



TERMS AND CONDITIONS 'PULANGAN TERJAMIN, SETIAP HARI x LOTUS' CAMPAIGN

Terms & Conditions

The "A" & "B" Campaign ["Campaign"] is organized by Lotuss Stores (Malaysia) Sdn Bhd (Company No.: 200001018812 (5291419-K)) ("Lotus's") ("Organiser") in collaboration with Payments Network Malaysia Sdn Bhd ("PayNet") (Company No.: 200801035403 (836743-D)).

1. This Campaign is open to all individuals who: ○ Make a transaction with a minimum spend of RM100 in a single receipt using a MyDebit card or DuitNow QR payment at any Lotus's outlet nationwide during the Campaign Period ("Participants").

Campaign Period

2. The Campaign will commence from **26 February 2026 at 8:00 a.m. until 10 June 2026 at 11:59 p.m. (Malaysia Time)**. ("Campaign Period"). Any entries received after the Campaign Period shall be rejected and deemed invalid.

3. Only transactions made at physical Lotus's outlets nationwide shall be eligible for Campaign A, while transaction made at physical Lotus's outlets nationwide and through payment on delivery for Lotus's Shop Online (LSO) shall be eligible for Campaign B

4. If for any reason (including but not limited to) the Campaign is unable to proceed as planned, for example due to computer viruses, hacking, unauthorized intervention, fraud, technical failures, any government action including but not limited to movement control orders, or any other reason beyond the Organiser's control, the Organiser reserves the right, at its sole discretion, to terminate, postpone, modify, extend or suspend the Competition.

Campaign Mechanics

5. To participate in the Campaign, Participants must:

- Campaign A: Participants must make a minimum purchase of RM100 in a single (1) receipt using a MyDebit card or DuitNow QR payment at any physical Lotus's outlet nationwide during the Campaign Period. Any entry via purchases made through Lotus's Shop Online (LSO) is invalid and will not be accepted. ○ A maximum of ten (10) entries per telephone number is allowed throughout the Campaign Period.
- Campaign B: Participants must be validly registered as My Lotus's Members and must make a minimum two (2) successful purchase of RM100 transactions within one week using MyDebit card or DuitNow QR payment at Lotus's Physical Outlets or payment on delivery for Lotus's Shop Online during the Campaign Period. ○ For the purpose of Campaign B, a campaign week shall be defined as Thursday to Wednesday (inclusive).

6. Participants must submit their purchase receipt using ONE of the following methods:

- Scan the QR Code provided on any campaign visuals; or
- Click the campaign icon within the My Lotus's Application
- Provide full name, age, and gender, and must correctly answer a campaign-related question as part of the submission process. Only entries with correct answers will be considered valid and eligible for reward fulfilment under this Campaign.

- To ensure entries are considered valid, Participants must submit a clear image of the purchase receipt, ensure 'MyDebit' or 'DuitNow QR' is indicated on the receipt and sample receipt as shown below:



- Any eWallet payments for transactions made through Lotus's Self-Checkout counters are currently not recognized as DuitNow QR payments in our system and will instead display the respective eWallet provider on the receipt (for example, but is not limited to, TnG, TrueMoney, GrabPay, Boost, Alipay etc.). As such, these receipts will not be accepted as eligible entries.
- For Campaign A, entries made through **Lotus's Shop Online (LSO)** are invalid and will **not be accepted** as eligible entries. Only purchases made at physical Lotus's outlets nationwide will be recognized.
- For Campaign B, no manual entry or submission is required. Coupon issuance will be done automatically via the MyLotus's app every Friday for eligible MyLotus's Members who have completed at least two (2) qualifying transactions using MyDebit card or DuitNow QR within the same campaign week (Thursday to Wednesday), whether in-store at physical Lotus's outlets nationwide and/or when payment on delivery for Lotus's Shop Online (LSO).
- For Campaign A, each telephone number used for entry registration is limited to a maximum of ten (10) receipt submissions throughout the Campaign Period. Any additional entries exceeding this limit will not be processed and will be deemed void.
- For Campaign B, eligible MyLotus's Members may receive the applicable coupon(s) once per campaign week, provided they continue to complete at least two (2) qualifying transactions within each campaign week.

