

## **Recurring Deposit Wedding Savings Account Opening Campaign Terms and Conditions**

1. Recurring Deposit Wedding Savings Account Opening Campaign takes place from 5<sup>th</sup> July 2024 to 30<sup>th</sup> September 2024. The purpose of this Campaign is to encourage couples intending to get married by opening a Recurring Deposit Wedding Savings Account, one of KBZ Bank's savings accounts, to get travel coupons while saving money for their wedding.
2. In order to participate in this Campaign, Customers can open a wedding savings account, one of KBZ Bank's savings accounts, with a minimum deposit of one hundred thousand (100,000) Kyats during this Campaign. Only Customers who regularly collect money without default to deposit every month will be eligible for this Campaign.
3. KBZ Bank will select four (4) Lucky Draw Winners from Customers who have opened Recurring Deposit Wedding Savings Account during this Campaign period by random picker software on 4<sup>th</sup> October 2024 (Friday).
4. The list of Winners will be announced on 4<sup>th</sup> October 2024 (Friday) through KBZ Bank's Official Facebook Page (or KBZ Bank's Official Website). The Winners understand and agree that KBZ Bank may use the Winner's name and phone number (not the full phone number) in order to announce the Winners on Social Media and Website. The time of Winner announcement may be subject to change in the circumstances beyond KBZ Bank's control.
5. Within seven (7) business days after the selection of the Winners, the Winners will be announced through the KBZ Bank Social Media channel with a blue mark and will be contacted by sending an SMS to the mobile phone of the Winners. The Winners of the prize must send their personal information such as name, NRC No., phone number and current address along with the received verified SMS Screenshot to KBZ Bank Hotline Phone No. +95 9 951018555 or KBZ Bank official Facebook Page Messenger with a blue checkmark or by sending an email to [customer\\_service@kbzbank.com](mailto:customer_service@kbzbank.com).
6. The prizes for Customers who open a wedding savings account included in this Campaign are as follows.

Lucky Draw	Total
Ngwe Saung Yacht Club Hotel for two nights and three days stay Couple Coupon	1 ticket
Seed restaurant dinner for Couple Coupon	1 ticket
Amata Garden Resort Inle Lake Hotel for two nights and three days stay Couple Coupon	1 ticket
Balloon ride Coupon for Couple in Bagan	1 ticket

7. Winners must collect their prizes in person by October 2024. Prizes that are not collected within the specified period will be withdrawn by KBZ Bank, and if the Winners claim the prizes beyond the specified period, they will not be entitled to. Winners who have already redeemed their prizes must use their prizes within the specified period in accordance with the terms and conditions set forth in relation to their prizes.
8. KBZ Bank will not be responsible for any loss (or damage) or any occurrence of the prizes that have been collected by the Winners. When using the Coupon, if any issues arise regarding hotel/restaurant bookings such as date and time change and cancellation, it will be related to the relevant hotel/restaurant and the Customer only. KBZ Bank will not be responsible for this issue.
9. Winner is not allowed to exchange, transfer or exchange their prize as cash.
10. During this Campaign period, KBZ Customers will be entitled to enjoy benefits stated in these Terms and Conditions, which will expire at the end of this Campaign period.
11. KBZ employees will never ask the participants in the Campaign for OTP, PIN, or KBZ Account information.
12. Customers are strictly forbidden to cheat in any other form or manner during this Campaign. KBZPay has the right to cancel and/or ban any Customer who is suspected to be cheating in any form and/or manner.

13. In the event of any dispute arising between Customers and KBZ regarding this Campaign, such dispute will be examined carefully and finally resolved by the authorized officers of KBZ without any prejudice to the statutory rights of the Customer.
14. KBZ, at any time, shall have the right to amend or cancel or terminate the Terms and Conditions and or Campaign and the benefits or features regarding this Campaign conditionally for some reasons without giving any notice.
15. Customer acknowledges and agrees that there is no right to receive any compensation as a result of cancellation or termination of this Campaign for some reasons and/or variation to these Terms and Conditions without giving any notice.
16. All normal KBZPay Terms and Conditions and Terms and Conditions attached to each prize shall apply.
17. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of the Union of Myanmar.
18. KBZ reserves the right to revise initiatives introduced in response to COVID-19 and natural disasters or force majeure events at any time, as the situation evolves. KBZ will not be liable to the Customer or any other party or be considered in breach of these Terms and Conditions for a failure to perform, or delay in performing, any such obligation set out in these Terms and Conditions while those circumstances continue.
19. These Terms and Conditions are made in both English and Myanmar and both versions shall be equally authentic and effective. In case of any discrepancy between the two versions, the Myanmar version shall prevail.