

**JOINT PROMOTION
BANK ISLAM WITH KOPPIKU
(1 December 2025 – 31 December 2026)**

Promotion Terms & Conditions

**Promotion : Get 10% off on all beverages when you order via the Koppiku App!
Promo Code : BANKIS**

Validity : 1 December 2025 – 31 December 2026

TERMS AND CONDITIONS

- 1) Payment must be made with a Bank Islam Card-i (Credit/Debit).
- 2) Offer cannot be exchanged for cash and is not valid in conjunction with other ongoing offers, promotions, discounts, vouchers, limited-time offers, or privileges card.
- 3) All disputes arising from this offer shall be governed by and subject to merchant's 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>

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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) Promotion is subject to the terms and conditions of the respective merchant.
- 5) Payment must be made by using the Bank Islam Card-i, and the customer must quote or show the advertisement to the company representative.
- 6) In the event of any dispute relating to any promotion, the decision of the merchant is final.
- 7) This is a promotion by Koppiku . There is no Bahasa Malaysia version available for these Terms and Conditions.
- 8) Cardmembers are advised to visit <https://www.bankislam.com/promotions/> and the merchant's website <https://koppiku.com> for further information on the promotions.