

## TERMA DAN SYARAT

**Terma-terma dan Syarat-syarat  
Kempen Pelan Bayaran Mudah (PBM) bersama Samsung  
22 Julai 2026 – 4 Oktober 2026**

**Tempoh Kempen**

1. Bank Islam Malaysia Berhad ("**Bank Islam**") menganjurkan Kempen Pelan Bayaran Mudah (PBM) ("**Kempen**") bermula dari 22 Julai 2026 – 4 Oktober 2026 ("Tempoh Kempen").
2. Kempen ini adalah kerjasama antara Bank Islam dan Samsung.

**Kelayakan**

3. Kempen ini adalah untuk semua Ahli Kad Kredit-i Bank Islam Visa ("**Ahli Kad-i Yang Layak**")
4. Golongan individu berikut tidak tergolong dalam Ahli Kad-i Yang Layak untuk menyertai Kempen ini:
  - Ahli Kad Kredit-i Bank Islam Visa Infinite Bisnes.

**Mekanisma Kempen, Hadiah & Pemilihan Pemenang**

5. Ahli Kad-i yang Layak dikehendaki untuk memenuhi mekanisma untuk berpeluang memenangi hadiah seperti berikut:

| No | Mekanisma                                                                 | Hadiah             | Jumlah Kelayakan            |
|----|---------------------------------------------------------------------------|--------------------|-----------------------------|
| 1  | Membuat pembelian siri Samsung Galaxy Z melalui Pelan Bayaran Mudah (PBM) | Rebat segera RM500 | 500 Ahli Kad-i yang pertama |

6. Ahli Kad-i yang Layak yang menyertai semasa tempoh pra-tempahan dari 22 Julai 2026 hingga 13 Ogos 2026 boleh sama ada:
  - i. Membuat bayaran penuh di *Samsung Experience Store* atau *Samsung Authorised Reseller* yang mengambil bahagian di bawah PBM dan menerima rebat segera RM500 dengan serta-merta; atau
  - ii. Membayar deposit di *Samsung Experience Store* atau *Samsung Authorised Reseller* yang mengambil bahagian dan kemudiannya kembali ke cawangan yang sama untuk melengkapkan baki bayaran di bawah PBM. Bagi pembelian yang dibuat melalui pembayaran deposit, rebat segera RM500 akan digunakan ke atas pembelian semasa bayaran penuh diselesaikan mulai 14 Ogos 2026 dan seterusnya.
7. Deposit yang dibayar sepanjang tempoh pra-tempahan adalah tidak boleh dikembalikan (*non-refundable*) dan tidak boleh dipindah milik (*non-transferable*). Ahli Kad-i yang gagal melengkapkan baki pembayaran tidak akan berhak untuk menuntut pemulangan deposit tersebut.
8. Kelayakan untuk rebat segera adalah tertakluk kepada mana-mana tempoh ansuran yang ditawarkan.
9. Ahli Kad-i Yang Layak boleh menerima lebih dari satu (1) hadiah sepanjang Tempoh Kempen ini.
10. Tertakluk kepada Klausula 5 dan 6, Ahli Kad-i Yang Layak untuk menerima hadiah mungkin dipaparkan atau disiarkan di laman sesawang Bank Islam atau melalui mana-mana kaedah komunikasi lain seperti yang diberitahu oleh Bank Islam.
11. Sebarang Terma-terma dan Syarat-syarat yang tidak dipatuhi boleh menyebabkan penyingkiran Ahli Kad-i dari Kempen ini, dan Ahli Kad-i yang lain akan dipilih sebagai penerima ganjaran.
12. Bank berhak untuk membatalkan kelayakan Ahli Kad-i Yang Layak sekiranya terdapat sebarang transaksi yang mencurigakan pada mana-mana peringkat Kempen.

## TERMS AND CONDITIONS

**Terms and Conditions  
Instalment Payment Plan (IPP) Campaign with Samsung  
22 July 2026 – 4 October 2026**

**Campaign Period**

1. Bank Islam Malaysia ("**Bank Islam**") is organizing Instalment Payment Plan (IPP) Campaign ("**Campaign**") from 22 July 2026 – 4 October 2026 ("Campaign Period").
2. This campaign is a collaboration between Bank Islam and Samsung.

**Eligibility**

3. This Campaign is for all Bank Islam Visa Credit Card-i Cardmembers ("**Eligible Cardmembers**")
4. The following individuals listed in the categories below are not included as Eligible Cardmember for this Campaign:
  - Bank Islam Visa Infinite Business Credit Card-i Cardmember.