12. All payments made via Near Field Communication (NFC) at any Lotus's outlet nationwide during the Campaign Period will not be accepted as eligible entries (for example: Apple Pay, Samsung Pay, Google Pay, Huawei Pay).

13. The Organiser, at its sole discretion, may remove and/or disqualify any Participant and/or entry found or suspected of tampering with the submission process, the operation of the C, or violating any of the Campaign Terms and Conditions.

Prizes

14. The total value of prizes offered in the form of Lotus's eVouchers is up to RM278,400 throughout the Competition Period.

15. For **Campaign A**: A RM10 eVoucher will be awarded to winners for each successful entry.



16. For **Campaign B**: Eligible MyLotus's Members who meet the Campaign B criteria will receive product coupon(s) issued via the MyLotus's app. The coupon value and/or denomination will be determined by the Organiser and may vary during the Campaign Period. For avoidance of doubt, the Organiser may issue product coupon(s) with a value of **RM3.00** subject to the Organizer's final determination.

17. Prizes are non-transferable and not exchangeable for cash (if applicable). The Organiser reserves the right to substitute any prize with another of equivalent value at its absolute discretion.

18. To the extent permitted by law, the Organiser, its agencies, affiliates, sponsors and representatives shall not be liable for any defect or misuse of prizes, or for any claims, liabilities, losses or damages arising from this Competition.

19. Images of prizes shown in any promotional, advertising or publicity materials are for illustration purposes only and may not represent the actual prize.



Prizes are subject to the terms and conditions imposed by the respective suppliers (if applicable). To the extent permitted by law, the Organiser and its agents shall not be responsible for any liability arising from postponement, cancellation, delay or changes to prize details or any unforeseen circumstances beyond the Organiser's reasonable control, or for any act or omission by third-party vendors or suppliers.

RM10 E-voucher Terms & Conditions

20. The Lotus's eVoucher may be used as a cash equivalent for purchases at any Lotus's outlet.
21. The eVoucher is non-exchangeable and non-redeemable (i.e., cannot be exchanged for cash or a new voucher).
22. If the purchase value is less than the eVoucher value, no balance or replacement credit will be provided.
23. The eVoucher may be used together with other valid payment methods such as cash (legal tender), credit card, debit card, or ewallets.
24. The eVoucher is valid only until the stated expiry date.
25. No extension or renewal will be granted for the eVoucher.
26. Each eVoucher is valid for one (1) redemption transaction only and cannot be reused.
27. All eVoucher are not valid for use at Food Courts or any premises not directly operated by Lotus's Malaysia.
28. Lotuss Stores (Malaysia) Sdn Bhd reserves the right, at its absolute discretion, to amend, change or add to any of the eVoucher terms and conditions without prior notice to Participants.

Product Coupon Terms & Conditions

29. List of participating product coupon category: UHT & Fresh Milk, Milo Drinks Variants, Instant Noodles, Ice cream, Eggs, Dishwash, Biscuits & Crackers, Chili & Tomato Sauces.
30. My Lotus's e-coupon (or e-voucher) is valid for one (1) redemption only.
31. My Lotus's e-coupon must be used within the validity period stated in the Lotus's mobile app. Once redeemed or expired, the My Lotus's e-coupon will not be reused, extended or reissued.
32. My Lotus's e-coupon is not exchangeable for cash, non-transferable and non-refundable.
33. The total purchase value in a single transaction must be higher than the value of the My Lotus's e-coupon. If the purchase value exceeds the value of the e-coupon, the customer shall pay the difference. The My Lotus's e-coupon cannot be used if the purchase value is lower than its value.
34. My Lotus's points will not be awarded for any transaction paid using the My Lotus's e-coupon or any other coupon.
35. My Lotus's e-coupon may be used together with cash (legal tender), credit card or debit card, but is not valid for the purchase of gift vouchers, reload transactions, purchases at Lotus's food courts, or at outlets not operated by Lotus's Malaysia.



Organiser's Rights

36. By participating in the Campaign, Participants grant the Organiser the right to use any photos and/or other materials received during the Campaign (including the Participant's

name, email address, phone number, photos, etc.) for Campaign related purposes as well for advertising, marketing and communication purposes without any compensation to the Participant, their heirs, assignees or any other entity.

