

Terms and Conditions for MSMEC Digital Bundle

These Terms and Conditions ("Terms") govern your access to and use of the MSMEC Digital Bundle ("Digital Bundle") provided by Bank Rakyat and its collaborating Fintech partners. By accessing or applying for the Digital Bundle, you agree to be bound by these Terms. If you disagree with these Terms, you may not access or apply for the Digital Bundle.

1. Definitions:

No.	Terms	Description
1.	Bank	Bank Kerjasama Rakyat Berhad
2.	MSMEC or MSMECs	Micro, Small, Medium Enterprises and Cooperatives
3.	Fintech partners	Fintech companies that have collaborated with Bank Rakyat for QR2E – eBiz Tools Marketplace, offering their digital business tools to MSMECs.

2. Eligibility:

- The Digital Bundle is available to Micro, Small, Medium Enterprises and Cooperatives (MSMEC) registered and operating in Malaysia, subject to verification and approval by the Bank.
- Participation in the Digital Bundle may be subject to additional eligibility criteria determined by the Bank and its collaborating Fintech partners.

3. Access and Use:

- Upon meeting the eligibility criteria, MSMECs may access and apply the Digital Bundle through channels provided by the Bank.
- MSMECs agree to apply the Digital Bundle solely for legitimate business purposes and in compliance with all applicable laws and regulations.

4. Digital Business Tools:

- The Digital Bundle includes a selection of digital business tools provided by collaborating Fintech partners, which may include but are not limited to accounting software, human resource software, eCommerce management systems, productivity tools, and other digital business tools.
- MSMECs acknowledge that the availability and features of digital business tools may vary and are subject to change at the discretion of the Bank and its collaborating Fintech partners.

5. Costs and Fees:

- The first complimentary subscription will be provided free of charge for a certain period (*Subject to Fintech partners' offerings*). If MSMECs decide to opt for a paid subscription, they are responsible for making the necessary subscription payments to Fintech partners.
- MSMECs are responsible for reviewing and understanding the costs and fees of each digital business tool before applying or subscribing to it.

6. Data Privacy and Security:

- MSMECs acknowledge and consent to the collection, use, and processing of their data by the Bank and its collaborating Fintech partners for the purposes of providing and improving the Digital Bundle.
- The Bank and its collaborating Fintech partners are committed to implementing reasonable security measures to protect MSMECs' data from unauthorised access, disclosure, alteration, or destruction.
- For details on Bank Rakyat's Privacy Policy, MSMECs can visit Bank Rakyat's Corporate Website: <https://www.bankrakyat.com.my/portal-main/article/privacy-policy>

7. Suspension and Termination:

- The Bank reserves the right to terminate or suspend access to the MSMEC Digital Bundle, in whole or in part, after the campaign period ends.
- MSMECs may terminate their participation in the Digital Bundle at any time by notifying the Bank in writing. Termination may be subject to the fulfilment of any outstanding obligations or liabilities.
- MSMECs who cancel their subscriptions to Bank Rakyat products will also have their complimentary subscriptions terminated, even if the complimentary subscriptions period has not yet ended.

8. Modifications to Terms:

The Bank reserves the right to modify or update these Terms. Any changes to these Terms will be effective immediately upon posting. Continued use of the Digital Bundle after any such changes constitutes acceptance of the modified Terms.

9. Governing Law:

These Terms shall be governed by and construed in accordance with the laws of Malaysia without regard to its conflict of law principles.

By accessing or using the Digital Bundle, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you disagree with these Terms, you may not access or apply the Digital Bundle.