

CIMB Group's Terms and Conditions Governing CIMB3D Conquest Instagram Contest 2018

Contest Period

The CIMB 3D Conquest Instagram Contest 2018("Contest") is organized by CIMB Group Sdn Bhd ("CIMB"). The Contest will take place from 19 November 2018 – 30 November 2018, both dates inclusive ("Contest Period").

Eligibility

1. This Contest is open to all college and university students studying in ASEAN countries as well as fresh graduates at the commencement of the Contest Period ("Eligible Participants").

Participating Criteria

2. There is no registration required to participate in this Contest. Eligible Participants are required to:
 - a) Submit a photo or a video of the most creative way to spell CIMB 3D Conquest
 - b) State in the caption of the photo or video why you will win the CIMB 3D Conquest Competition; and
 - c) Include the hashtags #CIMB3DConquest and #3DConquest in the caption of their photo or video.

Each Eligible Participant is only entitled to win one (1) Prize (as hereinafter defined) .

3. CIMB accepts no responsibility for any unsuccessful Contest entries caused by submission uploaded which contains any racist sentiments, profanities or any other elements deemed inappropriate by CIMB or due to technical or internet connectivity issues faced by the Eligible Participants. Entries that are late, misdirected, incorrect or incomplete will also not be eligible for the Contest and CIMB shall not be responsible in any way.

Winner Selection

4. All qualified entries received will be compiled based on most creative picture/video and caption.

The most creative ten (10) Eligible Participants who post up the most creative caption and picture or video will be shortlisted and requested to provide their full name as per their NRIC, date of birth via direct message on Instagram for verification purposes (“Shortlisted Participant”).

5. If a Shortlisted Participant does not respond to direct message on Instagram for the full name as per their NRIC, date of birth within twenty-four (24) hours of the request made, the Shortlisted Participant shall be disqualified and CIMB reserves the right to select the next Shortlisted Participant.
6. Shortlisted Participants who respond with their details within twenty-four (24) hours of CIMB’s request will be declared a winner (“Winner”).

Prizes

7. The following prizes will be available to the selected winners of this Contest:-

Cash prizes of USD 100 x 10 participants = USD 1000

the prizes stated above are hereinafter collectively referred to as the “Prize(s)”

8. Prizes as mentioned in Clause 10 shall be subject to the following terms and conditions:
 - (i) Prizes are neither transferable nor exchangeable for credit; and
9. Shortlisted Participants are only entitled to win and receive a maximum of one (1) Prize only under this Contest.
10. No payment or compensation whether in cash, credit, other goods and services or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prize. The Prizes are not exchangeable for physical cash or credit of any kind.

General Terms and Conditions

11. Eligible Participants shall be responsible for ensuring the accuracy of the details provided to CIMB. Eligible Participants acknowledge that CIMB shall not be held liable for any losses or damages suffered by any Eligible Participant in the course of this “Contest” whether arising from the provision of inaccurate details to CIMB or otherwise.

12. By participating in this Contest, Eligible Participants
 - a) agree to have read, understood and to be bound by the Terms and Conditions of this Contest;
 - b) agree that CIMB’s decision on all matters relating to the Contest shall be final, conclusive and binding on the Eligible Participants and no further correspondence and/or appeal to dispute CIMB’s decision shall be entertained;
 - c) agree to access CIMB 3D Conquest website (3dconquest.cimb.com) at regular time intervals to view the terms and conditions and ensure to be kept up-to-date on any change or variation to the terms and conditions;
 - d) consent to CIMB processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice which can be found at <http://www.cimb.com/en/policy.html>;

13. CIMB reserves the right upon giving adequate notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (“Amendment”) any of the terms and conditions herein. Any Amendment to the provisions herein shall be binding on the Eligible Participant and CIMB shall be deemed to have notified Eligible Participants of the Amendment by its display at CIMB 3D Conquest website (3dconquest.cimb.com) or by any other means of notification which CIMB may select and the Amendment shall be deemed binding on the Eligible Participant as

from the date of notification of the Amendment or from such other date as may be specified by CIMB in the notification.

14. Under no circumstances shall CIMB be liable for any loss and/or damage incurred by any party (including without limitation to the loss of income, profits or goodwill whether the same be direct or indirect, incidental, consequential, exemplary or punitive) nor shall CIMB be liable for any special damages to any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Contest and/or the Prize(s), even if CIMB has been advised of the possibility of such loss and/or damages in advance, and all such loss and/or damages have been expressly excluded.
15. By participating in the Contest, Eligible Participants hereby agree and irrevocably and unconditionally undertake to fully absolve CIMB of all liabilities and agree to indemnify CIMB (on full indemnity basis) and hold CIMB harmless against any claim by any third party and against any loss, damage, cost or expense (including solicitor's fees and cost) that CIMB may suffer or incur as a result of or in connection with the Contest and/or the Prize(s).
16. CIMB reserves the right to disqualify any of the Eligible Participants for any reason whatsoever as CIMB may in its absolute discretion deem fit to participate in the Contest and/or be entitled to the Prize and/or to forfeit the Prize in the event of non-compliance to the terms and conditions herein.
17. CIMB shall not be responsible for any tax implications that may arise from the Prizes or the use thereof. Any tax filing obligation or any tax payment imposed by any authority as a result of receipt or usage of the Prizes shall remain the sole responsibility of the winners of this Contest. It is the responsibility of each Eligible Participant to seek independent advice on the possible tax implications under this Contest.

18. Eligible Participants are at all times subject to all applicable terms and conditions as may be stipulated by CIMB in respect of the Contest and CIMB's Instagram page, including the Terms of Use of CIMB's Instagram page.
19. The Contest is not organised by or associated to Instagram. The Eligible Participant however agrees to comply with all rules and regulations as may be imposed by Instagram in respect of any posting thereon.
20. These terms are governed by the laws of Malaysia and the Eligible Participants submit to the exclusive jurisdiction of the courts of Malaysia in resolving any disputes arising from or in connection with these terms.
21. These terms and conditions shall prevail over any inconsistent terms or representations contained in any promotional materials advertising this Contest.
22. Eligible Participants may direct all Contest-related feedback to CIMB Malaysia via the Direct Message function at CIMB Instagram account (@CIMBMalaysia) or e-mail to 3dconquest@cimb.com