

TERMS AND CONDITIONS OF “NAK MENANG DUIT?” CAMPAIGN

IMPORTANT NOTICE:

CUSTOMER IS ADVISED TO READ AND UNDERSTAND THE TERMS AND CONDITIONS BEFORE AGREEING TO SUBSCRIBE TO ANY PRODUCT OR SERVICE AND/OR PARTICIPATING IN ANY OF BANK ISLAM’S CAMPAIGNS AND PROMOTIONS. THESE TERMS AND CONDITIONS ARE TO BE READ TOGETHER WITH GENERAL TERMS AND CONDITIONS OF INTERNET AND MOBILE BANKING, TERMS AND CONDITIONS DUITNOW AND JOMPAY.

1. Definition

Terms	Definitions
Al-Awfar	Unrestricted Investment Account Al-Awfar product offered by Bank Islam based on the Shariah principle of Mudarabah.
Campaign	‘Nak Menang Duit?’ Campaign organized by Bank Islam Malaysia Berhad (“Bank Islam” or “the Bank”) in accordance with the Terms and Conditions stipulated herein.
DuitNow	A service which allows customers to initiate and receive instant credit transfers using a recipient’s account number or DuitNow ID.
DuitNow ID	Common identifiers of an account holder such as a mobile number, NRIC, passport number (in the case of foreign customer), army number or police number (in the case of an individual) or business registration number (in the case of a corporate customer) or any other common identifiers as may be introduced by the DuitNow Operator from time to time.
Eligible Customer	Bank Islam Internet Banking and/or GO by Bank Islam Mobile Banking customers who fulfills the Eligibility Criteria and campaign mechanic contained herein
FPX	A real time internet-based online payment system which enables Buyers (either individual or corporate) to make secure online payments using their Internet Banking account to Sellers.

JomPAY	A service offered by PayNet which facilitates industry wide ubiquitous Bill payments through the use of standard Biller Codes and Recipient Reference Numbers.
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2. Campaign Period

(a) The Campaign Period is from **21st October 2022 until 21st January 2023**

3. Eligibility Criteria

(a) This Campaign is open to customers who fulfill the following requirements:

- i. Individual aged 18 years and above; and
- ii. Successfully performed either DuitNow, JomPAY or FPX transactions through Bank Islam Internet Banking and/or GO by Bank Islam Mobile Banking during Campaign Period with minimum amount as below:

	Minimum Amount (RM)	Remarks
DuitNow	1.00	Transaction to own account and own Duitnow ID are not eligible
JomPay	10.00	Splitting payment for any invoices/bills for this campaign is strictly not allowed
FPX	1.00	

(b) Eligible Customer who is a staff of eChannels Division in Bank Islam (permanent/contract) are not eligible to participate in this Campaign

4. Winner and Prizes

(a) Shortlisting of Winners

- i. Selection of winners will be based on the top 5 transactors with highest number of transactions for each category (DuitNow, JomPAY and FPX) captured by Bank Islam at the end of the campaign period with a total of fifteen (15) prizes worth RM150,000 to be won.

Winner	DuitNow	JomPAY	FPX
Top 5 transactors	RM10,000 x 5 winners	RM10,000 x 5 winners	RM10,000 x 5 winners

- ii. Eligible Customer can only win 1 prize throughout the campaign period
- iii. The cash prizes will be disbursed to the winners' Al-Awfar account within 90 days after the campaign ends

- iv. Winners without Al-Awfar account shall open an Al-Awfar account within 2 weeks after winners are successfully contacted by Bank Islam or the cash prizes will be forfeited if the winners failed to open the account within the specified period of time
- v. List of winners will be published in Bank Islam's website and social media after the campaign period before or latest by 21st February 2023
- vi. Winners will be also notified via email and contacted via telephone registered with Bank Islam

5. General Terms and Conditions

- (a)** To participate in the campaigns and / or promotions, Eligible Customers must fall within the Eligibility Criteria and fulfill the Campaign Mechanics. Unless stated otherwise by the Bank, Eligible Customers are not required to sign up or fill up any application form to participate in the said campaign and / or promotion.
- (b)** By participating in this Campaign, the Eligible Customers:
 - i. shall give consent for the Bank to disclose their personal data to the Bank's service provider to the extent necessary for the purpose of this Campaign;
 - ii. shall agree for the Bank to publish or display their names or photos in media, marketing or the Bank's Website for the purpose of this Campaign (where applicable); and
 - iii. shall agree to the Bank's decision on all matters relating to the Campaign, selection of winners and prizes shall be final, conclusive and binding on all Eligible Customers and no further correspondence and / or appeal to dispute the Bank's decision shall be entertained.
- (c)** The Bank 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.
- (d)** The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever unless expressly stated in these terms and conditions (if any).
- (e)** 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 the Bank shall not be held responsible for 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 the Bank.
- (f)** If the prize is not available for whatsoever reason, the Bank reserves the right to substitute the prize for any item of equivalent value upon the Bank issuing at least fourteen (14) days

prior notice to all Eligible Customer/Customers. The mode of notifications could be in writing, via electronic means or displayed at the Bank's branches or websites.

- (g)** 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.
- (h)** In compliance with the Personal Data Protection Act (PDPA) 2010, the Bank 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 the Bank for publicity purposes.
- (i)** The Bank and its affiliates and their respective directors, officers, employees and agents shall not be liable for the following:

 - i. any misinterpretation of facts, and / or inflicted injuries and / or loss of lives and / or valuables resulting from the prize won through this Campaign; and
 - ii. any loss and damage or for any personal injury and / or whatsoever suffered or sustained by the Eligible Customers / prize winners 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, except for any liability which cannot be excluded by law.
 - iii. any matters beyond the Bank's control with regards to this Campaign or anything related thereto.
- (j)** The Bank reserves the rights to amend, cancel, terminate, or suspend the Campaign / Promotion by providing sufficient notice of 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 the Bank's branches and / or website. For the avoidance of doubt, amendment, cancellation, termination or suspension by the Bank of the Campaign shall not entitle the customers who participate in this Campaign to any claim or compensation against the Bank for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of amendment, cancellation, termination or suspension.
- (k)** Eligible Customers / prize winners are advised to access the Bank's website from time to time to view the Terms and Conditions and keep up-to-date on any change or variation to the Terms and Conditions thereof.
- (l)** The Terms and Conditions herein contained are in addition to and without prejudice to the product / facility terms and conditions, Terms and Conditions of Bank Islam Internet and Mobile Banking, Terms and Conditions of DuitNow and JomPAY . In the event of any inconsistency between these terms and conditions, this Terms and Conditions shall prevail with regards to this Campaign.

(m) 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 & Customer Care at 03 26 900 900 or visit our website at <http://www.bankislam.com>