

**JOINT PROMOTION**  
**BANK ISLAM WITH POLIKLINIK AMALMEDIK**  
**(1 February 2026 – 31 December 2026)**

**Promotion Terms & Conditions**

**Promotion : Promotion on Hajj & Umrah Health Joint Screening**  
**Validity : 1 February 2026 – 31 December 2026**

**TERMS AND CONDITIONS**

1. Eligibility
  - 1.1 This promotion is exclusively available to Bank Islam Visa Tabung Haji Debit Card-i cardmembers.
  - 1.2 Cardmember must present and use their valid card for verification and payment to qualify for the promotional benefits.
2. Promotion Period
  - 2.1 The promotion will be from 1 February 2026 to 31 December 2026.
3. Payment Requirement
  - 3.1 All payments to Poliklinik Amalmedik under this promotion must be made using a Bank Islam Visa Tabung Haji Debit Card-i.
  - 3.2 Transactions made through other payment methods shall not be eligible for promotional pricing or privileges.
4. During the Promotion Period, eligible cardmembers shall be entitled to the following:
  - 4.1 Hajj & Umrah Joint Health Screening at a promotional rate of RM89, inclusive of ultrasound, guided examination, and doctor's consultation (normal price: RM110).
  - 4.2 Twenty percent (20%) discount on all knee and joint treatments with prices starting from RM600 and above, provided by Poliklinik Amalmedik.
    - 4.2.1 This includes PRP, Stem Cell, hyaluronic acid (gel) injections, PEMF Therapy, and other eligible services.
  - 4.3 One (1) complimentary PEMF Therapy session of twenty (20) minutes for the cardmember's first visit.
  - 4.4 All benefits shall be available only at participating Poliklinik Amalmedik branches.

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**5. Conditions of Use**

- 5.1 All promotional benefits are strictly for personal use by the eligible cardmember.
- 5.2 Benefits are non-transferable, non-exchangeable for cash or other services, and cannot be combined with other promotions, vouchers, corporate rates, insurance claims, or third-party financing packages.
- 5.3 The complimentary PEMF Therapy session is limited to one session per cardmember and only on their first visit for joint-related assessment or treatment.

**6. Service Availability**

- 6.1 All services are subject to the availability of medical personnel, equipment, and branch capacity.
- 6.2 Cardmembers are encouraged to schedule appointments in advance. Walk-ins will be accommodated based on operational readiness and capacity

**7. Exclusions**

- 7.1 The promotion does not include medications, supplements, consumables, retail products, or any services not expressly stated in Clause 4.

**8. Data Protection**

- 8.1 Poliklinik Amalmedik shall manage and safeguard all personal and medical information in compliance with the Personal Data Protection Act 2010 (PDPA).

**9. Liability**

- 9.1 Poliklinik Amalmedik shall be solely responsible for all clinical services, procedures, and medical decisions provided under this promotion.
- 9.2 Bank Islam shall not be liable for any medical outcomes, clinical risks, service delays, or operational matters arising from the provision of services by Poliklinik Amalmedik.

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**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 Visa Tabung Haji Debit 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 Poliklinik Amalmedik . 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 [www.amalmedik.com](http://www.amalmedik.com) for further information on the promotions.