'Dah DuitNow Ke?' Campaign
("Campaign Terms and Conditions")

This Additional Terms and Conditions shall be read together with the "Dah DuitNow Ke?" Campaign Terms and Conditions which is available at https://duitnow.my/ ("Master Terms and Conditions")

1. Definition

(a) **"DuitNow"** means an electronic fund transfer service that enables the transfer of funds to a recipient's account number or a recipient's DuitNow ID.

(b) **"DuitNow ID"** means mobile number, MyKad number, Police/Army number, passport number or Business Registration Number that has been registered with Bank Islam to enable a person to use DuitNow.

(c) **"DuitNow Transaction"** means the successful transfer of funds using 'DuitNow' to a recipient's account number or DuitNow ID which does not belong to the customer via Bank Islam Internet Banking (www.bankislam.biz) and/or GO by Bank Islam Mobile Banking.

(d) **"Eligible Customers"** means new and existing customers of Bank Islam Internet Banking and GO by Bank Islam Mobile Banking.

2. Terms & Conditions

(a) "Dah DuitNow Ke?" campaign ("Campaign") is organized by Bank Islam Malaysia Berhad (Company No. : 198301002944) ("Bank Islam") and shall be subject to the Terms and Conditions herein.

(b) The Campaign will commence from 20 November 2020 12.00a.m. until 19 February 2021 11.59p.m. **("Campaign Period").**

3. Eligibility Criteria

(a) The Eligibility Criteria of this Campaign are as follows:

i. Eligible Customer is required to perform DuitNow Transactions with a minimum amount of RM10 during the Campaign Period **("Eligible DuitNow Transaction");**

ii. Eligible Customers must maintain DuitNow ID linked to his/her Bank Islam's account until prize fulfilment is done.

(b) The following categories are **not entitled** to participate in the Campaign:

i. Employees or staffs of Bank Islam (Permanent/Contract).

ii. Eligible Customers who performed DuitNow Transaction before or after the Campaign Period.

iii. Eligible Customers who de-register DuitNow ID from his/her Bank Islam's account or deactivate DuitNow ID before prize fulfilment is done.

4. Prizes

(a) Prizes for the Campaign are as follow:

Campaign Date	Daily Prize	Grand Prize
20th November 2020 – 19th February 2021	RM50 per winner 20 winners per day	RM8,000 for one (1) winner

(b) The prize will be credited into winners' account that is linked to the registered DuitNow ID within four (4) weeks after the monthly winner announcement via Bank Islam corporate website.

(c) Winners are only entitled to win one (1) Daily Prize and /or Grand Prize throughout the Campaign Period.

(d) Prizes are non-transferable and cannot be exchanged for other goods in part or full.

5. Selection of winners

(a) Eligible Customer(s) who performed **Eligible DuitNow Transaction** and fulfilled the Eligibility Criteria (Clause 3) during the Campaign Period will stand a chance to win daily prize.

(b) Twenty (20) winners will be selected daily, based on every hundredth (100th) transaction, starting from the hundredth (100th) transaction of the day (e.g. the hundredth (100th), two hundredth (200th), three hundredth (300th) and so forth. **("Selected Winner").**

(c) Qualifying requirements and winner selection is illustrated as per table below:

Type of Eligible Transaction	Applicable Channels		Minimum Transaction Amount (RM)	Winner Selection Criteria
	Bank Islam Internet Banking	GO by Bank Islam		
Transfer funds via DuitNow to account number or DuitNow ID (other than the sender who initiates the DuitNow transfer)	YES	YES	10	<u>Daily prize</u> Twenty (20) winners will be selected daily, based on every hundredth (100th) transaction, starting from the hundredth (100th) transaction of the day (e.g. the hundredth (100th), two hundredth (200th), three hundredth (300th) and so forth). <u>Grand Prize</u> One (1) Selected Winner with the highest number of DuitNow transaction during the Campaign Period.

(d) One (1) Selected Winner with the highest number of DuitNow transaction during the campaign period will be selected as Grand Prize winner.

(e) The winner for Grand Prize will be contacted via his/her registered contact number with Bank Islam for further identity verifications and acceptance of the prize.

(f) Selected Winners will be notified via the registered mobile number through Short Message Service (SMS) or email within five (5) business days after the crediting of the prizes.

6. General Terms and Conditions

a) Eligible Customers are advised to read and understand these Terms and Conditions before participating in any of Bank Islam's campaigns.

b) To participate in Bank Islam's campaign, Eligible Customers must fall within the Eligibility Criteria and fulfil the Campaign Mechanics. Unless stated otherwise by Bank Islam, Eligible Customers are not required to sign up or fill up any application form to participate in the said campaign.

c) By participating in this Campaign, the Eligible Customers:

   i. 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;

   ii. shall 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

   iii. shall 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 Eligible Customers and no further correspondence and / or appeal to dispute Bank Islam's decision shall be entertained.

d) 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 Selected Winners. It is the responsibility of the Selected Winners to seek an independent tax advice on the possible tax responsibilities to their financial situations.

e) This Campaign's prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these Terms and Conditions (if any).

f) The prizes (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.

g) 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 upon Bank Islam issuing at least fourteen (14) days prior notice to Eligible Customers 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 and / or websites.

h) All winners will be contacted by the Bank, i.e. via telephone with a minimum of three (3) phone calls to arrange for collection / delivery of the prizes (if any). The Bank will contact the winners i.e. via the Mobile Number, Office Number or Residence Number as stated in the Bank's record. In the event the winners is unable to be contacted by the Bank, the Bank reserves the right to conduct new / another draw for any Eligible Customers / Customers to be the winner. No representative of the winners is allowed to collect the prize on behalf of them.

i) 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. Selected Winners are fully responsible for all expenses incurred in attending the said prize giving ceremony.

j) 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.

k) 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 prizes 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 Eligible Customers 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.

l) Bank Islam subject to compliance with the Shariah rules and principles 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 / or website. For the avoidance of doubt, amendment, 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 amendment, cancellation, termination or suspension.

m) Eligible Customers 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 changes or variation to the Terms and Conditions thereof.

n) The Terms and Conditions herein contained are in addition to and without prejudice to the Terms and Conditions of Bank Islam Internet and Mobile Banking. In the event of any inconsistency between these terms and conditions, these Terms and Conditions shall prevail with regards to this Campaign.

o) The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.

p) **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/campaigns/**

[END]