

CARNATION CLUB

Terms & Conditions

Serba Wangi JH Sdn. Bhd. | Effective 14 August 2026

1. THE PROGRAMME & TERM

- (a) The “Carnation Club” loyalty programme (“Programme”) is organised by Serba Wangi JH Sdn. Bhd. (“Company”).
- (b) The Programme operates through the Company's official WhatsApp number, +6012-779 5002 (“Platform”).
- (c) The Programme rewards eligible purchases with cashback in Malaysian Ringgit, paid via DuitNow, calculated on a monthly cycle as set out in Clause 5.
- (d) The Programme runs on an ongoing, long-term basis with no fixed end date.
- (e) These Terms and Conditions are reviewed and republished at least once every 12 months. The version in effect at the time of a member's purchase applies.
- (f) The Company may end the Programme entirely at any time, subject to Clause 11.
- (g) The Programme is valid for purchases of Eligible Products (Schedule A) from any retailer in Malaysia.

2. ELIGIBILITY

Open to:

- (a) individuals aged 18 and above who are Malaysian citizens who operate a food and beverage (“F&B”) business in Malaysia — including a hawker stall, kopitiam, restaurant, catering business, canteen, or similar — and purchase Eligible Products for use in that F&B business. A member is not required to hold a formal business registration (SSM) to participate; an individual operating an informal F&B stall or business is equally eligible.

Not eligible to participate as members, regardless of purchase channel:

- (b) retailers, wholesalers, distributors, and any other person or entity purchasing Eligible Products for resale rather than for use in their own F&B business;
- (c) directors, employees, and the immediate family (spouse, children, parents, parents-in-law, siblings) of the Company, its affiliates, distributors, and agencies; and
- (d) Company sales agents, who may not hold a member account or operate one on a member's behalf.
- (e) One account per individual or F&B business.
- (f) Membership and any accrued cashback are personal to the member and may not be sold, transferred, or assigned.

3. HOW TO PARTICIPATE

- (a) On first contact, the member is presented with, and accepts, these Terms and Conditions, including the personal data provisions in Clause 9, and, optionally, marketing communications under Clause 9(j). Declining marketing does not affect participation.
- (b) The member selects their preferred language.
- (c) The member registers via the Platform and may enter a referral code, if applicable, by sending the pre-filled referral message described in Clause 6(a).
- (d) To complete registration, the member provides: (i) a Google Maps link to their business premises; (ii) a clear photograph of their business premises; (iii) a Touch 'n Go eWallet or bank

account number registered under DuitNow, for payment; and (iv) clear photographs of the front and back of their identity card, for tax and audit purposes as described in Clause 9.

- (e) Once all four items in Clause 3(d) have been submitted, the member may immediately begin submitting receipts. The Company carries out verification of the member's registration details in the background and may request further information if needed; otherwise, the member is automatically verified.
- (f) The member purchases Eligible Products listed in Schedule A.
- (g) The member uploads a clear photograph of the original receipt for each purchase. Both printed and handwritten receipts are accepted. A handwritten receipt must clearly show the store name, date of purchase, item and quantity purchased, and amount paid, and must be accompanied by a single photograph showing the handwritten receipt placed on top of the purchased Eligible Products at the member's business premises, with both clearly visible in the same photograph. Duplicate, altered, or AI-generated receipt images are not accepted.
- (h) A receipt is attributed to the calendar month in which the purchase was made, save for the first-month carry-forward described in Clause 4(d). It must be uploaded to the Platform by 23:59 on the last day of that calendar month; a receipt uploaded after this deadline is not counted toward that month. Handwritten receipts are verified within 3 business days of submission; the date of upload, not the date verification is completed, governs which month a purchase is attributed to.
- (i) Verified monthly purchases exceeding 1,000 kilograms on a single account are automatically flagged for manual review before being counted toward Qualifying Weight or cashback, as an anti-misuse safeguard. This may extend the verification time for the flagged portion of the purchases.
- (j) Receipts must be for the member's own purchases, made for their own F&B business.

