

**Terms & Conditions for Deepavali Draw**

1. The '**Deepavali Draw**' ("Promotion") is open to all RIA IME customers ("Participants"), excluding employees and immediate family members of IME (M) Sdn. Bhd. ("RIA IME").
2. The Promotion details shall be made available via RIA IME's official Facebook Page, and Ria Money Transfer's *Ria Promos* web portal.
3. Participants are eligible to take part in the Promotion from 23 September 2022 to 23 October 2022 ("Promotion Period"). Any submission made after 11.59pm on 23 October 2022 will not be entertained. RIA IME will not be held responsible for the loss of opportunity to participate.
4. By participating in the Promotion, the Participants are deemed to have agreed and consented to the collection, processing, use, disclosure, and retention by RIA IME of their personal data in the manner as set out in the Personal Data Protection Act 2010.
5. All winners of the Promotion consent to the personal use of their data by RIA IME for the running of the contest and or any events or publicity of the Promotion in any form or through any media and includes, without limitation, to the use, reproduction and or distribution of the winner(s)'s photograph(s) or image(s) in relation to the contest.
6. Participants are eligible to join the Promotion with every transfer from Malaysia to India or Sri Lanka made at RIA stores and agent locations within the Promotion Period.
7. Participants will be provided with a QR (with a URL link embedded) with an online form via RiaPromos portal that must be completed and submitted to participate.
8. Winners will be announced via RIA IME's official Facebook account on Sundays within the Promotion Period.
9. Upon announcement, winners will be contacted by RIA IME by next working day via the information provided by the winners.
10. If the winner is unable to be contacted due to incorrect details given on the transfer information, RIA IME reserves the right to disqualify the participant's eligibility to win and shall move on to select the next eligible winner through a re-draw.
11. Prizes are not transferable or exchangeable. Prizes are subject to availability and RIA IME reserves the right to substitute any prize with equivalent value without any prior notice.
12. Prizes are to be collected in person with valid proof of identification. Failure to redeem the prizes or to produce the required documents for identification within the deadline stipulated by RIA IME will result in the prizes being forfeited and the winner shall be disqualified.
13. RIA IME strictly do not offer prize delivery services for winners and RIA IME reserves the right to replace any winner if he/she is found to be disqualified.
14. The prizes MUST be collected in person during the prize giving ceremony with the date and location to be confirmed by RIA IME. All late prizes collection will not be entertained and automatically forfeited.
15. By participating in this contest, Participants are deemed to have agreed to any and every form of publicity, read, understood, and agreed to be bound by the Terms and Conditions stated herein. No correspondence, disputes and appeal will be entertained.
16. All matters of disputes arising from the Promotion will be subjected to the final decision of RIA IME. No correspondence will be entertained.
17. Any violation by a Participant on any of these Terms and Conditions will result in disqualification of the relevant Participant.
18. RIA IME has the right to change and alter the final interpretation of these Terms & Conditions and no compensation in cash or kind shall be given to any party as a direct or an indirect result of such amendment of the terms and conditions herein.
19. RIA IME reserves the right to cancel, shorten, extend, suspend and or terminate the Promotion Period at any time prior to the expiry of the Promotion period without prior notice. RIA IME also reserve the right to vary, modify, delete and or change any of the terms and conditions herein contained at any time at its absolute discretion without prior notice. For the avoidance of doubt, any cancellation, extension, suspension and or termination of the Promotion period at any time prior to the expiry of the Promotion period shall not entitle the Participant(s) to claim any compensation from RIA IME for all losses and or damages suffered or incurred by the Participant(s) because of the said cancellation, extension, suspension and or termination.
20. RIA IME's decision is final and conclusive.
21. The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
22. For information, enquiries, feedback and/ or complaints related to the Campaign, please contact RIA IME's Customer Care at 1-800-88-2077. Alternatively, for feedback and/ or complaints, the Participants may choose to e-mail RIA IME at [marketing.MY@riafinancial.com](mailto:marketing.MY@riafinancial.com).