

Terms and Conditions
Bank Islam Credit Card-i Activation Campaign
“**Activate, Spend & Grab Your Cashback**”
“**20 November 2019 – 29 February 2020**”

The Campaign Period

1. Bank Islam Malaysia Berhad (“**Bank Islam**”) is organizing **Activate, Spend & Grab Your Cashback Campaign (“Campaign”)**. The Campaign will commence from **20 November 2019 – 29 February 2020 (“Campaign Period”)**.
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 Principal Cardmembers of Bank Islam Visa or Mastercard Credit Card-i who are Malaysian citizens and age 21 years old and above (“**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); or
 - b) Employees or staffs of Marketing Unit, Bank Islam Card Centre (Permanent / Contract); or
 - c) Cardmembers who cancelled their Bank Islam Visa or Mastercard Credit Card-i within the Campaign Period or after Campaign Period (until the cash prizes have been credited into winners account); or
 - d) Cardmembers who closed all accounts with Bank Islam within Campaign Period or after Campaign Period (until the cash prizes have been credited into winners account); or
 - e) Bank Islam Visa Infinite Business Credit Card-i Cardmember.
5. All transactions for participating in the Campaign will be automatically tracked by the computerized system. Submission of forms, SMS, creative signatures / slogans, etc. are not required.

Mechanics of Campaign

6. Cardmembers are required to perform the following:
 - a) Activate his / her Bank Islam Visa and / or Mastercard Credit Card-i; and
 - b) Perform cumulative spending of minimum RM100 within Campaign Period.
7. The first 1,000 Cardmembers who fulfill the criteria as per clause 6 above throughout the Campaign Period are entitled for RM25 cashback for each card activated .
8. Each Cardmembers are entitled for a chances to enjoy maximum of RM50 cashback only.
9. Any spending using foreign currency will be converted to Ringgit Malaysia (RM) based on Visa Worldwide / Mastercard Worldwide current exchange rate.
10. Example of Cardmembers’ qualifications for illustration:-

NO	CARDMEMBER	ACTIVITIES/ EXPENSES	CASHBACK ENTITLEMENT
1	Mr. Hamzah	20/11/2019 - Mr. Hamzah activates his Bank Islam Visa Credit Card-i but he did not perform any transaction within the Campaign Period.	Mr. Hamzah is not entitled for RM25 cashback because he does not perform cumulative spending of minimum RM100 within the Campaign Period.
2	Madam Mawar	25/11/2019 – Madam Mawar activates both of her Bank Islam Visa and Mastercard Credit Card-i. She	Madam Mawar is not entitled for the cashback of RM50 because the total cumulative spending is less than RM100.

		<p>spends RM50 at Pizza Hut in a single receipt by using her Bank Islam Visa Credit Card-i.</p> <p>28/12/2019 – Madam Mawar spends another RM60 at Tesco Supermarket in a single receipt by using her Bank Islam Mastercard Credit Card-i.</p>	<p>Total cumulative spending for Madam Mawar is more than RM100.</p> <p>Madam Mawar will be entitled for RM50 cashback if she is one of the first 1,000 Cardmembers who fulfills the Campaign Mechanic.</p>
3	Jeannette	<p>02/01/2020 - Jeannette activates her Bank Islam Mastercard Credit Card-i and spends RM50 at Popular Book Store in a single receipt.</p> <p>10/01/2020 – Jeannette spends another RM80 at Giant Supermarket in a single receipt by using the same Credit Card-i that she owned.</p>	<p>Jeannette is not entitled for the cashback of RM25 because the total cumulative spending is less than RM100.</p> <p>Total cumulative spending for Jeannette is more than RM100.</p> <p>Jeannette will be entitled for RM25 cashback if she is one of the first 1,000 Cardmembers who fulfills the Campaign Mechanic.</p>
4	Madam Sarah	<p>20/01/2020 – Madam Sarah activates both of her Bank Islam Visa and Mastercard Credit Card-i. She spends RM200 at ABC Supermarket in a single receipt by using her Bank Islam Visa Credit Card-i.</p>	<p>Madam Sarah will be entitled for RM50 cashback if she is one of the first 1,000 Cardmembers who fulfills the Campaign Mechanic.</p>
5	Mr. Jamil	<p>10/02/2020 – Mr. Jamil activates his Bank Islam Visa Credit Card-i.</p> <p>15/03/2020 – Mr. Jamil spends RM3,000 at London in a single receipt by using his activated Bank Islam Visa Credit Card-i.</p>	<p>Mr. Jamil is not entitled for RM25 cashback because he did not perform any transaction.</p> <p>Mr. Jamil is not entitled for RM25 cashback because the transaction is performed after Campaign Period.</p>

Prizes & Selection of Winners

11. RM25 or RM50 cashback will be credited into winners' Visa or Mastercard Credit Card-i accounts within one (1) month from the date of the names of winners were announced.
12. Winners will be notified via phone call / SMS / mail / e-mail / display or broadcast in Bank Islam's corporate website or through any other medium of communications deemed appropriate, selected at the sole discretion of Bank Islam.

13. Any terms and conditions that are not complied can lead to disqualification of Cardmembers from the Campaign, and other Cardmembers will be selected to get the cashback.

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, Cardmember is not required to sign up or fill up any application form to participate in the said Campaign or promotion.
16. By participating in this Campaign, the Cardmembers shall:
 - a) 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) 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
 - c) agree to 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 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 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 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 draw for any Cardmember to be the winner. No representative of the winners is allowed to collect the prize 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 (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.

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 prize won through this 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 prizes' 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 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.
25. 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 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 cancellation, termination or suspension.
26. Prizes' winners 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 change or variation to the Terms and Conditions thereof.
27. Terms and Conditions herein contained are in addition to and without prejudice to the Bank Islam 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.
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 <http://www.bankislam.com.my>.