

Terms and Conditions  
Bank Islam Credit Card-i Spending Campaign  
**Swipe Your Way**  
**1 September 2019 – 30 November 2019**

**The Campaign Period**

1. Bank Islam Malaysia Berhad (“**Bank Islam**”) is organizing **Bank Islam Credit Card-i Spending Campaign ‘Swipe Your Way’ (“Campaign”)**. The Campaign will commence from **1 September 2019 – 30 November 2019 (“Campaign Period”)**. Bank Islam is collectively 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 Credit Card-i (Visa & Mastercard) Cardmember 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) Employees or staffs of Marketing Unit, Bank Islam Card Centre (Permanent/Contract);
  - c) Cardmembers who cancelled their Bank Islam Visa or Mastercard Credit Card-i within the Campaign Period;
  - d) Cardmembers who closed all accounts with Bank Islam within Campaign Period or after Campaign Period (until the prize have been credited into winners account);
  - 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.

**Mechanics of Campaign**

6. Participation is determined according to the following mechanics conducted during the Campaign Period:-

ELIGIBILITY CATEGORY	NUMBER OF ELIGIBILITY UNIT
<p><b>New card application</b> New Bank Islam Credit Card-i approved and activated (Visa and/or Mastercard) - Principal Cardmember only.</p> <p><i>Note: New Principal Cardmembers will only be entitled for one (1) eligibility unit regardless on the number of approved and activated card.</i></p>	1
<p><b>Spending</b></p> <ul style="list-style-type: none"> <li>• Every transaction with a minimum RM200 in a single receipt on domestic retail spending.</li> <li>• Every transaction with a minimum RM200 in a single receipt on overseas retail spending.</li> <li>• Every transaction for Takaful Products through Syarikat Takaful Malaysia Keluarga Berhad (STMKB) / Syarikat Takaful Malaysia Am Berhad (STMAB) Online Sales Portal (OSP) with a minimum RM200 in a single receipt*.</li> </ul>	1 5 10

\* Note: Visit STMKB / STMAB Online Sales Portal at [www.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my)

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

8. Example of Cardmember qualification for illustration:-

NO	CARDMEMBER	EXPENSES/ ACTIVITIES	ELIGIBILITY
1	Ms Zalika	<p>20/09/2019 - Ms Zalika applies for Bank Islam Visa Credit Card-i which have been approved &amp; activated during the campaign period.</p> <p>15/10/2019 - Ms Zalika spends RM1,000 in a single receipt at Senheng using her Bank Islam Visa Credit Card-i</p> <p>20/10/2019 - Ms Zalika spends RM2,800 in a single receipt in London in a single receipt using her Bank Islam Visa Credit Card-i</p>	<p>Ms Zalika is entitled for 1 eligibility unit.</p> <p>Ms Zalika is entitled for 1 eligibility unit.</p> <p>Ms Zalika is entitled for 5 eligibility units.</p> <p>Total eligibility units for Ms Zalika: 7 eligibility units.</p>
2	Ms Airaa	<p>27/09/2019 – Ms Airaa applies for Bank Islam Visa &amp; Mastercard Credit Card-i which have been approved &amp; activated during the campaign period.</p> <p>28/10/2019 - Ms Airaa pay RM300 for STMAB's Personal Accident Takaful Coverage using her Bank Islam Mastercard Credit Card-i in a single receipt.</p> <p>15/12/2019 – Ms Airaa spends RM1,000 at Australia in a single receipt using her Bank Islam Visa Credit Card-i.</p>	<p>Ms Airaa is entitled for 1 eligibility unit.</p> <p>Ms Airaa is entitled for 10 eligibility units.</p> <p>Ms Airaa is <b>not</b> entitled for any eligibility unit because she performed transaction when the campaign period - had ended.</p> <p>Total eligibility units for Ms Airaa: 11 eligibility units.</p>

## Prizes & Selection of Winners

9. Cardmembers have a chance to win prizes as follows: -

PRIZE CATEGORIES	PRIZES	NO. OF WINNER
Grand Prize	RM10,000	1 winner
Second Prize	RM5,000	2 winners
Third Prize	RM2,000	5 winners
Consolation Prize	RM200	50 winners

10. Cardmembers are only eligible to win one (1) Prize during the Campaign Period.

11. Prize will be credited into winner's Credit Card-i account within one (1) month from the date the winner's name was announced.

12. Winners will be notified by phone calls/ SMS / mail / email / display or broadcast in Bank Islam corporate website or through any other communication medium deemed appropriate, selected at the sole discretion of Bank Islam.

13. Winners will be selected by a computerized drawing system.

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

### General Conditions

15. Cardmember is advised to read and understand these terms and conditions before participating in any of our campaigns.

16. To participate in our campaign and/ or promotion, 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.

17. By participating in this Campaign, the Cardmember :

- a) Shall give consent for Bank Islam to disclose their personal data to Bank Islam's service provider to the extent necessary for the purpose of this Campaign;
- b) Shall allow 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) Shall 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.

18. 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 winner. It is the responsibility of the winner to seek an independent tax advice on the possible tax responsibilities to their financial situations (where applicable).

19. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any). Hence, all the said costs are to be fully borne by winners.
20. The prize 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 winner at the time stipulated by Bank Islam.
21. If the prize is not available for whatsoever reason (where applicable), 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 websites (if any).
22. 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 is unable to be contacted by Bank Islam, Bank Islam reserves the right to conduct draw for any Cardmember to be the winner. No representative of the winner is allowed to collect the prize.
23. 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 (where applicable).
24. In compliance with the Personal Data Protection Act (PDPA) 2010, 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.
25. 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 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 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 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.
26. Bank Islam reserves the rights to amend, cancel, terminate, or 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 websites. For the avoidance of doubt, cancellation, termination or suspension by Bank Islam of the Campaign shall not entitle the customers 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 cancellation, termination or suspension.
27. Cardmember is 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 change or variation to the Terms and Conditions thereof.

28. 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.
29. 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.

**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>.**