

Terms and Conditions
“Bank Islam Card-i (Debit & Credit) Auto Billing Campaign”
2 January 2020 – 31 March 2020

The Campaign Period

1. Bank Islam Malaysia Berhad (**“Bank Islam”**) is organizing **Bank Islam Card-i (Debit & Credit) Auto Billing (“Campaign”)**. The Campaign will commence from **2 January 2020 – 31 March 2020 (“Campaign Period”)**. Bank Islam is referred to as (**“Organizer”**).
2. The Organizer reserves its absolute right to change, vary or extend the Campaign Period if necessary.

Eligibility

3. The Campaign is open to all Bank Islam Card-i (Debit & Credit) Cardmember who are Malaysian citizens as per below category:
 - a) All Principal Cardmembers of Bank Islam Credit Card-i (Visa & Mastercard) aged 21 years old and above;
 - b) All Supplementary Cardmembers of Bank Islam Credit Card-i (Visa & Mastercard) aged 18 years old and above;
 - c) All Cardmembers of Bank Islam Visa Debit Card-i aged 18 years old and above.

Hereinafter referred to as (**“Cardmember”**).

4. The following categories of individual shall not be eligible to participate in the Campaign:
 - a) Employees or staffs of Visa & Mastercard (Permanent / Contract); or
 - b) Cardmembers who cancelled their Bank Islam Card-i (Debit and/or Credit) within the Campaign Period; or
 - c) Cardmembers who closed all accounts with Bank Islam within Campaign Period; or
 - d) Sole-proprietor Cardmembers of Bank Islam Debit Card-i; or
 - e) Cardmembers of Bank Islam Visa Infinite Business Credit Card-i.
5. All transactions will be automatically tracked by the system. Submission of forms, SMS, creative signatures / slogans, etc. are not required.

Campaign Mechanics and Prizes

No	Eligible Category	Eligibility Unit
1	Bank Islam Credit Card-i (Mastercard & Visa) : Any new Auto Billing transaction with the selected segments within the Campaign Period	1 entry
2	Bank Islam Visa Debit Card-i : Any new Auto Billing transaction with the selected segments within the Campaign Period	1 entry

6. Auto Billing refers to Standing Instruction (SI) from Cardmember to the service provider of selected segments for bill payment via their Card-i. The selected segments are:
 - i. Utilities i.e Astro, Syabas, Tenaga Nasional Berhad (TNB), Celcom, Maxis and etc
 - ii. Insurance i.e Syarikat Takaful Malaysia Keluarga Berhad (STMKB), Syarikat Takaful Malaysia Am Berhad (STMAB), Takaful PruBSN, AIA and etc

7. Cardmember must arrange with service provider of selected segments to apply for Auto Billing service.
8. The Campaign only open to new Auto Billing transaction using Bank Islam Card-i (Debit and/or Credit) during Campaign Period and the transaction must be reflected in the Cardmember's account statement (for Debit Card-i) and/or Credit Card-i statement.
9. Existing Auto Billing transaction charged prior to the start of the Campaign Period is not eligible to participate in this Campaign.
10. Cardmembers have a chance to win the following prizes: -

CARD CATEGORIES	PRIZES	NO. OF WINNER
Bank Islam Credit Card-i (Mastercard & Visa)	Cashback RM50	1,000 Winners
Bank Islam Visa Debit Card-i	Cashback RM50	1,000 Winners

11. Cardmember are entitled to win a maximum of RM100 for each category during the Campaign Period.
12. Winners will be selected by a computerized drawing system.
13. Winners will be notified via phone calls / SMS / mail / e-mail / display or broadcast in Bank Islam's corporate website or through any other communication medium selected at the absolute sole discretion of Bank Islam which deemed appropriate.
14. Cashback shall be credited into Winner's account within one (1) month from the date of winners' names was announced.
15. Winners who cancelled their Bank Islam Card-i (Debit and/or Credit) or closed all account with Bank Islam after the Campaign Period (until the cashback has been credited to Cardmember's account) are not entitled to the prize.
16. Any terms and conditions that not complied with can lead to disqualification from the Campaign, and another Cardmembers will be selected as winners.
17. Bank Islam shall not be liable for any delay in actual posting of the Auto Billing by the service provider.
18. Bank Islam does not have any obligation to inform the Eligible Cardmember's should the cashback reach the maximum cashback allocation within the Campaign Period.

