

VISA PROMOTION**HWC Coffee -**

**Enjoy 10% off for any handcrafted beverage only with Bank Islam Visa Card-i
(1/2/2023 – 1/8/2023)**

Promotion Details

Promotion Title	Enjoy 10% off for any handcrafted beverage only with Bank Islam Visa Card-i
Participating outlet	All outlets in Malaysia
Promotion Period	1/2/2023– 1/8/2023
Eligible Card	Bank Islam Visa Card-i (Credit Card-i & Debit Card-i)

Promotion Terms & Conditions**MERCHANT TERMS AND CONDITIONS**

- 1) Payment must be made with a Bank Islam Visa Card-i (Credit Card-i and Debit card-i).
- 2) Discount is not applicable for Bottle Drinks, CNY Gift Box, and Coffee Beans.
- 3) Only valid for walk-in purchase at all brand stores. Not valid for ordering through third parties including airasiafood, Grabfood, Foodpanda, ShopeeFood and Subplace.
- 4) HWC reserves all rights to change the terms and conditions without prior notice.
- 5) Offer cannot be combined with other promotions and discounts.
- 6) Offer cannot be exchanged for cash or used in conjunction with other ongoing promotions, discount, offer coupons or vouchers

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- 1) Eligible Customers / Customers are advised to read and understand these Terms and Conditions before participating in any of our campaigns and / or promotions.
- 2) 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.
- 3) 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 an independent tax advice on the possible tax responsibilities to their financial situations.
- 4) The Bank and its affiliates and their respective directors, officers, employees and agents shall not be liable for 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 shall not be liable, whether direct or consequential, for any loss and damage or for any personal injury and / or whatsoever suffered or sustained by the Eligible Customers / Prizes' Winners caused directly or indirectly, in whole or in part, in connection with this Campaign / Promotion or 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 and/or as a result of any act or omission on the part of the Bank whatsoever, except for any liability which cannot be excluded by law. The Bank shall not be responsible in any way whatsoever, in respect of any matters beyond the Bank's control with regard to this Campaign / Promotion or anything related thereto.
- 5) 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.
- 6) 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.
- 7) 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 Bank Islam Visa Card-i shall continue to apply in addition to the terms and conditions of this promotion.
- 3) Cardholders are advised to observe the Shariah principles while enjoying this promotion.
- 4) This is a promotion by VISA. There is no Bahasa Malaysia version available for these Terms and Conditions.
- 5) Cardholders are advised to visit <https://www.visa.com> and https://www.pickatrip.com.my/pat_web/lifestyle for further information on the promotions