

Terms & Conditions for Send & Win Diwali campaign

1. The '**Send & Win Diwali**' campaign ("Campaign") is open to all Ria Money Transfer Singapore customers that send money to India and/ or Sri Lanka, excluding employees and immediate family members of Ria Money Transfer Singapore ("Ria Money Transfer SG").
2. The Campaign details shall be made available via Ria Money Transfer SG's official website and Facebook Page.
3. Participants are eligible to take part in the Campaign with every successful money transfer transaction to India and/ or Sri Lanka using the Ria Money Transfer mobile application processed within the Campaign Period, which is from 25 September 2024 to 30 October 2024 ("Campaign Period"). Any transaction or transactions made after 11.59pm on 30 October 2024 will not be eligible to take part in the Campaign. Ria Money Transfer SG will not be held responsible for the loss of opportunity to participate.
4. By participating in the Campaign, all Participants are deemed to have agreed and consented to the collection, processing, use, disclosure, and retention by Ria Money Transfer SG of their personal data in the manner as set out in the Personal Data Protection Act 2012.
5. All winners of the Campaign consent to the personal use of their data by Ria Money Transfer SG for the running of the contest and or any events or publicity of the Campaign 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. The winners will be announced via Ria Money Transfer SG's official Facebook page.
7. Upon announcement, winners will be contacted by Ria Money Transfer SG by next working day via the information provided in the winner's Ria Money Transfer customer profile.
8. If the winner is unable to be contacted due to incorrect details given on the winner's Ria Money Transfer customer profile, or due to Ria Money Transfer SG being unable to reach the winner, Ria Money Transfer SG reserves the right to disqualify the Participant's eligibility to win and shall move on to select the next eligible winner.
9. The prize is not transferable or exchangeable. Prize is subject to availability and Ria Money Transfer SG reserves the right to substitute any prize with equivalent value without any prior notice.
10. Prize is to be collected in person at a location agreed upon between the winner and Ria Money Transfer SG with valid proof of identification. Failure to redeem the prize or to produce the required documents for identification within the deadline stipulated by Ria Money Transfer SG will result in the prize being forfeited and the winner shall be disqualified.

11. Ria Money Transfer SG strictly do not offer prize delivery services for winners and Ria Money Transfer SG reserves the right to replace any winner if he/she is found to be disqualified.
12. By participating in this Campaign, 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.
13. All matters of disputes arising from the contest will be subjected to the final decision of Ria Money Transfer SG. No correspondence will be entertained.
14. Any violation by a participant on any of these Terms and Conditions will result in disqualification of the relevant participant.
15. Ria Money Transfer SG has the right to change and alter the final interpretation of these Terms & Conditions and no compensation in cash of any kind shall be given to any party as a direct or an indirect result of such amendment of the terms and conditions herein.
16. Ria Money Transfer SG reserves the right to cancel, shorten, extend, suspend and or terminate the Campaign Period at any time prior to the expiry of the Campaign period without prior notice. Ria Money Transfer SG 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 Campaign period at any time prior to the expiry of the Campaign period shall not entitle the Participant(s) to claim any compensation from RIA Money Transfer Singapore for all losses and or damages suffered or incurred by the Participant(s) because of the said cancellation, extension, suspension and or termination.
17. Ria Money Transfer SG's decision is final and conclusive.
18. The terms and conditions stated herein shall be governed by the Laws of Singapore and subject to the exclusive jurisdiction of the Courts of Singapore.
19. For information, enquiries, feedback and/ or complaints related to the Campaign, please contact Ria Money Transfer SG's Customer Care at 1-800-852-6950. Alternatively, for feedback and/ or complaints, the Participants may choose to e-mail RIA IME at marketing.MY@riamoneytransfer.com.