## Terms & Conditions

- 1. In conjunction with Employees Provident Fund ("EPF") and GrabCar Sdn Bhd ("Grab") this Save with Grab Programme is opened to all Malaysian citizens who are gold ("Gold Driver") or platinum ("Platinum Drivers") Grab drivers. The following persons are not eligible to participate in the Save with Grab Programme:
  - All employees (both permanent and fixed term contract) of the Organiser and their immediate family members.
- 1. Grab shall have sole discretion to determine the status of each driver. Grab drivers agrees and understand their status as determined by Grab is final and binding.
- 2. Gold Driver and Platinum Drivers shall receive a total maximum amount of 5% as additional top from Grab ("GrabTop-up").
- 3. Gold Driver or Platinum Drivers who wishes to receive the 5% EPF additional top up from GRAB must maintain their gold or platinum status on GrabAllStars for a concurrent 4 months period out of 6 months period.
- 1. The maximum 5% top is capped at Ringgit Malaysia Eighty (RM80) per year.
- 2. Grab Top-up is credited into your EPF account every 6 months, provided you have fulfil and satisfy the terms of this Terms and Conditions.
- 3. Gold Driver or Platinum Drivers must have a valid EPF account;
- 4. Gold Driver or Platinum Drivers must register for SP1M programme under EPF http://www.kwsp.gov.mv/portal/en/general/1malaysia-retirement-savings-scheme
- 5. Gold Driver or Platinum Drivers must opt-in for this programme via <a href="www.graballstars.com">www.graballstars.com</a> to be eligible to receive the 5% additional Grab Top-up.
- 6. Grab reserves the right to amend terms and condition without notice.
- 7. By taking part in this [prog], you have indicated that you have read, understood and agreed to be bound by these terms and conditions. Further, you acknowledge that you have read and understood the foregoing and consent to the use of your personal data as set out above and in accordance with Grab's Privacy Policy. You also acknowledge and agree to be legally bound by the terms and conditions below and decisions of Grab without limitation or qualification. You further agree that all decisions Grab shall be final and conclusive.
- 8. The Grab Top-up is non-transferable, non-cumulative, cannot be exchanged for credits or other products and shall only be transferred into your EPF account. If the you have provided an incorrect or wrong EPF number, Grab shall not be responsible for any mistakes.
- 9. Grab reserves the right at any time and from time to time to modify or discontinue, this [prog] or its terms of conditions with or without prior notice to you.
- 10. Grab accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by you as a result of registering with the [prog]