

Terms and Conditions for Agent Campaign

- 1. This "Be Rewarded Up To RM10,000 Agent Campaign" ("Campaign") is organised by CreateWills Sdn. Bhd. ("CreateWills") (referred to as "the Organisers").
- 2. By participating in this Campaign, all participants ("Participants") will be deemed to have read, understood and expressly agreed to be bound by the Terms & Conditions of this Campaign as stated herein and any additional terms and conditions stipulated by the Organisers (as may be applicable) including the decisions of the Organisers in all matters related thereto.
- 3. Information on how to enter forms part of these conditions of entry. Registration for and/or participation in this Campaign is deemed as acceptance of these conditions of entry.
- 4. This Campaign runs from 9 September 2021 until 9 November 2021, unless advised otherwise by Organisers ("Campaign Period") The Organisers reserve the right to amend or extend the duration of the Campaign at any time as they deem fit without any prior notice.
- 5. To qualify and participate in this Campaign, Participants must fulfil the following requirements ("Campaign Requirements"):
 - a. Be a registered CreateWills agent or register themselves to become an agent with CreateWills;
 - b. Malaysian citizen or resident of Malaysia;
 - c. Have an active account with any bank in Malaysia and provide relevant bank details as needed to the Organisers to ensure that the rewards ("Campaign Rewards") could be credited into the aforesaid account:
 - d. Ensure successful purchase(s) of Sterling Standard Will or Al Yusra Islamic Will
 (collectively referred to as "Wills") on https://app.createwills.my/register ("the Website")
 during the Campaign Period.
- 6. The Campaign Rewards earned in addition to commission given by the Organisers during this Campaign Period is not limited to RM 2,000 and will depend on the amount of Wills sold during the Campaign Period, as illustrated below:
 - For every 30 Wills sold, Participants will receive an additional RM 1,000 along with their commission.
 - b. For every 20 Wills sold, Participants will receive an additional RM 500 along with their commission.
 - c. For every 15 Wills sold, Participants will receive an additional RM 300 along with their commission.
- 7. The commission earned by the Participants will depend on their current agent tier (Master Agent, Agency Manager, Agent). However, the Campaign Rewards earned will be the same amount regardless of agent tier.
- 8. The Campaign Rewards earned through this Campaign will be credited to the eligible Participants' bank account within fourteen (14) working days after the end of each month of the Campaign Period (or any other period as the Organisers deem appropriate) subject to the Organisers receiving all necessary information as deemed necessary. This is subject to exclusion of invalid or cancelled purchases, where those specific amounts would be deducted accordingly.
- 9. The Organisers reserve the absolute right, at any time, to verify the validity of successful purchase(s) and eligibility of Participants. Without limitation, Participants agree to provide necessary documentations to the Organisers upon request. The Organisers' decision in relation to all aspects of the Campaign including but not limited to the Campaign Rewards and Participants are final, binding and conclusive under any circumstances and no correspondence nor appeal will be entertained.

- 10. Only Participants that fulfil the Campaign Terms and Conditions shall be eligible to receive the Campaign Rewards stipulated. Participants that fail to fulfil the Campaign Terms and Conditions will automatically be disqualified from the Campaign without notice.
- 11. The Organisers reserve the absolute right to substitute and/or replace the Campaign Reward amount from time to time without any prior notice to the Participants.
- 12. The Organisers further reserve their right to use any collected personal data of Participants in accordance with the respective Organisers' Privacy Policy for any purpose related to this Campaign, future campaigns, marketing promotional materials and any other information from the Organisers that may be of interest to the Participants and the Participants are deemed to consent to such use with no monetary payment.
- 13. The Organisers reserve the right in their sole discretion to disqualify any Participant and/or to forfeit the Campaign Reward from any Participant if they reasonably believe that the Participant has undertaken fraudulent practices and/or activities or other activities harmful to this Campaign or to the Organisers.
- 14. Participants may be contacted, at any time deemed appropriate by the Organisers, via email or any other mode of communication deemed appropriate by the Organisers.
- 15. The Organisers reserve the absolute right to cancel, terminate or suspend the Campaign with or without any prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension by the Organisers shall not entitle the Participants to any claim or compensation against the Organisers for any and/or all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
- 16. The Organisers reserve the absolute right to vary, delete or add to any of these Terms and Conditions (wholly or in part) from time to time without any prior notice to the Participants.
- 17. The Organisers accept no responsibility for late, lost, incomplete, incorrectly submitted, delayed, corrupted or misdirected purchases whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise.
- 18. The Organisers, subsidiaries, affiliates, and associated companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Campaign (in which case that liability is limited to the minimum allowable by law).
- 19. The Terms and Conditions contained herein shall prevail over any inconsistent terms, conditions, provisions, or representation contained in any other promotional or advertising materials for the Campaign.
- 20. The decision of the Organisers in relation to every aspect of the Campaign including but not limited to the reward and Participants shall be deemed final and conclusive under any circumstances and no appeal or complaint from any Participant will be entertained. Any request by Participants to provide an exception will not be entertained.
- 21. The documents and services offered for sale through the Campaign are sold with the understanding that the Organisers are not engaged in rendering legal advice.
- 22. No document offered for sale, nor any other information contained on the Website, or template used on the Website is intended to constitute legal or other professional advice, and Participants should not rely solely on the services and/or documents on the Website, nor any other information contained on the Website, for making legal decisions. Participants are advised to consult with an independent legal advisor.
- 23. By agreeing to these Terms and Conditions, the Participant (including but not limited to their heirs, assignees and/or representatives of any kind) and/or purchaser of any product produced or services provided, agrees that he or she shall hold the Organisers and its agents harmless and indemnify the Organisers from any and all claims or damages (whether foreseeable or not foreseeable) that may arise in any way from the use of any of the Organisers' products or services so purchased.

- 24. The Participant also agrees not to bring any legal action or claim, nor to assert any cause of action in any court, tribunal or administrative agency, against the Organisers, its agents, its branches and all its offices as a result of the purchases or use of any product or services from the Website or produced or provided on the Website. As the Wills are digital products, the Organisers do not offer refunds on Wills purchased. Participants are advised to check the Wills selected and the details entered before purchasing, as the Wills are not refundable.
- 25. Participants agree that the Participant shall be solely responsible for all information entered in or used within the Website. Participants shall be solely responsible for all outcomes as a result of using CreateWills web application ("webapp") and the Participants hereby agree that the Organisers and their agents do not offer legal advice and are not liable for any information entered, wrongly or correctly, or use or misuse of the webapp.
- 26. CreateWills offers a digital Will writing service and the Organisers shall not be liable for any loss, damage, negligence, wrongdoing, falsehoods or any wrongly defined clauses written by anyone who uses the services.
- 27. These Terms and Conditions may be translated into other languages. In the event of inconsistencies between these Terms and Conditions and the translated versions, the English version shall prevail.
- 28. These Terms and Conditions are in line with and governed by the laws of Malaysia.

By entering the Agent Campaign, you hereby acknowledge that you have read the Privacy Notice and agree to the terms stated above.

www.createwills.my