

3.2% p.a. Net Return Rate Promotion (“Campaign”) From 1 September to 31 December 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 therein.
- 1.2. All User(s) are required to own a verified and approved Versa account, with deposits in their respective Enhanced Deposit Fund (i.e. Versa Cash account).
- 1.3. In the event User(s) 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 returns granted to the User(s), failing which, the User(s) agrees and undertakes to indemnify Versa for the value and costs of such units & 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 Versa, the Campaign will be conducted from 1 September 2022, 0000hr (Malaysia time) to 31 December 2022, 2359hr (Malaysia time) (“Campaign Period”), both dates inclusive.

3. Campaign Reward:

- 3.1. User(s) with balance in their respective Enhanced Deposit Fund will receive a total of 3.2% p.a. net returns throughout the Campaign Period. (“Campaign Reward”).
- 3.2. The Campaign Reward is calculated as follows:

Campaign Reward	Calculation
Net return of 3.2% p.a.	Versa Cash base net return rate + promotion net return rate = Campaign Reward 2.5% p.a. + 0.7% p.a. = 3.2% p.a.

- 3.3. The Campaign Reward is open to all eligible User(s) that successfully fulfilled the criteria stated in clause 4.0.

- 3.4. The Campaign Reward will be deposited into the User(s)'s Enhanced Deposit Fund in the form of units.
- 3.5. The base net return and promotion net return rate will be deposited into User(s) Enhanced Deposit Fund in the following month.

4. Campaign Mechanics:

- 4.1. The Campaign Reward will be paid to the User(s) on a first-come, first-serve basis. In the event the total Campaign Reward has been fully utilised, User(s) will continue to earn Versa's base net return rate of 2.5% p.a.
- 4.2. The Campaign Reward of 3.2% p.a. will only apply to the first RM30,000 balance in each User(s) Enhanced Deposit Fund. Subsequent amounts above RM30,000 will be entitled for base net return rate of 2.5% p.a.
- 4.3. The Campaign Reward will be calculated based on the balance in the User(s) Enhanced Deposit Fund.
- 4.4. In the event that the User(s) makes a full withdrawal from their Enhanced Deposit Fund during the Campaign Period, the User(s) will only be eligible for the Campaign Reward up to the date of the withdrawal request.
- 4.5. Versa will not reward User(s) if the Campaign Reward payout amounts to less than RM0.01.
- 4.6. Sample scenarios as below:

No	Sample Scenarios	Results
1	John has a balance of RM20,000 in his Versa Enhanced Deposit Fund during the Campaign Period.	John is eligible for the Campaign Reward.
2	Jane has a balance of RM32,000 in her Versa Enhanced Deposit Fund during the Campaign Period.	Only Jane's first RM30,000 is eligible for the promotion net return rate of 3.2% p.a. Jane's next RM2,000 is eligible for the base net return rate of 2.5% p.a.
3	Jack has a balance of RM10,000 in his Enhanced Deposit Fund during the Campaign Period. On 20th November 2022, Jack made a full withdrawal request from his Enhanced Deposit Fund.	Jack is only eligible to receive the Campaign Reward up to 20th November 2022.

4	Joe only has RM1 in his Enhanced Deposit Fund throughout the Campaign Period.	Joe is not eligible to receive the Campaign Reward as the payout is less than RM0.01.
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- 4.7. Versa has the right to not publicly disclose any calculations regarding the Campaign Reward.
- 4.8. All deposits made by User(s) via a third party account will not be eligible for this campaign.
- 4.9. Versa's decision on all matters relating to this Campaign shall be final and binding. No inquiries by the User(s) will be entertained.
- 4.10. The Campaign Reward given to the User(s) are the finalised amount. Versa reserves the right not to entertain or consider any such disputes.

5. Miscellaneous:

- 5.1. The User(s) Versa account must be active when Versa deposits units into the User(s) Enhanced Deposit Fund. Versa reserves the right to void the rewards after it has been deposited in the event the Versa account becomes dormant or inactive.
- 5.2. 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.
- 5.3. 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.
- 5.4. 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 User(s) 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.

- 5.5. 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.
- 5.6. These Terms and Conditions prevail over any provisions or representations contained in any brochure or other promotional materials advertised under this Campaign.
- 5.7. 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.

6. Personal Data:

- 6.1. 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/>