

Terms & Conditions for Send, Spend & Win

1. The '**Send, Spend & Win**' campaign ("Campaign") is open to all RIA IME customers ("Participants") who perform successful remittances, transactions, payments and purchases with the Ria Wallet and/ or Prepaid Card, excluding transactions performed by the employees and immediate family members of IME (M) Sdn. Bhd. ("RIA IME"), and international purchases with the Ria Wallet, physical and virtual Ria Prepaid Card.
2. Participants are eligible to take part in the Campaign from 10 March 2025 to 31 December 2026 ("Campaign Period"). Any successful remittance, transactions, payments and purchases made after 11.59pm on 31 December 2026 will not be entertained. RIA IME will not be held responsible for the loss of opportunity to participate.
3. By participating in the Campaign, Participants are deemed to have agreed to any and every form of publicity, read, understood, and agreed to be bound by the Terms and Conditions stated herein and are deemed to have agreed and consented to the collection, processing, use, disclosure, and retention by RIA IME of their personal data in the manner as set out in the Personal Data Protection Act 2010. No correspondence, disputes and appeal will be entertained.
4. Participants who downloads the Ria app, verifies their profile at any Ria MY Store after a failed verification attempt on the Ria app, activates the Ria Wallet and performs an international remittance transaction using the Ria Wallet within 30 days of the Participants Ria app profile verification are entitled to receive a one-time, RM20 complimentary credit in their Ria Wallet accounts.
5. Participants who complete all of the following within 30 days of their Ria App profile verification are entitled to receive a one-time RM10 credit in their Ria Wallet:
 - Successfully verify their customer profile at any RIA IME Malaysia store or with an authorised Ria Representative.
 - Activate the Ria Wallet and Ria Prepaid Card.
 - Complete one successful **international remittance transaction** with the Ria Wallet.
 - Complete at least one **eligible transaction** using the Ria Wallet and/ or Ria Prepaid Card.
6. Participants who complete any successful **eligible transaction** on the Ria Wallet and/ or Ria Prepaid Card during the Campaign Period are entitled to enter the daily raffle to be one of 20 winners, each receiving RM5 credit in their Ria Wallet. Each eligible transaction counts as **one (1) entry** into the daily raffle.
7. Eligible transactions include
 - QR payments with the Ria Wallet
 - Tap & Pay payments using the physical Ria Prepaid Card
 - Domestic transactions using the physical Ria Prepaid Card
 - In-app airtime purchases (domestic or international mobile top-ups)
8. Excluded transactions, or transactions that **does not qualify** as eligible transactions, are as follows:
 - Online purchases
 - Online merchant payments
 - Subscriptions or recurring charges for a service provider
 - Online purchases processed outside of Malaysia
 - Online purchases billed or settled in foreign currency
 - Peer-to-Peer (P2P) transfers on the Ria Wallet
 - Ria Wallet top-ups (Cash-in) at RIA IME Malaysia store or CiCo merchant locations
 - Any type of purchases not listed in point number 7
9. Participants consent to the personal use of their data by RIA IME for the running of the contest and or any events or publicity of the Campaign in any form or through any media and includes, without limitation, to the use, reproduction and or distribution of the Winner(s)'s photograph(s) or image(s) in relation to the contest.
10. The prize is not transferable or exchangeable. Prize is subject to availability and RIA IME reserves the right to substitute any prize with equivalent value without any prior notice.
11. By participating in this Campaign, Participants are deemed to have agreed to any and every form of publicity, read, understood, and agreed to be bound by the Terms and Conditions stated herein. No correspondence, disputes and appeal will be entertained.
12. All matters of disputes arising from the contest will be subjected to the final decision of RIA IME. No correspondence will be entertained.
13. Any violation by a participant on any of these Terms and Conditions will result in disqualification of the relevant participant.
14. RIA IME has the right to change and alter the final interpretation of these Terms & Conditions and no compensation in cash of any kind shall be given to any party as a direct or an indirect result of such amendment of the terms and conditions herein.
15. RIA IME reserves the right to cancel, shorten, extend, suspend and or terminate the Campaign Period at any time prior to the expiry of the Campaign period without prior notice. RIA IME also reserve the right to vary, modify, delete and or change any of the terms and conditions herein contained at any time at its absolute discretion without prior notice. For the avoidance of doubt, any cancellation, extension, suspension and or termination of the Campaign period at any time prior to the expiry of the Campaign period shall not entitle the Participant(s) to claim any compensation from RIA IME for all losses and or damages suffered or incurred by the Participant(s) because of the said cancellation, extension, suspension and or termination.
16. RIA IME's decision is final and conclusive.
17. The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
18. For information, enquiries, feedback and/ or complaints related to the Campaign, please contact RIA IME's Customer Care at 1-800-88-2077. Alternatively, for feedback and/ or complaints, the Participants may choose to e-mail RIA IME at marketing.MY@riamoneytransfer.com.