

## FAQ

### SME AND SOLE PROPRIETORSHIPS CAMPAIGN

**1. When is the contest promotion period?**

Contest period is from 15<sup>th</sup> December 2016 to 30<sup>th</sup> April 2017.

**2. Who is eligible to participate?**

This contest opens to the SMEs, Partnership and Sole Proprietorship only with a valid business license registered with appropriate authority and account maintain with the Bank in Malaysia.

**3. How do we define the Small Medium Enterprises (SME)**

The definition of SME will be referring to the Bank Negara Malaysia (BNM) Circular on New Definition of Small Medium Enterprises (SMEs). Below is the excerpt of the circular:

| Category                 | Micro  | Small   | Medium   |
|--------------------------|--|---|--|
| Manufacturing            | Sales turnover of <b>less than RM300,000</b><br>OR<br>full-time employees <b>less than 5</b> | Sales turnover from <b>RM300,000 to less than RM15 million</b><br>OR<br>full-time employees from <b>5 to less than 75</b> | Sales turnover from <b>RM15 million to not exceeding RM50 million</b><br>OR<br>full-time employees from <b>75 to not exceeding 200</b> |
| Services & Other Sectors |  | Sales turnover from <b>RM300,000 to less than RM3 million</b><br>OR<br>full-time employees from <b>5 to less than 30</b>  | Sales turnover from <b>RM3 million to not exceeding RM20 million</b><br>OR<br>full-time employees from <b>30 to not exceeding 75</b>   |

Source: BNM Circular on New Definition of Small and Medium Enterprises (SMEs)

**4. How do I participate in this contest and where can I get the entry form?**

SMEs, Partnership and Sole Proprietorship have to perform the IBG transaction via Internet Banking, Mobile Banking or Automated Teller Machine (ATM) to be eligible for the Contest. Download the entry form at MyClear website at [www.myclear.org.my](http://www.myclear.org.my) or request the form from your bank sales representatives.

**5. Is there a minimum transaction amount for each transaction?**

[Note: Bank may impose a minimum limit amount for each Channel and subject to the Banks' terms and conditions].

**6. What are the criteria to join this Contest?**

| No | Criteria   | Description   |
|----|--|---|
| 1  | For <b>Existing bank customers</b> that <b>have Internet Banking access and have been using cheque</b> | <ul style="list-style-type: none"> <li>▪ <b>SME</b> – minimum of 30 IBG transactions (payroll &amp; other IBG payments) per month for 2 consecutive months;</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>▪ <b>Sole Proprietorship/ Partnership</b> – minimum of 10 IBG transactions (payroll &amp; other IBG payments) per month for 2 consecutive months;</li> </ul> <p style="text-align: center;"><b>AND</b></p> <ul style="list-style-type: none"> <li>▪ Minimum of <b>20% cheque reduction</b> (based on any 2 consecutive months from 1 Dec 2016 to 30 June 2017) against cumulative cheque usage from October and November 2016 (example of</li> </ul> |

| No | Criteria                         | Description  |
|----|----------------------------------|--|
|    |                                  | computation, <b>please refer to T&amp; C - Table 3: Appendix A).</b>   |
| 2  | <b>For New customer/ account</b> | <ul style="list-style-type: none"> <li>▪ <b>SME</b> – minimum usage of 30 transactions (payroll &amp; other IBG payments) per month for 2 consecutive months;</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>▪ <b>Sole Proprietorship/Partnership</b> – minimum usage of 10 transactions (payroll &amp; other IBG payments) per month for 2 consecutive months.</li> </ul> |

**7. What are the prizes for this campaign?**

| Prize (per Winner)  | Number of winners |
|---|-------------------|
| Cash prize worth Ringgit Malaysia Ten Thousand (RM10,000.00). | 35                |

**8. When and how do I submit the entry form?**

The entries must be submitted to the Bank before **5pm on 30 April 2017**. Each bank may determine their submission method which may vary among other banks. Each bank shall advise the participants accordingly. All entry forms must be authorized by bank staff prior to submission to MyClear. Please check with your bank on the preferred submission method.

**9. Will I have the chance to win more than 1 prize?**

No, each Participant can win one (1) prize only.

**10. How will the winners be selected?**

The Bank will validate & authorized the eligible entry forms who have met the criteria to be eligible to participate. The entry form with the correct answers only will be shortlisted to stand a chance to win the Prizes. Subsequently the Bank shall submit the list of Eligible Entries to MyClear. MyClear will select the final list of the winners from the list of Eligible Entries provided by the Banks.

**11. How and when will the winners be notified?**

Winners will be notified via phone call and notified in writing by your Bank within thirty (30) days after the validation process of identifying the Selected Winners is completed.

**12. Who should I refer to if I have further queries on the campaign?**

You may contact your Bank to make enquiries or visit the bank website to view the promotion's Terms and Conditions.

**[END]**