

'Nak Cuti Ler Tu...' Campaign
Terms and Conditions

IMPORTANT NOTICE:

CUSTOMER IS ADVISED TO READ AND UNDERSTAND THE TERMS AND CONDITIONS BEFORE AGREEING TO SUBSCRIBE TO ANY PRODUCT OR SERVICE AND/OR PARTICIPATING IN ANY OF BANK ISLAM'S CAMPAIGNS AND PROMOTIONS.

1. Definition

(a)

Terms	Definitions
Campaign	'Nak Cuti Ler Tuu..' Campaign organized by Bank Islam Malaysia Berhad ("Bank Islam" or "the Bank") in accordance with the Terms and Conditions stipulated herein.
DuitNow	A service which allows customers to initiate and receive instant credit transfers using a recipient's account number or DuitNow ID.
JomPAY	A national initiative supported by Bank Islam Malaysia Berhad to enable online bill payments across Malaysia.
FPX	An online payment gateway that facilitates interbank transfer of funds whenever customers make a payment for their online purchases.
Tabung Haji	Tabung Haji account linked with Bank Islam Internet Banking.
Eligible customers	Bank Islam Internet Banking and/or GO by Bank Islam Mobile Banking customers who fulfills the Eligibility Criteria and campaign mechanic contained herein
Game Period	Period where the Eligible Customer can play for each game as per clause 4 (c).

2. Campaign Period

(a) The campaign period is from 8th January 2022 until 7th April 2022

3. Eligibility Criteria

3.1. Eligible Customer must fulfill the following criteria:

- (a) Age 18 years and above; and
- (b) Perform any of the following transactions with minimum amount of RM10.00 during Campaign Period (“Eligible Transaction”):
 - i. Transfer or Payment via DuitNow;
 - ii. Bill Payment via JomPay;
 - iii. Payment via FPX; or
 - iv. Transfer into or from Tabung Haji.

3.2. Eligible Customer who is a staff of eChannels Division in Bank Islam (permanent/contract) are not eligible to participate in this Campaign

4. Campaign Mechanics

(a) Every successful Eligible Transaction performed will earn point to be used to play games as per clause 4(c) below to stand a chance to win the prize as per clause 6.

(b) Points to be earned are as follows:

Service	Type of transactions	Points Earnings from Internet Banking (8 Jan – 7 April 22)	Points Earnings from GO by Bank Islam (22 Feb –7 April 22) *
DuitNow	Transfer or payment	1	2
JomPAY	Bill payment	2	4
FPX	Payment	2	N/A
Tabung Haji	Transfer	5	10

* Note: No point will be earned if the Eligible Transaction is performed via GO by Bank Islam before the period.

Scenario examples for points calculation:

Scenario	Points earnings and redemption
<p>Date of transaction: 8th January 2022</p> <p>Ahmad transferred RM 15.00 to his friend through DuitNow and paid his water and phone bills with JomPAY. These transactions were done in Internet Banking.</p>	<p>DuitNow points: 1</p> <p>JomPAY points: 2 x 2 transactions = 4</p> <p>Total points: 5</p> <p>With 5 points, Ahmad is not eligible to play the game.</p>
<p>Date of transaction: 10th January 2022.</p> <p>Siti paid her electricity and phone bill using JomPAY via GO by Bank Islam.</p>	<p>Siti is not entitled to earn any points since the transactions were made via GO by Bank Islam before 22nd February 2022.</p>
<p>Date of transaction: 23rd February 2022</p> <p>Ana made a transfer into her Tabung Haji amounting to RM100.00 using GO by Bank Islam. She also made 3 FPX payments via Internet Banking for online shopping amounting to RM150.00.</p>	<p>Tabung Haji points: 10</p> <p>FPX points: 2 x 3 transactions = 6</p> <p>Total points: 16</p> <p>Ana earned 16 points. She can play 2 rounds of the game.</p>
<p>Date of transaction: 2nd March 2022</p> <p>Ali transferred RM10.00 to his friend through DuitNow and paid his utility bill via JomPAY using GO by Bank Islam.</p>	<p>DuitNow points: 2</p> <p>JomPAY points: 4</p> <p>Total points: 6</p> <p>With 6 points, Ali could not play the game as he has insufficient points for redemption.</p>

(c) The points earned is to be redeemed to play the games as below:

Game Name	Game Period	Points redemption
Deep Dive	8 th January – 21 st February 2022	8
Catch 'em food	22 nd February – 7 th April 2022	8

(d) Eligible Customers may view the following in Internet Banking throughout the Campaign Period:

- i. Points balance
- ii. Points redemption
- iii. Current score (**daily best score**)
- iv. Latest own standing

- (e) There is no limit on the number of game rounds can be played by the Eligible Customer. Customer can play if customer has accumulated enough redemption points for each round.
- (f) The score earned from games played will give Eligible Customer a chance to win the prize.

5. Winners

(a) Daily Prizes

- i. Winners will be selected from top 5 scorers of the day.
- ii. Eligible customer can only win 1 daily prize throughout the campaign period, however, he/she is still eligible in the running to win the grand prize.

(b) Grand Prizes

- i. Grand prize winner will be chosen via draw from Eligible Customers with minimum score of 150 for games played throughout each Game Period.

(c) Winners will be published in the Bank Islam Website. Daily winners will be published every Monday of the following week.

(d) Winners shall ensure that the email address maintained in Internet Banking is correct for us to communicate on the prize redemption details. An email will be sent to each winner within 2 weeks after end of Campaign Period to notify on their winnings and redemption of prizes. Customers who wish to update their email can do so via Bank Islam Internet banking in Settings > Update Profile.

