

Terms & Conditions for Kayaaku Lucky Draw Campaign (2026)

1 Campaign Overview

The Kayaaku Lucky Draw Campaign (2026) ("Campaign") is organised by FINEXUS Cards Sdn. Bhd. ("FINEXUS" or "Organiser") as a token of appreciation to FINEXUS Merchants, and DuitNow QR users for using FINEXUS payment services.

This campaign is designed to reward customers, recognise FINEXUS merchant partners, and promote wider adoption of DuitNow QR as Malaysia's National QR standard.

The Campaign comprises three (3) promotional components:

- Customer Lucky Draw (DuitNow QR users)
- Merchant Rewards (Linked to Customer Lucky Draw)
- Merchant Soundbox Lucky Draw

The total campaign value is up to RM50,000 and one hundred (100) units of Soundbox.

2 Definitions

Unless otherwise stated, the following terms shall have the meanings set out below:

Definition	Description
Campaign	Kayaaku Lucky Draw Campaign (2026) organised by FINEXUS.
Campaign Period	The period commencing from 20 December 2025, 00:00 hours (GMT+8) until 31 January 2026, 23:59 hours (GMT+8), both dates inclusive.
FINEXUS or Organiser	FINEXUS Cards Sdn. Bhd.
FINEXUS Group	The group of companies of FINEXUS Cards Sdn. Bhd., including its holding company, subsidiaries, related corporations, and affiliated entities, as defined under the Companies Act 2016.
DuitNow QR	Payments made via the DuitNow QR payment network, including participating domestic and foreign DuitNow partners.
Eligible Transaction	A successful DuitNow QR payment completed during the Campaign Period at a Merchant onboarded under FINEXUS and accepting DuitNow QR payments.
Merchant	A business entity onboarded under FINEXUS and accepting DuitNow QR payments.

3 Campaign Period

The Campaign shall run from 20 December 2025, 00:00 hours (GMT+8) until 31 January 2026, 23:59 hours (GMT+8), both dates inclusive ("Campaign Period").

FINEXUS reserves the right to amend the Campaign Period at its sole discretion with prior notice via official FINEXUS communication channels at <https://home.finexuscards.com/LuckyDraw2026/>.

4 Eligibility

4.1 Customer Eligibility (DuitNow Users)

There is no minimum transaction amount required. Each successful DuitNow QR payment made at a FINEXUS merchant during the Campaign Period shall entitle the customer to one (1) lucky draw entry.

Eligible DuitNow QR payments may be initiated using:

- Malaysian bank mobile applications;
- Malaysian e-Wallet applications; or
- Foreign DuitNow partner applications, including but not limited to NETS, QRIS, PromptPay, Alipay+, and Weixin Pay.

Exclusions: Permanent and contract employees, directors, shareholders of subsidiaries of FINEXUS Group are not eligible for this Campaign.

4.2 Merchant Eligibility

All merchants onboarded under FINEXUS and accepting DuitNow QR payments during the Campaign Period are eligible. No registration is required.

5 Customer Lucky Draw Mechanics

5.1 Entry Criteria

Each **successful DuitNow QR payment** made at a FINEXUS merchant during the Campaign Period entitles the customer to **one (1) lucky draw entry**.

5.2 Prohibited Activities

FINEXUS reserves the right, at its sole discretion, to disqualify any winner whose lucky draw entries arise from artificially generated transactions created through automated scripts or repetitive system-driven methods intended to manipulate campaign outcomes.

6 Merchant Reward Mechanics

6.1 Reward Determination (Linked to Customer Lucky Draw)

Merchant rewards are directly linked to the Customer Lucky Draw. A merchant shall be deemed a winning merchant if a customer who made an Eligible Transaction at the merchant's outlet is drawn as a Customer Lucky Draw winner.

6.2 Prize Pairing

Each winning customer prize tier shall correspond to a merchant prize of the same prize tier, as set out in the prize table under Section 7.

6.3 Merchant Soundbox Lucky Draw

In addition to the linked merchant rewards, a separate secured and randomised draw will be conducted for merchants, where selected merchants stand a chance to win one of 100 Soundboxes. Winners of the Soundbox Lucky Draw will be drawn independently of the Customer Lucky Draw.

6.4 Verification

FINEXUS reserves the right to verify the validity of the winning customer transaction before awarding any merchant reward. Any transaction found to be in breach of these Terms & Conditions may result in disqualification of both the customer and the associated merchant.

7 Lucky Draw Prizes

7.1 Customer & Merchant Cash Prizes

Prize Tier	Quantity	Customer Prize (RM)	Merchant Prize (RM)
1 st	1	10,000	1,000
2 nd	2	5,000	500
3 rd	2	2,500	300
4 th	4	1,500	200
5 th	26	500	100
Total		44,000	6,000

Total Customer & Merchant Rewards: **RM50,000**

7.2 Soundbox Lucky Draw for Merchants

One hundred (100) FINEXUS merchants shall have the chance to win one (1) Soundbox unit each through a secured and randomised Merchant Soundbox Lucky Draw. Eligible merchants will be automatically entered based on transaction activity during the Campaign Period. The Soundbox is a gift prize, non-transferable, and not exchangeable for cash. The Soundbox won under this Campaign is to be used by the merchant for accepting QR payments, and all QR payment transactions made using the Soundbox shall be processed by FINEXUS.

7.3 Prize Limitations

7.3.1 Customer Prize Limit: Each eligible customer is limited to winning one (1) cash prize only in the Customer Lucky Draw, regardless of the number of Eligible Transactions or entries.