37. The Organiser reserves the right to amend the Campaign Terms and Conditions at any time at its absolute discretion without prior notice.

38. In addition to these Terms and Conditions, any other rules or regulations of the Campaign stated at <https://corp.lotuss.com.my/for-you/campaigns/mydebit-pulangan-terjamin> will also be binding on all Participants in their participation in this campaign.

39. In the event of any conflict between these Terms & Conditions and any terms contained in any promotional materials in this campaign, the terms stated at <https://corp.lotuss.com.my/for-you/campaigns/mydebit-pulangan-terjamin> shall prevail.

40. If there is a discrepancy between the English and Malay versions of these Terms and conditions, the English version shall prevail

41. Unless otherwise stated, all transportation costs, internet charges, personal costs and/or any other costs, fees and/or expenses incurred by Participants in connection with this Campaign (whether for the purpose of entering, participating in, or receiving any benefit or prize from the campaign) shall be borne entirely by the Participant/winner. The Organiser, PayNet, its affiliates or authorized agents shall not be held liable in any way for such costs/charges/fees/expenses

42. To the extent permitted by law, the Organiser, PayNet, its affiliates or authorized third parties shall not be responsible in any way of any participation issues, including but not limited to lost, damaged, delayed entries or any technical errors.

43. The Organiser would like to remind Participants to take reasonable precautions when receiving any phone calls or messages requesting personal information during and/or after the Campaign. The Organizer also advises our valued Participants to contact the Organizer directly for verification regarding the campaign.

Liability and Responsibility

44. To the extent permitted by law, Participants and winners shall bear full liability and responsibility for any negligence or willful misconduct from their participation in the Campaign and/or redemption and/or use of prizes, and agree to release the Organiser, PayNet and its agencies from any claims arising from such liability.

45. To the fullest extent permitted by law, under no circumstances shall the Organiser, PayNet or any of its officers, employees, representatives and/or agents (including any third-party agencies engaged for the purpose of this Campaign) be held liable for any loss or damage arising from any negligence or willful misconduct by Participants in relation to this Campaign.



46. Winners shall be responsible both for complying with all legislation or regulations and for payment of all taxes and duties which the Winners should satisfy as to all the taxation implications of the Campaign Prizes and take all appropriate taxation advice. If the Products are used as benefits-in-kind, a personal tax liability may be payable by the Winner. Lotus's will not be liable for any taxation charge to the Winners which they are obliged to pay for the Prizes won.

47. By participating in this Campaign, Participants agree to comply with all these Terms & Conditions and all decisions made by the Organiser.

48. These Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the courts of Malaysia.

Privacy Notice

49. By participating in the Campaign, Participants give their and allow the Organizer to collect, store, use, and process their names and other personal details ("Personal Data") for the purpose of executing the Contest, including but not limited to announcing and publishing the Participants' Personal Data and/or photos on the Organizer's website for advertising and publicity purposes by participating in the Campaign, Participants also consent and allow the Organiser to engage third-party services to process their Personal Data. All such third parties are contractually obligated not to use Participants' Personal Data in any manner other than as stated herein.

50. Under Malaysian law, Participants' rights include: ○ The right to withdraw consent for the use of Personal Data at any time by contacting the Organiser at the contact details provided below and providing the Participant's name and email address for removal of such Personal Data;

- The right to obtain a copy of Personal Data held by the Organiser; and
- The right to correct any inaccurate Personal Data.

51. Participants can refer to the Organizer's website at <https://corp.lotuss.com.my/for-you/campaigns/mydebit-pulangan-terjamin> or email Lotus's contest management partner J&C customer service at support@jcpacific.com.my or WhatsApp at 011-6974 3949 from Monday to Sunday, 8:00 AM – 10:00 PM.

52. The Organiser will take reasonable precautions to ensure the safety of Participants' Personal Data and will require third-party processors to manage the campaign. However, the Organiser may disclose Participants' Personal Data if required by law, search warrant, subpoena or court order.

53. Any matters related to Personal Data concerning this campaign shall be governed by and handled in accordance with the Personal Data Protection Act 2010 and other applicable laws in Malaysia.

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