

## Terms and Conditions

### **Bank Islam Credit Card-i Balance Transfer (BT) and Retail Spread Value Plan (RSVP) Campaign "Value 4 You 2020" "21 February 2020 – 30 April 2020"**

#### **The Campaign Period**

1. Bank Islam Malaysia Berhad ("**Bank Islam**") is organizing "**Value 4 You 2020**" Campaign ("**Campaign**"). The Campaign will commence from **21 February 2020 – 30 April 2020** ("**Campaign Period**"). Bank Islam is referred to as ("**Organizer**").
2. Bank Islam reserves its absolute right to change, vary or extend the Campaign Period if necessary.

#### **Eligibility**

3. The Campaign is open to all Principal Cardmembers of Bank Islam Credit Card-i who are Malaysian citizens and age 21 years old and above ("**Cardmember**").
4. The following categories of individual shall **not be eligible** to participate in the Campaign:
  - a) Cardmembers who cancelled his/her Bank Islam Credit Card-i within the Campaign Period; or
  - b) Cardmembers who closed all his/her accounts with Bank Islam within Campaign Period or after Campaign Period (until the cashback have been credited into Cardmembers' Credit Card-i accounts).
5. Every application by the Cardmember for RSVP Program must be made by telephone call to the Customer Service of Bank Islam Card Centre at 03 2726 7666 or Bank Islam Contact Centre and Customer Care at 03 2690 0900 or such other method as may be prescribed by Bank Islam from time to time.
6. To apply for BT, Cardmember must complete Balance Transfer Form (Appendix 1) and email or fax to address stated in the form or such other method as may be prescribed by Bank Islam from time to time.

#### **Mechanics of Campaign**

7. Cardmembers must perform BT minimum of RM1,000 and above from other Banks' Credit Card account or RSVP minimum of RM1,000 and above via Bank Islam Credit Card-i. For each BT or RSVP performance amounting of RM1,000 and above, Cardmembers shall receive RM50 cashback.
8. The cashback is limited to the first 400 Cardmembers who fulfills the mechanic above throughout the Campaign Period ("**Winner**").
9. Maximum cashback per Winner is RM50 only.
10. Cashback will be credited into Winners' Credit Card-i accounts within one (1) month from the date the winners' names were announced.
11. There is no additional fee or charges on BT application. The profit rate will follow the existing retail transaction profit rate (17.5% or 16% or 13.5% based on the tiered profit rate charged).
12. One-time fee of 4.5% of the RSVP amount will be charged for every RSVP application.

13. Any spending using foreign currency will be converted to Ringgit Malaysia (RM) based on Visa Worldwide / Mastercard Worldwide current exchange rate.

14. Example of Cardmembers' entitlements for illustration:-

NO	CUSTOMER	TRANSACTION / ACTIVITY	CASHBACK ENTITLEMENT
1	Zaim	<p>21/02/2020 – Zaim performed BT from his Bank A's Credit Card Account amounting to RM2,000.</p> <p>15/03/2020 – Zaim performed RSVP using his Bank Islam's Credit Card-i amounting to RM2,500.</p>	<p>Zaim is entitled for RM50 cashback if he is among the first 400 Cardmembers who fulfills the Campaign Mechanic.</p> <p>Zaim will not be entitled for another RM50 cashback if he has received it via BT transaction that he had performed on 21/02/2020 since maximum cashback entitlement per Cardmember throughout Campaign Period is RM50 only.</p>
2	Syazwan	<p>16/03/2020 – Syazwan performed RSVP using his Bank Islam Credit Card-i account amounting to RM1,500.</p> <p>20/02/2020 – Syazwan performed another RSVP using his Bank Islam's Credit Card-i amounting to RM3,500</p>	<p>Syazwan is entitled for RM50 cashback if he is among the first 400 Cardmembers who fulfills the Campaign Mechanic.</p> <p>Syazwan will not be entitled for another RM50 cashback if he has received it via RSVP transaction that he had performed on 16/03/2020 since maximum cashback entitlement per Cardmember throughout Campaign Period is RM50 only.</p>

15. Prizes are non-transferable and cannot be exchanged for other goods in part or in full.

16. Any terms and conditions that are not complied with can lead to disqualification of Cardmembers from the Campaign, and other Cardmembers will be selected as a winner.

### General Conditions

17. Cardmembers are advised to read and understand these terms and conditions before participating in any of our Campaign.

18. To participate in our Campaign, Cardmembers must fall within the Eligibility Criteria and fulfill the Campaign Mechanics. Unless stated otherwise by Bank Islam, Cardmembers are not required to sign up or fill up any application form to participate in the said Campaign.