**Campaign Mechanism, Prize & Winner Selection**

5. Eligible Cardmembers are required to fulfil the mechanism to stand a chance of winning the following prizes:

| No | Mechanism                                                            | Prizes               | Total Entitlement         |
|----|----------------------------------------------------------------------|----------------------|---------------------------|
| 1  | Purchase a Samsung Galaxy Z series via Instalment Payment Plan (IPP) | RM500 instant rebate | The first 500 Cardmembers |

6. Eligible Cardmembers who participate during the pre-order period from 22 July 2026 to 13 August 2026 may either:
  - i. Pay in full at a participating Samsung Experience Store or Samsung Authorised Reseller under the IPP and receive the RM500 instant rebate immediately; or
  - ii. Place a deposit at a participating Samsung Experience Store or Samsung Authorised Reseller and subsequently return to the outlet to complete the remaining payment under the IPP. For purchases made with a deposit, the RM500 instant rebate will be applied upon full payment from 14 August 2026 onwards.
7. The deposit paid during the pre-order period is non-refundable and non-transferable. Cardmembers who do not complete the remaining payment shall not be entitled to a refund of the deposit.
8. Eligibility for the instant rebate is subject to any instalment tenure offered.
9. Eligible Cardmembers can receive more than one (1) prize throughout the Campaign Period.
10. Subject to Clause 5 and 6, Eligible Cardmember entitled for prizes may be displayed or broadcast in Bank Islam's website or through any other communication medium as communicated by Bank Islam.
11. Any Terms and Conditions that are not complied with can lead to disqualification of Cardmembers from this Campaign, and other Cardmembers will be selected as a reward recipient.
12. The Bank reserves the right to disqualify the Eligible Cardmember in the circumstance where there are any suspicious transactions at any stage of the Campaign.