7.3.2 Merchant Linked Cash Prize Potential: A merchant is eligible to receive a linked cash prize (under Section 6) for each distinct winning customer whose Eligible Transaction was made at that merchant's outlet. There is no limit to the number of linked cash prizes a single merchant may win.

7.3.3 Merchant Soundbox Limit: Each eligible merchant is limited to winning a maximum of one (1) Soundbox unit in the Merchant Soundbox Lucky Draw.

8 Winner Selection & Announcement

Lucky draw winners shall be selected via a secured and randomised system managed by FINEXUS.

The list of winners, with masked name, masked DuitNow QR Business Message Identifier (An unique DuitNow QR transaction ID generated by the customer's bank/eWallet issuer, also known as BMID), date, and the masked merchant name where the winning payment transaction was made, will be published on the official FINEXUS website on 13 Feb 2026 after 6:00 PM (GMT+8) at <https://home.finexuscards.com/LuckyDraw2026/>.

Winners are required to check the FINEXUS website and contact FINEXUS to claim their prize. To claim, winners must provide the following:

- payment receipt for the winning DuitNow QR transaction, as displayed in the relevant banking or e-Wallet application;
- A valid proof of identity, such as MyKad/IC, other Malaysian government-issued identification, or a passport for foreign participants; and
- Proof of bank or e-wallet account details

All claims must be submitted within 60 days from the announcement date. The final deadline for submission is 14 April 2026, before 5:00 PM (GMT+8). Any claim received after this deadline will be deemed invalid and the prize will be forfeited. The value of such unclaimed prizes may, at FINEXUS's discretion, be donated to one or more charitable organisations registered in Malaysia. FINEXUS's decision in this regard shall be final and binding.

9 Prize Disbursement

Winners must provide valid identification and banking details for verification purposes. Subject to successful verification of the winner's eligibility and completion of all required documentation, FINEXUS shall disburse the cash prize to the verified winner within twenty (20) working days from the date all required information and confirmations have been received and accepted by FINEXUS.

The cash prize shall be credited only to the original bank account or eWallet account used by the winner to make the winning DuitNow QR payment transaction, regardless of the winner's nationality.

Where the original account used to make the winning DuitNow QR payment transaction is a Malaysian issued bank or eWallet account, the cash prize shall be credited in Malaysian Ringgit (MYR) to that account.

Where the original account used to make the winning DuitNow QR payment transaction is a foreign issued bank or eWallet account, the cash prize shall be credited to the same account in Malaysian Ringgit (MYR) based on the prevailing exchange rate determined at the time of disbursement. Any currency conversion differences, fees, or charges imposed by the issuing bank or e wallet provider shall be borne solely by the winner.

Any tax liability arising from the receipt of prizes shall be the sole responsibility of the winner and winners reserve the right to accept or decline the prize.

10 Personal Data and Publicity

During the Campaign Period, FINEXUS does not collect, store, or process any personal data of participants.

Upon announcement of the winners, FINEXUS will request limited personal and identification information from the winners strictly for the purposes of prize verification, disbursement of prizes, regulatory compliance and audit requirements. Submission of such information constitutes the winner's consent for FINEXUS to collect, use, and process the personal data solely for the stated purposes.

FINEXUS may publish the list of winners in an anonymised or partially masked format for transparency and audit purposes.

Winners may be invited, but are not obliged, to participate in publicity or promotional activities, including media appearances, interviews, photographs, or testimonials. Any use of a winner's name, image, voice, or likeness for publicity purposes shall be subject to the winner's prior and explicit consent.

In the event that a winner refuses or fails to provide the required personal data or consent necessary for prize verification and disbursement within the prescribed timeframe, FINEXUS reserves the right to disqualify the winner and forfeit the prize.

Refusal to participate in publicity activities alone shall not affect a winner's eligibility to receive the prize.

11 Customer Support

Any issues or enquiries concerning the Campaign may be raised to FINEXUS Merchant Support via the following channels:

- Phone: +603-4051 9922
- Email: merchant@finexuscards.com

FINEXUS will make reasonable efforts to respond to all enquiries in a timely manner. Participants are encouraged to retain proof of communication for reference.

12 General Terms

Prizes are awarded in cash as stated, are non-transferable, and no substitution or exchange shall be permitted.

FINEXUS's decision on all matters relating to the Campaign shall be final and binding.

FINEXUS reserves the right to disqualify any participant suspected of fraud, misconduct, or violation of these Terms & Conditions.

FINEXUS reserves the right to amend these Terms & Conditions at any time without prior notice, with any changes published via official FINEXUS communication channels at <https://home.finexuscards.com/LuckyDraw2026/>.

13 Liability & Indemnity

FINEXUS shall not be liable for any loss, damage, or injury incurred as a result of participation in the Campaign or acceptance of any prize.

14 Force Majeure

FINEXUS shall not be liable for any failure or delay in the performance of its obligations under this Campaign where such failure or delay is due to events beyond its reasonable control, including but not limited to acts of God, natural disasters, flood, fire, epidemic, pandemic, war, terrorism, civil unrest, strikes, industrial disputes, acts of government or regulatory authorities, system failures, telecommunications or network outages, power failures, or failures of payment networks or third-party service providers (“Force Majeure Event”).

In the event of a Force Majeure Event, FINEXUS reserves the right, at its sole discretion, to suspend, extend, modify, postpone, or cancel the Campaign, in whole or in part, without prior notice, and without incurring any liability to any participant.

15 Governing Law

These Terms & Conditions shall be governed by and construed in accordance with the laws of Malaysia.