(e) In the event the winner is unable to collect or accept the prize within 90 days after the winner's announcement is made, the price will be forfeited. Customer shall not hold the Bank liable for any claim or loss suffered by customer due to the prize being forfeited.

6. Prizes

(a) Prizes for the campaign are as follows:

Category	Prize	Number of winners
Daily prizes	5 x daily winners will win RM 500 travel voucher of winner's preferred holiday destination*.	450

Grand prizes	1 unit of Proton X50	2
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- *Note: 1. Preferred holiday destination is to be selected before playing the game
2. The travel voucher is subject to the terms and conditions of the respective hotel. Customer is advised to visit the respective hotel's website for the full terms & condition of the travel vouchers.
3. The validity period of the travel voucher is one (1) year from the date notification email send to the winners.

7. General Terms and Conditions

- (a) Eligible Customers / Customers are advised to read and understand these Terms and Conditions before participating in any of our campaigns and / or promotions.
- (b) To participate in our campaigns and / or promotions, Eligible Customers / Customers must fall within the Eligibility Criteria and fulfill the Campaign Mechanics. Unless stated otherwise by the Bank, Eligible Customers / Customers are not required to sign up or fill up any application form to participate in the said campaign and / or promotion.
- (c) By participating in this Campaign / Promotion, the Eligible Customers / Customers:
- i. shall give consent for the Bank to disclose their personal data (name, identification card number) to the Bank's service provider (selected destination) to the extent necessary for the purpose of this Campaign / Promotion if they are listed as the Top 5 scorers of the game;
 - ii. shall agree for the Bank to publish or display their names or photos in media, marketing or the Bank's Website for the purpose of this Campaign / Promotion (where applicable); and
 - iii. shall agree to the Bank's decision on all matters relating to the Campaign / Promotion, selection of winners and prizes via the Bank's generic draw engine shall be final, conclusive and binding on all Eligible Customers / Customers and no further correspondence and / or appeal to dispute the Bank's decision shall be entertained.
- (d) The Bank accepts no responsibility for any tax responsibilities that may arise from the prizes or the use thereof. Any tax filing obligation or tax payment (if any) due to any tax authority as a result of receipt of the prizes remains the sole responsibility of the winners. It is the responsibility of the winners to seek independent tax advice on the possible tax responsibilities to their financial situations.
- (e) The Campaign / Promotion prizes do not include any other incidental expenses e.g., transportation whatsoever, unless expressly stated in these terms and conditions (if any).

- (f)** The prize (where applicable) is not redeemable or exchangeable for any other items or cash. Winners must accept the prize 'as it is' and must acknowledge that the Bank shall not be held responsible for the value of the prize due to the variation of prices in the market during the prize redemption / collection by the winners at the time stipulated by the Bank.
- (g)** If the prize is not available for whatsoever reason, the Bank reserves the right to substitute the prize for any item of equivalent value upon the Bank issuing at least fourteen (14) days prior notice to all Eligible Customer/Customers. The mode of notifications could be in writing, via electronic means or displayed at the Bank's branches or websites.
- (h)** Winners may be invited to attend prize presentation ceremony or other publicity events (if any) at the location to be advised on a later date. Winners are fully responsible for all expenses incurred in attending the said prize giving ceremony.
- (i)** In compliance with the Personal Data Protection Act (PDPA) 2010, the Bank shall protect the personal data of the customers. By participating in this Campaign/Promotion, winners shall consent and agree that their names and photographs may be published in any media selected by the Bank for publicity purposes
- (j)** The Bank and its affiliates and their respective directors, officers, employees and agents shall not be liable for the following:

 - i. any misinterpretation on facts, and / or inflicted injuries and / or loss of lives and / or valuables resulting from the prize won through this Campaign / Promotion; and
 - ii. any loss and damage or for any personal injury and / or whatsoever suffered or sustained by the Eligible Customers / Prizes winner in connection with this Campaign/Promotion whether their participation in this Campaign/Promotion or the receipt or use of any of the prizes or may be suffered in the course of the prize giving travel, except for any liability which cannot be excluded by law.
 - iii. any matters beyond the Bank's control with regards to this Campaign / Promotion or anything related thereto.
- (k)** The Bank reserves the rights to amend, cancel, terminate, or suspend the Campaign / Promotion by providing sufficient notice not less than fourteen (14) days prior to the date of amendment, cancellation, termination or suspension. The mode of notification could be in writing, via electronic means or display of notices at the Bank's branches and website. For the avoidance of doubt, amendment, cancellation, termination or suspension by the Bank of the

Campaign / Promotion shall not entitle the customers who participate in this Campaign / Promotion to any claim or compensation against the Bank for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of amendment, cancellation, termination or suspension.

- (l)** Eligible Customers / Customers / Prizes' Winners are advised to access the Bank's website from time to time to view the Terms and Conditions and to ensure to be kept up-to-date on any change or variation to the Terms and Conditions thereof.

- (m)** The Terms and Conditions herein contained are in addition to and without prejudice to the Product / Facility terms and conditions. In the event of any inconsistency between these terms and conditions, this Terms and Conditions shall prevail with regards to this Campaign / Promotion.

- (n)** The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the customers agree to submit to the jurisdiction of the Courts of Malaysia.

For more information, please visit Bank Islam branches or call our Contact Centre at 03-26 900 900 or visit our website at <http://www.bankislam.com> .