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| <p>13. Semua transaksi penyertaan akan dikawal selia oleh sistem berkomputer. Penghantaran borang, Khidmat Pesanan Ringkas (SMS), tandatangan kreatif/slogan, dan sebagainya tidak diperlukan.</p> <p><b>Syarat-Syarat Am</b></p> <p>16. Pelanggan yang Layak/ Pelanggan adalah dinasihati supaya membaca dan memahami terma-terma dan syarat-syarat di sini sebelum mengambil bahagian di dalam mana-mana kempen atau promosi kami.</p> <p>17. Untuk mengambil bahagian di dalam kempen atau promosi kami, Pelanggan yang Layak/ Pelanggan mestilah termasuk didalam Kriteria Kelayakan dan memenuhi Mekanisma Kempen. Melainkan dinyatakan sebaliknya oleh pihak Bank, Pelanggan yang Layak/ Pelanggan tidak perlu menandatangani atau melengkapkan apa-apa borang permohonan untuk mengambil bahagian di dalam kempen atau promosi tersebut.</p> <p>18. Dengan mengambil bahagian di dalam kempen atau promosi ini, Pelanggan yang Layak/ Pelanggan :</p> <ul style="list-style-type: none"> <li>(a) membenarkan pihak Bank untuk mendedahkan maklumat peribadinya kepada penyedia perkhidmatan Bank setakat mana yang perlu untuk tujuan kempen atau promosi ini;</li> <li>(b) bersetuju untuk pihak Bank menerbitkan atau memaparkan nama-namanya atau gambar-gambar di dalam media pemasaran atau laman sesawang Bank untuk tujuan -kempen atau promosi ini (mana-mana yang terpakai); dan</li> <li>(c) bersetuju dengan keputusan Bank terhadap semua perkara berkaitan dengan kempen atau promosi ini, pemilihan pemenang-pemenang dan hadiah-hadiah adalah muktamad, konklusif, dan mengikat ke atas semua Pelanggan yang Layak/ Pelanggan dan tiada surat menyurat selanjutnya dan/atau rayuan untuk mempertikaikan keputusan Bank akan dilayan.</li> </ul> <p>16. Bank dengan ini tidak bertanggungjawab bagi apa-apa tanggungjawab cukai yang mungkin timbul daripada hadiah-hadiah atau penggunaannya. Sekiranya terdapat apa-apa tanggungjawab pemfailan cukai atau bayaran cukai (sekiranya ada) kepada jabatan berkuasa yang berkenaan lanjutan daripada penerimaan hadiah-hadiah ianya tetap dibawah tanggungjawab pemenang-pemenang sepenuhnya. Adalah menjadi tanggungjawab pemenang untuk mendapatkan nasihat bebas mengenai tanggungjawab cukai yang mungkin timbul terhadap kepada kedudukan kewangan mereka.</p> <p>17. Hadiah-hadiah dalam kempen atau promosi ini tidak termasuk kos-kos lain seperti pengangkutan melainkan kos seperti yang dinyatakan di dalam terma dan syarat ini (jika ada).</p> <p>18. Hadiah ini tidak boleh ditebus atau ditukarkan dengan hadiah lain atau wang tunai. Pemenang-Pemenang hadiah mestilah menerima hadiah seperti sedia ada ("as it is") dan mengakui bahawa pihak Bank tidak akan bertanggungjawab ke atas nilai hadiah berikutan harga hadiah yang berbeza dipasaran ketika pemenang menebus/memungut hadiah pada masa seperti yang ditetapkan oleh pihak Bank.</p> <p>19. Jika hadiah yang dimenangi tidak dapat diperolehi atas apa juga sebab, Bank berhak menggantikan hadiah yang dimenangi dengan hadiah lain yang sama nilai dan memberi notis sekurang-kurangnya empat belas (14) hari kepada Pelanggan yang Layak/ Pelanggan. Kaedah pemberitahuan boleh dilakukan secara bertulis melalui cara elektronik, atau dipaparkan di cawangan-cawangan Bank mahupun di laman sesawang Bank.</p> <p>20. Pemenang mungkin akan dijemput untuk menghadiri majlis penyampaian hadiah atau majlis seumpamanya (jika ada) di lokasi dan tarikh yang akan ditetapkan kemudian. Pemenang-pemenang adalah bertanggungjawab sepenuhnya terhadap segala perbelanjaan yang timbul bagi menghadiri majlis penyampaian hadiah tersebut.</p> <p>21. Sebagai mematuhi Akta Perlindungan Data Peribadi 2010, pihak Bank akan melindungi data peribadi pelanggan-pelanggan. Dengan menyertai kempen atau promosi ini, pemenang memberikan kebenaran dan bersetuju untuk menyiarkan atau memaparkan nama dan gambar pemenang di mana-mana media yang dipilih oleh Bank. Oleh yang demikian, Bank berhak untuk menyiar atau memaparkan nama dan gambar pemenang bagi tujuan promosi atau publisiti.</p> | <p>13. All transactions will be automatically tracked by the system. Submission of forms, Short Messaging Services (SMS), creative signatures/slogans, etc. are not required.</p> <p><b>General Conditions</b></p> <p>16. Eligible Customer/ Customer is advised to read and understand these terms and conditions before participating in any of our campaign or promotion.</p> <p>17. To participate in our campaign or promotion, Eligible Customer/ Customer must fall within the Eligibility Criteria and fulfil the campaign mechanics. Unless stated otherwise by the Bank Eligible Customer/ Customer are not required to sign up or fill up any application form to participate in the said campaign or promotion.</p> <p>18. By participating in this campaign or promotion, the Eligible Customer/ Customer:</p> <ul style="list-style-type: none"> <li>(a) 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 or promotion;</li> <li>(b) shall agree to the Bank to publish or display their names or photos in media, marketing or the Bank's Website for the purpose of this campaign or promotion (where applicable); and</li> <li>(c) shall agree to the Bank's decision on all matters relating to the campaign or promotion, selection of winners and prizes shall be final, conclusive and binding on all Eligible Customer/ Customer and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained.</li> </ul> <p>16. 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 winner. It is the responsibility of the winner to seek independent tax advice on the possible tax responsibilities to their financial situations.</p> <p>17. The campaign or promotion prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any).</p> <p>18. The prize 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 in the value of the prize due to the variation of prices in the market during the prize redemption/ collection by the winner at the time stipulated by the Bank.</p> <p>19. 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/ Customer. The mode of notifications could be in writing, via electronic means or displayed at the Bank's branches or websites.</p> <p>20. 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.</p> <p>21. In compliance with the Personal Data Protection Act (PDPA) 2010, the Bank shall protect the personal data of the Cardmembers. By participating in this campaign or promotion, winners shall consent and agree that their names and photographs may be published in any media selected by the Bank for publicity purposes.</p> |