4. QUALIFYING WEIGHT & MEMBER STATUS

- (a) “Qualifying Weight” means the net weight in kilograms of Eligible Products on approved receipts in a calendar month (or, for a member's first Qualifying Month, the combined period described in Clause 4(d)), attributed by purchase date.
- (b) Schedule A states the Maximum Cashback Amount for each Eligible Product; all Eligible Products count toward Qualifying Weight by their net weight, in any combination.
- (c) A member achieves a “Qualifying Month” by reaching 200 kilograms of Qualifying Weight within a calendar month.
- (d) First-month carry-forward: where a member registers partway through a calendar month (“the Partial Month”), Qualifying Weight from the Partial Month does not by itself qualify the member. Instead, it is automatically carried forward, once, into the next full calendar month (“the First Full Month”). If the member's combined Qualifying Weight across the Partial Month and the First Full Month reaches 200 kilograms by the end of the First Full Month, the member achieves their first Qualifying Month, and cashback is calculated on the combined verified weight. If the combined threshold is not met, the carried-forward weight is cleared. After a member's first Qualifying Month — whether achieved under this Clause 4(d) or otherwise — Qualifying Weight does not carry forward between calendar months under any circumstance; each subsequent month is assessed independently against the 200 kilogram threshold.
- (e) Consecutive Qualifying Months move the member up in status and increase the member's cashback rate, as set out in the table below and in Clause 5:

Status	Consecutive Qualifying Months	Cashback Rate
Member	Not yet achieved a Qualifying Month (or streak has reset)	0% — no cashback until first Qualifying Month
Bronze	1st consecutive Qualifying Month	20% of Maximum Cashback Amount
Silver	2nd consecutive Qualifying Month	40% of Maximum Cashback Amount

Gold	3rd consecutive Qualifying Month	60% of Maximum Cashback Amount
Platinum	4th consecutive Qualifying Month	80% of Maximum Cashback Amount
Diamond	5th and every subsequent consecutive Qualifying Month	100% of Maximum Cashback Amount

- (f) A calendar month in which the member does not reach 200 kilograms of Qualifying Weight (other than as provided in Clause 4(d)) ends the member's consecutive run of Qualifying Months, and the member's status reverts to Member.
- (g) A reversion to Member status is not permanent and does not exclude the member from the Programme. The member may begin climbing the tiers again, starting from Bronze, as soon as they next achieve 200 kilograms of Qualifying Weight within a calendar month.
- (h) The Company may, for events that affect members' trading conditions generally — including without limitation Ramadan and Hari Raya Aidilfitri, Chinese New Year, Hari Raya Aidiladha, Deepavali, monsoon or flood conditions, natural disasters, or government-declared restrictions on business operations — announce a temporary reduction to the 200 kilogram threshold, applicable automatically to all members. No application is required to benefit from such an adjustment. The Company will give reasonable advance notice where practicable, but recognises that some events cannot be predicted in advance and an adjustment may be announced with limited or no advance notice.
- (i) A member who does not reach 200 kilograms of Qualifying Weight in a calendar month for a reason personal to that member may, within 14 days, submit a request via the Platform to preserve their status, supported by documentary evidence, limited to: (i) medical emergency or hospitalisation of the member or a person essential to the business; (ii) death of an immediate family member; (iii) forced closure of the business by a government authority for reasons outside the member's control; (iv) fire, flood, theft, or a similar incident disrupting business operations; or (v) premises renovation or relocation, supported by a tenancy agreement or contractor invoice. General claims of reduced footfall, reduced sales, or unfavourable business or economic conditions are not eligible grounds for such a request. A member may have a maximum of one approved request per rolling 12-month period. An approved request preserves the member's status; it does not grant cashback on Qualifying Weight not actually reached. The Company's decision on any such request is final.
- (j) Member status confers no vested or permanent right and may be adjusted in accordance with Clause 11.

