Terms and Conditions of Campaign for Opening Recurring Deposit General Purpose Account (only for KBZ Bank Employees)

- 1. The Campaign period will be held from March 1st, 2024 to March 31st, 2024 during which KBZ Bank employees will become eligible to win various prizes for their children by opening a Recurring Deposit General Purpose Account which is one of the Savings Accounts.
- 2. In order to participate in this Campaign, KBZ Bank employees must open the Recurring Deposit General Purpose Savings account of KBZ Bank and make a minimum deposit of 50,000 Kvats.
- 3. From the start date to the end date of this Campaign period, KBZ Bank will elect 3 Lucky Draw prizes when 10 Recurring Deposit General Purpose Savings accounts have been opened per day.
- 4. During this Campaign, the winners of the prizes will be elected by a random system once per two weeks. The list of the winners will be notified through KBZ Bank Official Facebook Page or KBZ Official Website.
- 5. To redeem prizes, the KBZPay Coupon Code and Link to access KBZPay Market will be sent to winners via Viber/KBZPay Push Noti/ SMS. The winners complete the information by accessing the KBZPay Market Link sent and using the Coupon Code in KBZPay Market and receiving the prizes.
- 6. The prizes awarded for the Customers of Recurring Deposit General Purpose Savings Account in this Campaign are as follows;

Lucky Draw	Total
Water Bottle	41 pcs
Lunch Box	45 pcs
Backpack	14 pcs

7. After KBZ Bank receives and confirms the information completed by the winners, the prizes will be sent to the winners through KBZPay Market within two weeks from the date of the lucky draw announcement.

- 8. Winners must redeem their prizes via the KBZPay Market Link by the July deadline. Winners will not be entitled to redeem prizes after the specified period.
- 9. The winner will be responsible to pay for the delivery fee for the prize specified by KBZPay Market.
- 10. KBZ Bank will not be liable for any errors or damages to the prizes received by the Winners.
- 11. KBZ Bank does not allow the winners to exchange their prizes, transfers, assignments, or change into cash.
- 12. During this campaign, if the specified amount of prizes mentioned in Clause (6) is used up, customers will no longer be selected for Lucky Draw prizes.
- 13. During this Campaign period, KBZ Bank employees will be entitled to enjoy the benefits stated in these terms and conditions, which will expire at the end of this Campaign period.
- 14. KBZ Bank employees will not contact the participants in the Campaign to ask for OTP, PIN, or Account information.
- 15. KBZ Bank employees are strictly forbidden to cheat in any other form or manner during this Campaign. KBZ Bank has the right to cancel and/or ban any employees who are suspected to be cheating in any form and/or manner.
- 16. In the event of any dispute arising between KBZ Bank employees and KBZ Bank regarding this lucky draw Campaign, such dispute will be examined carefully and finally resolved by the authorized officers of KBZ Bank without any prejudice to the statutory rights of the employee.
- 17. KBZ Bank employees acknowledge and agree 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.
- 18. KBZ Bank, 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.
- 19. All normal KBZ Bank Terms and Conditions and Terms and Conditions specified in each of the prizes shall also apply.

- 20. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of the Union of Myanmar.
- 21. KBZ Bank 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 Bank 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.
- 22. 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.