**Terms & Conditions**

The following terms and conditions shall govern the customer campaign “Remit Money & Fly to Malaysia” conducted by Unimoni Financial Services Ltd (hereafter “company “). By going through the terms of this contest, each participant agrees that they have read, understood and accept these terms.

* + The campaign shall begin from January 2023 and be live till March 2023 (‘promo period’).
	+ All resident Indians who avail foreign exchange service of the company (viz. outward remittance, Multi- Currency travel cards and currency notes sales) shall be considered as participants and becomes eligible to participate in this campaign. Company’s employees /employees of associate companies, agents are not eligible to participate in this contest.
	+ Only those transactions that are successfully carried out by the participants and complied with the applicable rules and regulations shall be considered eligible for this campaign.
	+ Company will choose the winners by system draw in the manner as it seems reasonable and appropriate. The decision of the company with regard to the campaign including the prize tour package shall be final and binding on the participants including winners. Draw shall be conducted on first week of April 2023. Participants who avail more number of transactions may have more chances of winning prizes. The winners will get a free chance to win Malaysia tour package for 2 passengers including their visa and tickets cost. Winners shall avail the respective tour package within 6 months from the date of lucky draw. Winners will be eligible for the package as designed by the company. Prizes are non – transferable, non – refundable and cannot be converted into cash.
	+ Students who go abroad for higher education during this promo period, will be provided Multi currency travel card with zero processing fee, by the Company.
	+ Company shall announce the winners in the home page of company website ([www.unimoni.in](http://www.unimoni.in) ). Company shall notify winners through the contact number available in pursuant of the transaction with the company. If the winner fails to respond to the prize communication or claim the prize within the one week period specified by company, company shall repudiate the winner and declare new prize winner for the same.
	+ Company reserves the right to extend the promo period or modify / amend terms / package details or to cancel the campaign at any time, due to its own reason or reasons beyond the control of the Company.
	+ Company hold the rights to publish the winners’ photos in social media platforms/forums of the Company, for present/future promotional, marketing / publicity purposes and winners has no objection regarding the same .
	+ All disputes arising or in connection of this contest are subjected to laws of India and the exclusive jurisdiction of courts at Kochi.

By participating in the campaign, the participant adhere to the terms and conditions as specified above.