19. By participating in this Campaign, the Cardmembers 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 in media, marketing or Bank Islam's 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.
20. 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 (where applicable).
21. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any).
22. 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 Bank Islam shall not be held responsible in 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 Bank Islam.
23. If the prize (where applicable) 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 Cardmembers 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 and/or websites.
24. All winners will be contacted by Bank Islam, 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 is unable to be contacted by Bank Islam, Bank Islam reserves the right to conduct new/another draw for any Cardmember to be the winner. No representative of the winners is allowed to collect the prize on behalf of them.
25. 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.
26. 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.
27. 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 prize won through this 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 Winners caused directly or indirectly, in whole or in part, in connection with this Campaign or their participation in this Campaign 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 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.

28. Bank Islam reserves the rights to amend, cancel, terminate or suspend this 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/or websites. For the avoidance of doubt, amendment, cancellation, termination or suspension by Bank Islam of this 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.
29. Cardmembers are advised to access Bank Islam's 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.
30. The Terms and Conditions herein contained are in addition to and without prejudice to the Credit Card-i 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.
31. 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 <https://www.bankislam.com/>.**

## Appendix 1: Balance Transfer Form

### BALANCE TRANSFER FORM / BORANG PINDAHAN BAKI

Kad Kredit-i Bank Islam

PLEASE SUBMIT THE FOLLOWING DOCUMENTS/ SILA SERTAKAN DOKUMEN-DOKUMEN BERIKUT

Copy of latest 2 months credit cards' statement from other bank. /  
Salinan 2 bulan penyata kad-kad kredit yang terkini daripada bank-bank lain

I would like to transfer the following outstanding credit card bill(s) with the amount(s) specified, provided the total amount transferred is within 100% of my available financing limit. / Saya ingin memindahkan baki terhutang berikut dengan jumlah yang dinyatakan dengan syarat, jumlah yang dipindahkan adalah tidak melebihi had pembiayaan saya.

Cardmember's name (as shown on your Bank Islam Credit Card-i) / Nama pemegang kad (seperti dinyatakan dalam Kad Kredit-i Bank Islam)

\_\_\_\_\_

Bank Islam Credit Card-i No. / No. Kad Kredit-i Bank Islam : ---

Bank Islam Credit Card-i Expiry Date / Tarikh Luput Kad Kredit-i Bank Islam : \_\_\_\_\_

No	Cardmember's Name (as shown on credit card) / Nama Ahli (seperti yang termyata pada kad kredit)	Card No / No Kad	Card Issuing Bank / Bank Pengeluar Kad	Amount to be transferred (RM) / Baki yang dipindahkan (RM)
1.				
2.				
3.				
4.				
5.				
Total amount to be transferred / Jumlah baki yang akan dipindahkan :				

**\*Application is one-time transfer only / \*Permohonan adalah untuk sekali pindahan sahaja**

This transfer is based solely on my instruction and has no implication on my relationship with any card issued. You may approve or reject my request at your sole discretion. I agree to abide by the terms & conditions of Bank Islam Credit Card-i.

Pindahan ini adalah berdasarkan arahan tunggal saya dan tiada implikasi terhadap hubungan saya dengan mana-mana pengeluar kad. Pihak bank berhak melulus atau menolak permohonan saya atas budi bicara pihak bank. Saya bersetuju untuk mematuhi syarat-syarat dan peraturan dalam Kad Kredit-i Bank Islam.

Principal Cardmember's Signature /  
Tandatangan Pemegang Kad Utama : \_\_\_\_\_ Date /  
Tarikh : \_\_\_\_\_

#### FOR OFFICE USE ONLY / UNTUK KEGUNAAN PEJABAT

Processed by : \_\_\_\_\_ C/M Limit : \_\_\_\_\_

Approved/ Declined by : \_\_\_\_\_ C/M Balance : \_\_\_\_\_

RM : \_\_\_\_\_ Available Limit : \_\_\_\_\_

**Pusat Kad Bank Islam**  
Aras 24, Menara Bank Islam, No. 22 Jalan Perak, 50450 Kuala Lumpur  
Email : [bicc.customer.service@bankislam.com.my](mailto:bicc.customer.service@bankislam.com.my) • Fax : 03-2726 7606

**BANK ISLAM**

Perbankan Pengguna | Perbankan PKC | Perbankan Komersial | Perbankan Korporat | Deposit & Pengurusan Tunai | Operasi Perdagangan | Perbincuhan  
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