5. CASHBACK CALCULATION & PAYMENT

- (a) Schedule A sets the Maximum Cashback Amount for each Eligible Product, being the amount payable per unit at Diamond status.
- (b) For each Eligible Product purchased, cashback is calculated at the percentage of that product's Maximum Cashback Amount corresponding to the member's status for that calendar month, as set out in the table in Clause 4.
- (c) Cashback is calculated per unit to three decimal places. The member's total cashback for a calendar month, across all Eligible Products purchased, is then rounded to the nearest one sen (RM0.01) for payment. For example, a single 400g Bihun pack has a Maximum Cashback Amount of RM0.01; at Bronze status (20%), this is calculated as RM0.002 per pack, which forms part of the member's total monthly cashback before rounding.
- (d) All submitted receipts are verified before the monthly cashback calculation.
- (e) Within the first week of the calendar month following a qualifying month, the Company issues the member a Cashback Voucher via the Platform, stating the Qualifying Weight, status, and cashback amount for that month, together with the DuitNow payment details on file.
- (f) The member must confirm the Cashback Voucher, including the DuitNow payment details shown, by replying to the Platform with the confirmation keyword within 3 days of receiving

it. This confirmation constitutes the member's electronic signature and acknowledgment of the amount and payment details, with legal effect under the Electronic Commerce Act 2006. Where the member confirms incorrect payment details, the Company is not liable for the resulting transfer.

- (g) If the member does not confirm the Cashback Voucher within 3 days, the cashback for that month is not lost: it is combined with the member's cashback for the following calendar month and paid together with it once confirmed, but it cannot be paid within the original month.
- (h) Subject to confirmation, payment is made via DuitNow transfer within 3 working days of confirmation, and in any event no later than the last day of the calendar month following the qualifying month. For example, cashback for a qualifying month ending in August is confirmed within the first week of September and paid no later than 30 September.
- (i) There is no minimum payout threshold.
- (j) If a transfer fails because the payment details on file are incorrect, the member is notified and the balance rolls over to the following payout cycle; it is not lost.
- (k) Any tax liability arising from cashback received under the Programme is the member's own responsibility, including any related filing obligations. The Company does not provide tax advice and accepts no responsibility for a member's personal or business tax affairs.
- (l) The Company does not sell Eligible Products directly to most members and does not itself run a separate promotions scheme alongside the Programme. Promotions run independently by retailers or wholesalers are outside the Company's control and are unaffected by the Programme.

6. REFERRALS

- (a) A member may refer another eligible person or business using their unique referral link or QR code. Opening the link, or scanning the code, opens WhatsApp with a pre-filled referral message already containing the referral code. Sending that message unedited applies the referral automatically; no manual code entry is required.
- (b) If the pre-filled message is deleted or replaced before sending, the referral does not apply and no referral reward is payable.
- (c) The referee receives a one-off RM5 Welcome Bonus, payable together with their cashback for their first Qualifying Month.
- (d) The referrer receives one 10-kilogram pack of Apple No. 7 (Green) rice, payable once the referee achieves their first Qualifying Month, provided that the referrer also achieves a Qualifying Month in the same calendar month as the referee. If the referrer does not reach 200 kilograms of Qualifying Weight in that calendar month, the referrer reward is not payable for that referral, whether or not the referrer achieves a Qualifying Month in a later month.
- (e) Only one referral reward is payable per referee, regardless of how many members refer them.
- (f) Self-referral, and referring an existing or former member, are not permitted.
- (g) A member may earn referrer rewards for a maximum of 10 referee activations per calendar month.
- (h) Company sales agents are not eligible for referral rewards.
- (i) The Company may withhold or reverse referral rewards where abuse under Clause 7 is suspected.

7. FRAUD & MISUSE

- (a) Without limiting the Company's other rights, the following conduct is prohibited: receipt pooling (submitting receipts for purchases made by another person or business); operating multiple accounts for one individual or business; submitting duplicate, altered, or AI-generated receipt images; providing a Google Maps link or photograph at registration that does not

correspond to a genuine, operating F&B business; claiming cashback on goods subsequently returned or refunded; buying, selling, or trading accounts or receipts; and any account created or manipulated through collusion with a Company sales agent.

- (b) The Company may act on reasonable grounds to suspect misuse, without needing to prove misuse to a higher standard first. The Company is not required to disclose the specific methods it uses to detect misuse.
- (c) Responses are graduated according to severity: rejecting a specific receipt; suspending the account pending investigation; withholding or reversing cashback; terminating the account; recovering wrongly paid cashback; and, in serious cases, referral to the police.
- (d) Before terminating an account for suspected fraud, the Company will inform the member of the general basis for its concern and give the member 14 days to respond, save where doing so would itself frustrate an investigation.
- (e) The Company may set off wrongly paid cashback against future cashback, and recover any remaining balance as a debt.
- (f) Receipt images and related purchase records are retained for 7 years.

