

Refer Your First Friend (“Campaign”) From 17 August to 17 September 2022 Terms & Conditions

1. Eligibility:

- 1.1. This Campaign is open to all Versa application users holding a Malaysian citizenship, aged eighteen (18) and above (“User” or “Users”) subject to the Terms and Conditions herein.
- 1.2. In the event a User is found to be ineligible or discovered to have committed fraud at any point of time during or after the Campaign Period as stated below, Versa reserves the right at its sole discretion to disqualify the said User(s) and to cancel/withdraw/recall any Referral Reward granted to the User(s), failing which, the User(s) agrees and undertakes to indemnify Versa for the value and costs of such credit & incentives. Versa shall have the right to initiate any action it deem necessary against the said User(s).

2. Campaign Period and Details:

- 2.1. Unless otherwise notified by the Versa, the Campaign will be conducted from 17 August 2022, 0001hr (Malaysia time) to 17 September 2022, 1159hr (Malaysia time) (“Campaign Period”), both dates inclusive.

3. Campaign Reward:

- 3.1. The reward for acquiring Successful Referrals by a User are as follows (“Campaign Reward”):

Referral Reward	User (Referrer)	Successful Referral (Referee)
Existing Referral Reward	RM10	RM10
Campaign Reward	RM5	-
Total Reward Received	RM15	RM10

- 3.2. The RM5 Campaign Reward is open to all eligible User(s) that successfully fulfill the criteria stated in clause 4.0.
- 3.3. Rewards will be deposited into the User(s) and Successful Referral’s Enhanced Deposit Fund (Versa Cash account) in the form of units.
- 3.4. The Campaign Reward granted in this Campaign is in addition to the RM10 Existing Referral Reward offered by the Referral programme available in the

Versa application. By participating in this Campaign, you also agree to the terms and conditions of the “Referral programme” which is available at <https://support.versa.com.my/hc/en-us/articles/4416518669463-Referral-Program>

- 3.5. The Existing Referral Reward and Campaign Reward will be deposited into the User(s)’s Enhanced Deposit Fund (Versa Cash account) as separate transactions on different dates.

4. Campaign Mechanics:

- 4.1. To be eligible for this Campaign, User(s) are required to share his/her unique Versa referral code with their friends or family during the Campaign Period. Only the first successful and completed registration using the User(s)’s referral code and eKYC, with a minimum deposit of RM100 in a single transaction (“Successful Referral”) during the Campaign Period, will qualify the User(s) for the Campaign Reward.
- 4.2. This campaign is open to all User(s) that have never referred a friend to Versa before. Any referrals acquired by User(s) before and after the Campaign Period, regardless if it was successful or unsuccessful, will be disqualified for this Campaign.
- 4.3. All Successful Referrals acquired by User(s) must be a new user and does not have an existing account or closed Versa account.
- 4.4. Any referrals that successfully completed account registration and eKYC before the Campaign Period is also disqualified from this Campaign.
- 4.5. If the Successful Referral’s deposit is later canceled, changed or refunded, the Campaign Reward may be revoked.
- 4.6. Sample scenarios as below:

No.	Sample Scenarios	Results
1	<p>John has never referred a friend before. During the Campaign Period, he refers his first friend to Versa.</p> <p>His friend successfully completed the Versa account registration with John’s referral code, eKYC and deposited a minimum RM100 in a single transaction, during the Campaign Period.</p>	<p>John is eligible for the Existing Referral Reward of RM10 and Campaign Reward of RM5.</p> <p>John’s Successful Referral is only eligible for the Existing Referral Reward of RM10.</p>
2	<p>Before the Campaign Period, Jane has never referred a friend to Versa before. She proceeds to share her referral code with a friend.</p>	<p>Jane and her friend will only be eligible for the Existing Referral Reward of RM10.</p> <p>Only the first Successful</p>

	<p>Her friend successfully completed the Versa account registration with Jane's referral code and eKYC, but did not perform a minimum deposit of RM100.</p> <p>During the Campaign Period, Jane's friend decides to deposit a minimum RM100 in a single transaction.</p>	<p>Referral that completes account registrations, eKYC and made a minimum deposit of RM100 in a single transaction during the Campaign Period, qualifies the User(s) for the Campaign Reward of RM5.</p>
3	<p>Before the campaign period, Jack has successfully referred 2 friends to Versa.</p> <p>During the campaign period, Jack proceeds to successfully refer another friend to Versa. His friend successfully completed the Versa account registration with his referral code, eKYC and deposited a minimum RM100 in a single transaction, during the Campaign Period.</p>	<p>Jack and his friend will only be eligible for the Existing Referral Reward of RM10.</p> <p>Only the first Successful Referral that completes account registrations, eKYC and made a minimum deposit of RM100 in a single transaction during the Campaign Period, qualifies the User(s) for the Campaign Reward of RM5.</p>
4	<p>Before the campaign period, Jenny referred 1 friend to Versa. Jenny's friend completed the Versa account registration with her referral code, eKYC and deposited RM10. Jenny and her friend did not receive any reward.</p> <p>During the campaign period, Jenny proceeds to refer a second friend to Versa. This time, her friend successfully completed the Versa account registration with her referral code, eKYC and deposited a minimum RM100 in a single transaction, during the Campaign Period.</p>	<p>Jenny and her second friend will only be eligible for the Existing Referral Reward of RM10.</p> <p>This campaign is only open to User(s) that have never referred a friend to Versa before.</p>
5	<p>James has never referred a friend before. During the Campaign Period, he refers his first friend to Versa.</p> <p>His friend successfully completed the Versa account registration with James's referral code and eKYC</p>	<p>James and his friend will only be eligible for the Existing Referral Reward of RM10.</p> <p>James' friend must complete his account registration using the James' referral code,</p>

