



BANK ISLAM MALAYSIA BERHAD  
198301002944(98127X)

**JOINT PROMOTION  
BANK ISLAM x ERL**

**(1 January 2025 – 31 December 2026)**

**Promotion Terms & Conditions**

**Promotion :20% Discount at the KLIA Ekspres/KLIA Transit Gate with Bank Islam Card-i  
(Credit Card-i/Debit Card-i)**

**Validity: 1 January 2025 – 31 December 2026**

**TERMS AND CONDITIONS**

1. Offer: The 20% discount is applied to each contactless transaction made directly at the KLIA Ekspres or KLIA Transit gate based on the Standard Single Adult Fare using Bank Islam Card-i (Credit Card-i/Debit Card-i).
2. Promotion period: From 1 January 2025 – 31 December 2026
3. The promotion is applicable on the KLIA Ekspres and KLIA Transit train services.
4. The discount is not applicable to other products, fares or packages.
5. Discount deduction will be made at the point of exit from the station paid area.
6. The discount is non-transferable and cannot be used with other ongoing promotions, discounts or vouchers.
7. The discount is not applicable to other payment channels such as the KLIA Ekspres website, self-service kiosk or ticket counter.
8. The promotion cannot be exchanged for cash or other products or services.
9. No refund is allowed once the transaction is done.
10. All transactions made using Digital Wallets at KLIA Ekspres/KLIA Transit Gates are not eligible for this discount.
11. Bank Islam and Express Rail Link Sdn Bhd (ERL) reserve the rights to amend, cancel, terminate, or suspend the promotion 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 websites, and ERL's stations, social media and website. For the avoidance of doubt, cancellation, termination or suspension of the promotion shall not entitle the Cardmembers who participate in this promotion to any claim or compensation against Bank Islam and/or ERL for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of cancellation, termination or suspension.



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12. By participating in this promotion, Bank Islam Cardmembers agree to abide by the promotion terms and conditions as prescribed and/or amended by ERL and/or Bank Islam from time to time.
13. ERL is the sole provider of all train services and ticket fares under this promotion. The ticketing is subject to all applicable laws and regulations, and also to the terms and conditions specified in ERL's Conditions of Carriage. A copy of ERL's Conditions of Carriage is available at its ticket counters and on its website [www.KLIAekspres.com](http://www.KLIAekspres.com). By participating in this promotion, Cardmembers agree to abide by ERL's prevailing ticket fares and Conditions of Carriage.
14. In case of any dispute, the decision of ERL and Bank Islam is final.
15. These terms and conditions are governed by the laws of Malaysia and the courts of Malaysia shall have exclusive jurisdiction over any dispute arising out of or in relation to the promotion or these terms and conditions.

**GENERAL TERMS AND CONDITIONS**

1. Eligible Cardmembers 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 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, these Terms and Conditions shall prevail with regards to this Campaign / Promotion.
3. 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.
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>



**JOINT PROMOTION  
BANK ISLAM x SOGO**

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**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 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. Payment must be made by using the Bank Islam Card-i.
5. In the event of any dispute relating to any promotion, the decision of ERL and Bank Islam is final.
6. Cardmembers are advised to visit <https://www.bankislam.com/erlx/> or [www.KLIAekspres.com](http://www.KLIAekspres.com) for further information on the promotion.