

VISA PROMOTION

**CLUB21: Get 20% off on Club21, when you pay with Bank Islam Visa Card-i
(1 January 2026 – 31 December 2026)**

Promotion Details

Promotion Title	Get 20% off on Club21, when you pay with Bank Islam Visa Card-i
About Club21	Founded in 1972, Club 21 is Asia's leading purveyor of luxury fashion. With a keen eye for impeccable style and craftsmanship, the company has been instrumental in introducing influential fashion brands from Japanese, Belgian and British designers across the region
Promotion Period	1 January 2026 – 31 December 2026
Eligible Card	Bank Islam Visa Card-i (Credit/Debit)
Promo Code	VISAM20
Redemption website	https://club21.com/
Redemption Instruction	1. Copy the promo code. 2. Click Redeem Now to visit the offer page. 3. Select your product. 4. Apply the promo code at checkout to get the discount

VISA PROMOTION

**CLUB21: Get 20% off on Club21, when you pay with Bank Islam Visa Card-i
(1 January 2026 – 31 December 2026)**

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

- 1) This promo code cannot be combined with other promotions or member discounts.
- 2) Excluded items include: 132 5. Issey Miyake, Bao Bao Issey Miyake, Entire Studios, Homme Plisse Issey Miyake, Human Made, Issey Miyake, me Issey Miyake, Pleats Please Issey Miyake, Rick Owens x Dr. Martens, sacai x Carhartt WIP, Mardi Mercredi, Maison Margiela shoes and bags, MM6 shoes and bags, sale/markdown items, and all brand collaborations.

VISA TERMS AND CONDITIONS

- 1) Offer details as shown are based on information provided by the Merchant.
- 2) No warranties are made by Visa that the information is correct. Please check directly with Merchant to confirm availability and validity of the Offer. The Merchant is the sole provider of all goods and/or services under this offer.
- 3) Accordingly, the Visa Cardholder understands, acknowledges and agrees that the procurement by him/her of any goods and/or services under this Offer shall constitute a contract solely between the merchant and him/her, and Visa is not, nor will become, a party thereto.
- 4) By utilizing or attempting to utilize any of the goods and services under this Offer, the Visa Cardholder understands, acknowledges and agrees that:
 - Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the cardholder of any goods and/or services under this offer (each a "Claim") shall be settled by the Visa Cardholder directly with the Merchant, and Visa Cardholder shall not make any Claim against Visa.
 - Without prejudice to the foregoing, and to the fullest extent permitted by law, Visa shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of the Offer or goods and/or services provided under the Offer.

VISA PROMOTION

**CLUB21: Get 20% off on Club21, when you pay with Bank Islam Visa Card-i
(1 January 2026 – 31 December 2026)**

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

- 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) Cardmembers 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) Cardmembers are advised to visit <https://club21.com/> and <https://www.visa.com> for further information on the promotions.