	<p>during the Campaign Period.</p> <p>After the Campaign Period, James's friend deposits a minimum RM100 in a single transaction.</p>	<p>eKYC and make a minimum deposit of RM100 in a single transaction during the Campaign Period.</p>
6	<p>Jennifer has never referred a friend before. During the Campaign Period, she refers Robert, her first friend, to Versa.</p> <p>Robert successfully completed his Versa account registration with Jennifer's referral code, eKYC and deposited a minimum RM100 in a single transaction, during the Campaign Period.</p> <p>Still within the Campaign Period, Robert refers his first friend, Mary, to Versa.</p> <p>Mary successfully completed her Versa account registration with Robert's referral code, eKYC and deposited a minimum RM100 in a single transaction, during the Campaign Period.</p>	<p>Jennifer is eligible for the Existing Referral Reward of RM10 and Campaign Reward of RM5.</p> <p>Robert is eligible for a total amount of RM25. Breakdown:</p> <ul style="list-style-type: none"> ● RM10 Existing Referral reward for completing the Successful Referral conditions with Jennifer's referral code. ● RM10 Existing Referral Reward and RM5 Campaign Reward for successfully referring Mary to Versa. <p>Mary is only eligible for the Existing Referral Reward of RM10, unless she is able to successfully refer her first friend to Versa within the Campaign Period.</p>

4.7. Versa's decision on all matters relating to this Campaign shall be final and binding. No inquiries by the User(s) will be entertained.

5. Uncaptured Transactions:

- 5.1. In the event that during the Campaign Period, Successful Referrals with the User(s) referral code are not captured, Versa reserves the right to exclude them from participating in the Campaign.
- 5.2. Nonetheless, Versa will be on a best-effort basis, subject to the transaction(s) captured by the Versa application, endeavor to enable the User(s) to be eligible to participate in the Campaign.
- 5.3. Versa will not entertain the addition and switching of referral codes when an account has been created with or without an existing referral code.

6. Miscellaneous:

- 6.1. Every eligible User(s) is entitled to receive one (1) Campaign Reward throughout the Campaign Period.
- 6.2. The Campaign Reward will be deposited into the User(s)'s Enhanced Deposit Fund (Versa Cash account) before 8 October 2022. In the event of a delay, Versa will communicate with the User(s) via the Versa application inbox message or phone call.
- 6.3. The User(s)' Versa account must be active when Versa deposits units into the User(s)'s Enhanced Deposit Fund (Versa Cash account). Versa reserves the right to void the rewards after it has been deposited in the event the Versa account becomes dormant or inactive.
- 6.4. Versa reserves the right to make further verifications and request for further personal identification details and documents, as well as the right to disqualify or withdraw the User(s) eligibility for the reward at any time, including the period after the reward has been awarded to the User(s), should there be any non-compliance to the agreed terms and conditions.
- 6.5. By entering or participating in the Campaign, User(s) hereby fully and unconditionally agree and accept all the Terms and Conditions herein contained and agree that the decisions of Versa regarding the Campaign and all matters relating to or in connection thereto are final and binding and no such queries, appeals or correspondences will be entertained.
- 6.6. Versa reserves the right to cancel, shorten, extend, suspend or terminate the Campaign at any time prior to the expiry of the Campaign Period without prior notice to the User(s). For avoidance of doubt, any cancellation, extension, suspension or termination of the Campaign Period at any time prior to the expiry of the Campaign Period shall not entitle the User(s) to claim any compensation from Versa for any and all losses or damages suffered or incurred by the Users as a result of the said cancellation, extension, suspension or termination. Versa also reserves the right to amend, modify, delete or change any of the Terms and Conditions herein contained at any time at its absolute discretion with adequate notice. Continued participation in the Campaign following any such changes and/or amendments shall constitute unconditional acknowledgement, understanding, agreement, and acceptance of such changes in respect of the Terms and Conditions.
- 6.7. Versa shall not be held responsible or liable for any claim of loss or damage to property or personal injury or loss of life by the User(s), and/or any party resulting from or arising out of or in connection with this Campaign or the rewards given under this Campaign.
- 6.8. These Terms and Conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Campaign.
- 6.9. Versa is the final authority to decide on the interpretation of these Terms and conditions and as to any other matters relating to this Campaign.

7. Personal Data:

- 7.1. By participating in this Campaign, User(s) are deemed to have agreed and consented to the collection, processing, use, disclosure and retention by Versa of their personal data in the manner as set out in the Personal Data Notice given pursuant to at <https://versa.com.my/privacy-notice/>