages to the Prizes, any costs incurred by the Winner in connection with the Prize, or any delay or failure in the delivery of the Prize.

8. General Terms and Conditions

- 8.1. CrediBill reserves the right to terminate this Campaign and/or amend or substitute any of the terms and conditions of this Campaign at any time at its sole discretion and without prior notice, without liability to any party.
- 8.2. CrediBill reserves the right to request for any confirmation of details and/or documents it deems necessary to verify the eligibility of any buyer or supplier.

- 8.3. Participation of this Campaign cannot be used in conjunction with any other campaign or promotion unless otherwise determined by CrediBill or expressly stated in these terms and conditions.
- 8.4. CrediBill reserves the right to substitute the Cashback and/or the Prize with other rewards, products and/or services without notice, in which case all rules herein governing the Promotion shall apply to the substituted rewards, products and/or services.
- 8.5. CrediBill reserves the right to withhold, forfeit, suspend, decline or reject any Cashback and the Prize if it determines, in its sole discretion, that there has been any manipulation, abuse, or fraudulent conduct in connection with this Campaign, or if a Qualified Referrer or Qualified Buyer is not deemed to be a genuine buyer or supplier.
- 8.6. All other rules, terms and conditions governing the respective products, packages and/or programs under CrediBill shall continue to apply. In the event of any inconsistency, these terms and conditions shall prevail only insofar as they relate to the Campaign.
- 8.7. CrediBill shall not be liable for any default, cancellation or postponement of the Campaign arising from any force majeure event, technical or system failure, or any other event beyond its reasonable control.
- 8.8. All decisions made by CrediBill in connection with this Campaign shall be final, conclusive, and binding in all circumstances, and no further correspondence, complaints, or appeals will be entertained.
- 8.9. Any taxes, fees or charges imposed in connection with the Campaign shall be borne solely by the Qualified Buyer or Qualified Referrer.
- 8.10. By participating in this Campaign, participants consent to CrediBill collecting, using and processing their information for the administration, operation, verification and management of this Campaign in accordance with applicable laws and CrediBill's privacy practices.
- 8.11. Winners agree that CrediBill may use their name, business name, photographs, likeness, testimonials and/or campaign-related materials for reasonable publicity, promotional and marketing purposes without additional compensation, subject to applicable laws.
- 8.12. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia, and shall be subject to the exclusive jurisdiction of the Courts of Malaysia.