8. COMPLAINTS & DISPUTES

- (a) A member who disputes their monthly Qualifying Weight, status, or cashback amount must raise it within 30 days of the Cashback Voucher notified under Clause 5(e).
- (b) A balance not disputed within that window is treated as final, save where the Company identifies its own error.
- (c) Complaints may be raised via the Platform and, if unresolved, escalated to carnation@malaysiarice.com.
- (d) The Company will acknowledge a complaint within 3 working days and aim to resolve it within 14 working days.
- (e) Nothing in these Terms affects a member's right to bring a claim before the Tribunal for Consumer Claims Malaysia or the Malaysian courts.

9. PERSONAL DATA

- (a) This Clause 9 is the Programme's personal data notice for the purposes of the Personal Data Protection Act 2010, as amended ("PDPA").
- (b) The Company collects: name; phone number; identity card details, including images of the front and back of the identity card; Google Maps link and photograph of the member's business premises; purchase and receipt data, including receipt images; DuitNow payment details; language preference; referral relationships; and chat records with the Platform.
- (c) Data is processed to operate the Programme, verify registration details and purchases, calculate and pay cashback, comply with tax and audit obligations, and — only with the separate consent described in Clause 3(a) — for marketing.
- (d) Data is shared with, or accessible to, the following categories of recipients: messaging service providers, to operate the WhatsApp-based Platform; artificial intelligence and data-processing service providers, to read and verify receipt images; cloud storage and database service providers, which may store Programme data on servers located outside Malaysia; the Company's bank and payment service providers, to process DuitNow payments; and, where applicable, the member who referred the member to the Programme, limited to data confirming the referral relationship.
- (e) Because Programme data may be stored outside Malaysia, such transfers are made only on a basis consistent with the PDPA and the Personal Data Protection Commissioner's Cross-Border Transfer Guidelines.

- (f) Identity card images are retained by the Company, including after verification, for tax and audit purposes.
- (g) Data is otherwise retained only as long as necessary for the purposes set out above, or as required by law, including a minimum 7-year retention of financial and purchase records under the Income Tax Act 1967 and the Companies Act 2016.
- (h) A member may request access to, or correction of, their personal data by contacting carnation@malaysiarice.com.
- (i) A member remains eligible to receive cashback only while they remain verified and payable within the Programme. A member who withdraws their identity card details, business information, or consent to data processing under this Clause 9 is removed from the Programme and cannot receive cashback for that month or any future month, even if 200 kilograms of Qualifying Weight was reached. The member may rejoin at any time by re-submitting their details; Qualifying Weight and status do not carry over from a closed account.
- (j) A member may withdraw marketing consent at any time without affecting their participation in the Programme.
- (k) In the event of a personal data breach, the Company will notify the Personal Data Protection Commissioner within 72 hours of becoming aware of the breach, and affected members within 7 days, in accordance with the PDPA.
- (l) No Data Protection Officer is appointed. Data protection enquiries may be directed to carnation@malaysiarice.com.

10. LIABILITY

- (a) The Company's total liability to a member under these Terms is limited to that member's accrued, unpaid cashback under Clause 5.
- (b) Nothing in these Terms excludes or limits liability for death or personal injury caused by negligence, or for fraud.
- (c) Nothing in these Terms affects a member's statutory rights in respect of the quality of Carnation products, including under the Food Act 1983 and the Sale of Goods Act 1957.
- (d) The Company is not liable for delays or failures caused by WhatsApp, network, or banking service outages outside its reasonable control.
- (e) A member who loses or changes their registered phone number may apply to recover their account by providing proof that they held the previous account, by contacting the Programme under Clause 13. The Company may refuse recovery at its discretion where the evidence provided is not sufficiently strong.