19. Example of Cardmember's eligibility:

No	Customer	Transaction Activity	Eligibility Status
1	Puan Maryam	<p>i. Puan Maryam sign up new Auto Billing with Astro RM80 and transaction made on 2/1/2020 via Bank Islam Mastercard Credit Card-i.</p> <p>ii. She also sign up for new Auto Billing of RM150 via Bank Islam Visa Credit Card-i with Celcom and transaction made on 3/2/2020.</p>	<p>Puan Maryam is eligible for one (1) entry under Bank Islam Credit Card-i category as the transaction was made within Campaign Period.</p> <p>Puan Maryam is eligible for one (1) entry under Bank Islam Credit Card-i category as the transaction was made within Campaign Period.</p> <p>Grand Total : 2 entries (Bank Islam Credit Card-i category)</p>
2	Encik Ahmad	<p>i. En Ahmad sign up new Auto Billing with Takaful PruBSN of RM200 via Bank Islam Mastercard Credit Card-i and transaction made on 1/1/2020</p> <p>ii. He also sign up for new Auto Billing with Maxis via Bank Islam Visa Debit Card-i and transaction made on 20/02/2020</p>	<p>En Ahmad is not eligible for any entry as the transaction was made before the Campaign Period.</p> <p>EN Ahmad is eligible for one (1) entry under Bank Islam Visa Debit Card-i category as the transaction was made within Campaign Period.</p> <p>Grand Total : 1 entry (Bank Islam Visa Debit Card-i category)</p>
3	Puan Seri	<p>i. Puan Seri sign up new Auto Billing with Etiqa via Bank Islam Visa Debit Card-i and transaction made on 29/2/2020</p> <p>ii. She also sign up another two (2) Auto Billing with TNB RM80 and Telekom RM120 via Bank Islam Visa Credit Card-i and both transactions made on 3/3/2020.</p>	<p>Puan Seri is eligible for one (1) entry under Bank Islam Visa Debit Card-i category as the transaction was made within Campaign Period.</p> <p>Puan Seri is eligible for two (2) entries under Bank Islam Credit Card-i category as the transaction was made within Campaign Period.</p> <p>Grand Total : 1 entry (Bank Islam Visa Debit Card-i category) and 2 entries (Bank Islam Credit Card-i category)</p>

General Conditions

20. Cardmember is advised to read and understand these terms and conditions before participating in any of our campaigns and / or promotions.
21. To participate in our campaigns and / or promotions, Cardmember must fall within the Eligibility Criteria and fulfill the Campaign Mechanics. Unless stated otherwise by Bank Islam, Cardmember is not required to sign up or fill up any application form to participate in the said campaign or promotion.
22. By participating in this Campaign, the Cardmember shall:
 - a) Give consent to Bank Islam to disclose their personal data to Bank Islam's service provider to the extent necessary for the purpose of this Campaign;
 - b) Agree for Bank Islam to publish or display their names or photos as winners in media, marketing or Bank Islam's corporate website for the purpose of this Campaign (where applicable); and
 - c) Agree with Bank Islam's decision on all matters relating to the Campaign, selection of winners and prizes via Bank Islam's generic draw engine shall be final, conclusive and binding on all Cardmembers and no further correspondence and / or appeal to dispute Bank Islam's decision shall be entertained.
23. Bank Islam 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.
24. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any).
25. The prize (where applicable) is not redeemable or exchangeable for any other items or cash. Winners must accept the prizes 'as it is' and must acknowledge that Bank Islam shall not be held responsible in the value of the prizes due to the variation of prices in the market during the prizes redemption / collection by the winners at the time stipulated by Bank Islam.
26. If the prize is not available for whatsoever reason, Bank Islam reserves the right to substitute the prize for any item at its absolute discretion of equivalent value or with any other items whichever Bank Islam deems appropriate upon Bank Islam issuing at least fourteen (14) days prior notice to all Cardmember from the date prize winner announcement is scheduled to be made by Bank Islam. The mode of notifications could be in writing, via electronic means or displayed at Bank Islam's branches or corporate website.
27. All winners will be contacted by Bank Islam (where applicable), i.e. via telephone with a minimum of three (3) phone calls to arrange for collection / delivery of the prizes. Bank Islam will contact the winners i.e. via the Mobile Number, Office Number or Residence Number as stated in Bank Islam's record. In the event the winners are unable to be contacted by Bank Islam, Bank Islam reserves the right to conduct another draw for any Eligible Cardmember to be the new winner. No representative of the winners is allowed to collect the prizes on behalf of them.

28. 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.
29. In compliance with the Personal Data Protection Act 2010 (PDPA), Bank Islam shall protect the personal data of the customers. By participating in this Campaign, winners shall consent and agree that their names and photographs may be published in any media selected by Bank Islam as it deems fit for publicity purposes.
30. Bank Islam 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 prizes won through the Campaign 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 Cardmember caused directly or indirectly, in whole or in part, in connection with this Campaign or their participation in the Campaign or the receipt or use of any of the prizes or may be suffered in the course of the prizes giving travel and / or as a result of any act or omission on the part of Bank Islam whatsoever, except for any liability which cannot be excluded by law. Bank Islam shall not be responsible in any way whatsoever, in respect of any matters beyond Bank Islam's control with regard to this Campaign or anything related thereto.
31. Bank Islam reserves the rights to amend, cancel, terminate, and suspend the Campaign 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 Bank Islam's branches and corporate website. For the avoidance of doubt, amendment, cancellation, termination or suspension by Bank Islam of the Campaign shall not entitle the Cardmembers who participate in this Campaign to any claim or compensation against Bank Islam for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of amendment, cancellation, termination or suspension.
32. Cardmember is advised to access Bank Islam's corporate website from time to time to view the Terms and Conditions and to ensure to be kept up-to-date on any changes or variation to the Terms and Conditions thereof.
33. The Terms and Conditions herein contained are in addition to and without prejudice to the Credit Card-i and Debit Card-i Terms and Conditions. In the event of any inconsistency between these terms and conditions, these Terms and Conditions shall prevail with regards to this Campaign.
34. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardmembers agree to submit to the jurisdiction of the Courts of Malaysia.

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