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| <p>22. Bank dan sekutunya berserta pengarah-pengarah, pegawai-pegawai, pekerja-pekerja dan ejen-ejen yang terlibat tidak akan bertanggungjawab seperti berikut:</p> <ol style="list-style-type: none"> <li>sebarang kesilapan dalam pentaksiran fakta, dan/atau sebarang kecederaan dan/ atau kehilangan ke atas nyawa dan/atau kerugian harta benda berikutan hadiah yang dimenangi menerusi kempen atau promosi ini; dan</li> <li>sebarang kerugian atau kerosakan atau apa-apa kecederaan peribadi dan/ atau apa-apa yang dialami oleh Pelanggan yang Layak/ Pelanggan/ pemenang berhubung dengan penyertaan pelanggan dalam kempen atau promosi atau penerimaan atau semasa menggunakan hadiah atau apa-apa yang dialami semasa dalam perjalanan untuk menebus atau mengambil hadiah, kecuali apa-apa liabiliti yang tidak dikecualikan oleh undang-undang.</li> <li>segala urusan di luar bidang dan kawalan Bank dalam Pentadbiran dan pemprosesan Kempen atau promosi ini.</li> </ol> <p>23. Tertakluk kepada pematuhan peraturan dan prinsip Syariah, pihak Bank berhak untuk meminda, membatalkan, menamatkan atau menggantung kempen atau promosi ini dengan memberikan notis yang secukupnya dalam tempoh tidak kurang daripada empat belas (14) hari sebelum tarikh pindaan, pembatalan, penamatan atau penggantungan tersebut. Kaedah pemberitahuan boleh dilakukan secara bertulis melalui media elektronik, atau dipaparkan di cawangan-cawangan Bank mahupun di laman sesawang Bank. Untuk mengelakkan keraguan, sebarang pembatalan, penamatan atau penggantungan kempen atau promosi oleh pihak Bank, tidak membolehkan pelanggan-pelanggan yang menyertai kempen atau promosi ini membuat sebarang tuntutan atau pampasan terhadap Bank bagi sebarang kerugian atau kerosakan atau apa juga yang ditanggung atau dialami oleh pelanggan-pelanggan sama ada secara langsung dan tidak langsung akibat daripada pembatalan, penamatan atau penggantungan tersebut.</p> <p>24. Pelanggan yang Layak/ Pelanggan/ Pemenang adalah dinasihatkan untuk melayari laman sesawang Bank dari semasa ke semasa untuk menyemak Terma-terma dan Syarat-syarat kempen atau promosi untuk mengambil maklum atas sebarang perubahan atau pindaan kepada terma-terma dan syarat-syarat;</p> <p>25. Terma-terma dan Syarat-syarat di dalam ini adalah tambahan dan tanpa prejudis kepada terma-terma dan syarat-syarat produk/ kemudahan . Sekiranya ada di antara terma-terma dan syarat-syarat tersebut yang tidak konsisten, Terma-terma dan Syarat-syarat ini akan diguna pakai berhubung kempen atau promosi ini.</p> <p>26. Semua Terma-terma dan Syarat-syarat di dalam ini adalah tertakluk dan akan ditafsirkan mengikut undang-undang Malaysia dan Pelanggan bersetuju dengan untuk terikat dengan bidang kuasa Mahkamah-Mahkamah Malaysia.</p> <p><b>Untuk maklumat lanjut, sila kunjungi cawangan Bank Islam atau hubungi Pusat Panggilan kami di 03 26 900 900 atau layari laman sesawang kami di <a href="https://www.bankislam.com/">https://www.bankislam.com/</a></b></p> | <p>22. The Bank and its affiliates and their respective directors, officers, employees and agents shall not be liable for the following:</p> <ol style="list-style-type: none"> <li>any misinterpretation on facts, and/or inflicted injuries and/or loss of lives and/or valuables resulting from the prize won through this campaign or promotion; and</li> <li>any loss and damage or for any personal injury and/or whatsoever suffered or sustained by the Eligible Customer/ Customer/ winner in connection with this campaign or promotion whether their participation in this campaign or promotion 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.</li> <li>any matters beyond the Bank's control with regard to this Campaign or promotion or anything related thereto.</li> </ol> <p>23. Subject to compliance with Shariah rules and principles, the Bank reserves the rights to amend, cancel, terminate, or suspend the campaign or promotion 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 the Bank's branches and websites. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the campaign or promotion shall not entitle the Cardmembers who participate in this campaign or promotion 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 cancellation, termination or suspension.</p> <p>24. Eligible Customer/ Customer/ Winner is advised to access the Bank's Website from time to time to view the campaign or promotion Terms and Conditions and to ensure to be kept up-to-date on any change or variation to the Terms and Conditions thereof.</p> <p>25. The Terms and Conditions herein contained are in addition to and without prejudice to the Bank Islam 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 or promotion.</p> <p>26. 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.</p> <p><b>For more information, please visit Bank Islam branches or call our Contact Centre at 03 26 900 900 or visit our website at <a href="https://www.bankislam.com/">https://www.bankislam.com/</a></b></p> |
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