11. CHANGES, SUSPENSION & TERMINATION

- (a) The Company may amend these Terms, including Schedule A and the 200 kilogram Qualifying Weight threshold, at any time.
- (b) Any change to cashback rates or the Qualifying Weight threshold takes effect from the start of the next calendar month and is never applied retroactively to a month already in progress.
- (c) A material change, including any change to Schedule A or the Qualifying Weight threshold, is notified to members through the Platform and requires fresh acceptance before further receipts are processed.
- (d) The Company may suspend the Programme, in whole or in part, for system failure, fraud investigation, or events beyond its reasonable control.
- (e) Ordinary termination: the Company may end the Programme by giving members at least 30 days' notice via the Platform.

- (f) Emergency termination: where continuing the Programme is compromised by fraud, a security breach, or technical failure, the Company may suspend or terminate the Programme immediately, without prior notice, and is not obliged to disclose full details of the circumstances.
- (g) On termination under Clause 11(e) or 11(f), cashback already earned in accordance with Clause 5 is still paid where reasonably practicable. Future or unearned benefits are forfeited.

12. GENERAL

- (a) If any provision of these Terms is found unenforceable, the remaining provisions continue in full force.
- (b) A failure by the Company to enforce any provision on one occasion does not waive its right to do so later.
- (c) These Terms and Schedule A form the entire agreement between the member and the Company regarding the Programme.
- (d) Notices to members are given through the Platform.
- (e) These Terms are governed by the laws of Malaysia, and the Malaysian courts have exclusive jurisdiction.
- (f) In the event of a conflict between language versions, the English version prevails, save that the Bahasa Malaysia version of Clause 9 (Personal Data) is equally authoritative, as required by the PDPA.
- (g) On a member's death, or the closure of a member's business, the principle in Clause 9(i) applies: cashback for a month in which 200 kilograms of Qualifying Weight was already reached is still paid where the member, or their business, remained verified in the Programme; no further cashback accrues afterward.
- (h) The Company may assign the Programme, and these Terms, to a related company within the Serba Wangi group.

13. CONTACT

- (a) WhatsApp: +6012-779 5002.
- (b) Complaints and enquiries: carnation@malaysiarice.com.
- (c) Data protection enquiries: carnation@malaysiarice.com. No Data Protection Officer is appointed.

SCHEDULE A

Eligible Products & Maximum Cashback Amounts

The Maximum Cashback Amount below is the amount payable per unit at Diamond status (Clause 4). Bronze, Silver, Gold, and Platinum status earn 20%, 40%, 60%, and 80% of this amount respectively, per Clause 5. The Company may update this Schedule from time to time in accordance with Clause 11; the version in effect at the time of a member's purchase applies.

Eligible Product	Maximum Cashback Amount
Apple No. 7 (Green) White Rice – 5kg	RM 0.50
Apple No. 7 (Green) White Rice – 10kg	RM 1.00
Apple No. 7 (Green) White Rice – 15kg	RM 1.50
Apple No. 6 (Light Blue) White Rice – 10kg	RM 1.00
Apple No. 5 (Dark Blue) White Rice – 5kg	RM 0.50
Apple No. 5 (Dark Blue) White Rice – 10kg	RM 1.00
Apple Gold Fragrant Rice – 1kg	RM 0.15
Apple Gold Fragrant Rice – 5kg	RM 0.75
Apple Gold Fragrant Rice – 10kg	RM 1.50
Apple Gold Fragrant Rice – 15kg	RM 2.25
Apple Pink Fragrant Rice – 1kg	RM 0.15
Apple Pink Fragrant Rice – 5kg	RM 0.75
Apple Pink Fragrant Rice – 10kg	RM 1.50
Apple Basmathi Sella Cream – 5kg	RM 0.75
Apple Basmathi Sella Cream – 10kg	RM 1.50
Apple Basmathi Extra Long – 1kg	RM 0.15
Apple Basmathi Extra Long – 5kg	RM 0.75
Apple Basmathi Extra Long – 10kg	RM 1.50
Strawberry Premium Fragrant Rice – 5kg	RM 0.75
Strawberry Premium Fragrant Rice – 10kg	RM 1.50
Grape Premium Fragrant Rice – 10kg	RM 1.50
Pulut (Glutinous Rice) – 1kg	RM 0.15
Pulut (Glutinous Rice) – 10kg	RM 1.50
Bihun (Vermicelli) – 400g	RM 0.01
Bihun (Vermicelli) – 2.5kg	RM 0.05
Bihun (Vermicelli) – 4kg	RM 0.10