

Terms and Conditions
“**Bank Islam Credit Card-i Cash Withdrawal (Cash Advance) Campaign**”
“**Get Cashback RM20!**”
21 February 2020 – 30 April 2020

The Campaign Period

1. Bank Islam Malaysia Berhad (“**Bank Islam**”) is organizing “**Get Cashback RM20!**” (“**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 Bank Islam Credit Card-i (Visa & Mastercard) Cardmembers who are Malaysian citizens as per below category:
 - a) All Principal Cardholders of Bank Islam Credit Card-i aged 21 years old and above;
 - b) All Supplementary Cardholders of Bank Islam Credit 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);
 - b) Cardmembers who cancelled their Bank Islam Credit Card-i within the Campaign Period;
 - c) Cardmembers who closed all accounts with Bank Islam within the Campaign Period or after Campaign Period (until the cashback have been credited to Cardmember’s Credit Card-i account);
 - d) 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

6. Cardmembers must perform cash withdrawal at Bank Islam’s ATM or other bank’s ATM (Domestic / Oversea) with minimum withdrawal of RM1,000.
7. The first 1,000 Cardmembers who fulfills the mechanic above throughout the Campaign Period are entitled for only one (1) RM20 cashback (“**Winner**”).
8. Cashback RM20 will be credited into Winners’ Credit Card-i Visa or Mastercard accounts within one (1) month from the date of winners’ names were announced.
9. Cardmembers agree that Bank Islam shall be entitled to charge a fee for any of its services provided to the Cardmembers at the rates imposed by Bank Islam (as approved by Bank

Negara Malaysia) and as set out on Bank Islam's website. Bank Islam shall have the right to debit the Cardmembers' accounts for the said charges.

10. The finance charge is 18% per annum based on daily calculation from the cash withdrawal date until full payment has been made.
11. Any cash withdrawal using foreign currency will be converted to Ringgit Malaysia (RM) based on Visa Worldwide / Mastercard Worldwide current exchange rate.
12. Example of Cardmembers' qualifications for illustration:

NO	CUSTOMER	TRANSACTION / ACTIVITY	CASHBACK ENTITLEMENT
1	MR. HAZIM	21/02/2020: Mr. Hazim performs cash withdrawal amounting RM2,500 at Bank Islam ATM. 02/03/2020: Mr. Hazim performs another cash withdrawal amounting RM3,000 at other local Bank's ATM.	Mr. Hazim is entitled for RM20 cashback if he is one of the first 1,000 Cardmembers who fulfills the Campaign Mechanic. Mr. Hazim will not be eligible for another cashback as the Winner can only earn once during Campaign Period.
2	MR. HALIM	15/03/2020: Mr. Halim performs cash withdrawal amounting RM2,500 at Bank Islam ATM. 15/04/2020: Mr. Halim performs another cash withdrawal with amount equivalent to RM1,000 at other Bank's ATM overseas.	Mr. Halim is entitled for only RM20 cashback if he is one of the first 1,000 Cardmembers who fulfills the Campaign Mechanic. Mr. Halim will not be eligible for another cashback as the Winner can only earn once during Campaign Period.
3	MDM. MAYA	05/05/2020: Mdm. Maya performs cash withdrawal amounting RM2,500 at other local Bank's ATM.	Mdm. Maya is not entitled for RM20 cashback because the transaction is performed after Campaign Period.

13. Winners will be notified via phone calls / SMS / mail / e-mail / display or broadcast in Bank Islam's website or through any other communication medium as communicated by Bank Islam.

General Conditions

14. Cardmembers are advised to read and understand these terms and conditions before participating in any of our Campaign.
15. 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.
16. 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;
 - e) 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
 - b) 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.
17. 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).
18. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any).
19. 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.
20. 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.
21. 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 prizes on behalf of them.

22. 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.
23. 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.
24. 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 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 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.
25. Bank Islam reserves the rights to amend, cancel, terminate, 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.
26. 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.
27. 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, these Terms and Conditions shall prevail with regards to this Campaign.
28. 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/>