

Promotion Terms & Conditions**AR-RAHNU BANK ISLAM PAWN AND WIN**
(1 July 2025 – 30 September 2025)

No	Financing Amount (RM)	Gift
1	RM50,000 and above	Ar Rahnu Exclusive Tote Bag
2	RM30,000 to RM49,999	Ar Rahnu Umbrella

TERMS AND CONDITIONS

1. This promotion is valid at all Ar Rahnu Bank Islam counters in Malaysia.
2. This promotion is open to all existing and new Ar Rahnu customers.
3. Bank Islam employees are not eligible to participate in this promotion.
4. This promotion is applicable for one (1) customer, one (1) gift only during the promotional period.
5. Gift cannot be redeemed with cash, return for refund or replace with others gift.
6. Gifts are redeemed on a while stock last basis.
7. Promotion is not valid with any other ongoing promotions and/or campaigns unless stated otherwise.

GENERAL TERMS AND CONDITIONS

1. Eligible customers are advised to read and understand these Terms and Conditions before participating in any of our campaigns and / or promotions.
2. The Terms and Conditions herein are in addition to, and without prejudice to the Product/Facility terms and conditions. In the event of any inconsistency between the terms, these Terms and Conditions shall prevail with regards to this Campaign/Promotions.
3. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia, and customers agree to submit to the jurisdiction of the Courts of Malaysia.
4. For more information, please visit Bank Islam branches or call our Contact Centre & Customer Care at 03 26 900 900 or visit our website at <https://www.bankislam.com>

DISCLAIMER

1. Bank Islam shall not be responsible or liable for any claims, loss or damage whatsoever, resulting from or in connection with this promotion.
2. Bank Islam's prevailing terms and conditions governing the use of Ar Rahnu Bank Islam shall continue to apply in addition to the terms and conditions of this promotion.
3. Ar Rahnu customers are advised to observe the Shariah principles while enjoying this promotion.
4. Promotion is subject to the terms and conditions of Ar Rahnu Bank Islam.
5. In the event of any dispute relating to any promotion, the decision of Ar Rahnu Bank Islam is final.
6. Customers are advised to visit <https://www.bankislam.com/personal-banking/arrahnu/> for further information on the Ar Rahnu products and promotions.