

Terms and Conditions
Bank Islam Visa Debit Card-i Spending Campaign
“Spend and become a Champ”
“1 September 2019 – 30 November 2019”

The Campaign Period

1. Bank Islam Malaysia Berhad (**“Bank Islam”**) is organizing Bank Islam Visa Debit Card-i Spending Campaign **“Spend and become a Champ”** (**“Campaign”**). The Campaign will commence from **1 September 2019 – 30 November 2019** (**“Campaign Period”**). Bank Islam and Visa are collectively referred to as (**“Organizer”**).
2. The Organizer reserves its absolute right to change, vary or extend the Campaign Period if necessary.

Eligibility

3. The Campaign is open to Bank Islam Visa Debit Card-i Cardmember who aged 18 years old and above and are Malaysian citizens (**“Cardmember”**):
4. The following categories of individual shall not be eligible to participate in the Campaign:
 - a) Employees or staffs of Visa (Permanent/Contract);
 - b) Employees or staffs of Marketing Unit, Bank Islam Card Centre (Permanent/Contract);
 - c) Cardmember who cancelled their Bank Islam Visa Debit Card-i within the Campaign Period;
 - d) Cardmember who closed all accounts with Bank Islam within Campaign Period or after Campaign Period (until the cash prize have been credited into winners account);
5. All transactions will be automatically tracked by the system. Submission of forms, SMS, creative signatures / slogans, etc. are not required.

Mechanics of Campaign

6. Total participation is determined according to the following mechanics conducted during the Campaign Period:-

CAMPAIGN MECHANICS	ELIGIBILITY
New Card issuance of any of these cards: <ul style="list-style-type: none">Bank Islam Visa Team Harimau Debit Card-iBank Islam Visa Badminton Association of Malaysia (BAM) Debit Card-iBank Islam Visa Malaysia Rugby Union (MRU) Debit Card-iBank Islam Visa Malaysian Hockey Confederation (MHC) Debit Card-i	1
New Card issuance of any of these cards: <ul style="list-style-type: none">Bank Islam Visa State Football Club Debit Card-i: <i>Kelantan, Pahang, Kedah, Terengganu, Selangor, Melaka, Perak</i>	2
Spending Every transaction with minimum RM200 in single receipt for domestic retail spending	1
Every transaction with minimum RM200 in single receipt for overseas retail spending	3
Bonus Prize for retail transactions from 1 September 2019 – 15 October 2019 Every transaction with minimum RM200 in single receipt for domestic retail spending using Bank Islam Visa Team Harimau Debit Card-i	1
Every transaction with minimum RM200 in single receipt for overseas retail spending using Bank Islam Visa Team Harimau Debit Card-i	3

7. Any spending using foreign currency will be converted to Ringgit Malaysia (RM) based on Visa current exchange rate.

8. Example of Cardmember qualification for illustration:-

NO	CUSTOMER	TRANSACTION / ACTIVITY		ELIGIBILITY STATUS
1	MADAM LINDA	08/11/2019	Madam Linda applies for Bank Islam Visa MRU Debit Card-i during the campaign period.	Madam Linda is eligible for 1 entry for Cash Prizes
2	MADAM MEI	15/10/2019	<p>Madam Mei applies for Bank Islam Visa Pahang FC Debit Card-i during the campaign period.</p> <p>Madam Mei spends RM200 in 1 receipt at a shopping centre using her new Bank Islam Visa Pahang FC Debit Card-i</p> <p>Madam Mei spends RM250 in 1 receipt at another shopping centre using her new Bank Islam Visa Team Harimau Debit Card-i</p>	<p>Madam Mei is eligible for 2 entry for Cash Prizes</p> <p>Madam Mei is eligible for 1 entry for Cash Prizes</p> <p>Madam Mei is eligible for 1 entry for Cash Prizes and 1 entry for Bonus Draw</p> <p>In total, Madam Mei is eligible for 4 entries for Cash Prizes and 1 entry for Bonus Draw</p>
3	MADAM SHU	20/9/2019:	Madam Shu spends RM200 in 1 receipt at Petronas Station using her Bank Islam Visa Team Harimau Debit Card-i	Madam Shu is eligible for 1 entry for Cash Prizes and 1 entry for Bonus Draw
4	MADAM HANITA	25/10/2019:	Madam Hanita spends RM150 in 1 receipt at Giant Supermarket using her Bank Islam Visa MRU Debit Card-i	Madam Hanita is not eligible for an entry. She has to spend a minimum of RM200 in 1 receipt
5	MR. ZAHID	30/9/2019:	<p>Mr. Zahid spends RM250 in 1 receipt at 7-Eleven store in London using his Bank Islam Visa Pahang FC Debit Card-i</p> <p>Mr. Zahid spends RM300 in 1 receipt at Tesco store in London using his Bank Islam Visa MRU Debit Card-i</p> <p>Mr. Zahid spends RM500 in 1 receipt at restaurant in London using his Bank Islam Visa Team Harimau Debit Card-i</p>	<p>Mr. Zahid is eligible for 3 entry for Cash Prizes</p> <p>Mr. Zahid is eligible for 3 entry for Cash Prizes</p> <p>Mr. Zahid is eligible for 3 entry for Cash Prizes and 3 entry for Bonus Draw</p> <p>In total, Mr. Zahid is eligible for 9 entries for Cash Prizes and 3 entries for Bonus Draw</p>
6	MR. JOHAN	15/11/2019:	<p>Mr. Johan spends RM200 in 2 receipt at Mesra Shop using his Bank Islam Visa BAM Debit Card-i</p> <p>Mr. Johan spends RM200 in 1 receipt at Mesra Shop using his Bank Islam Visa Team Harimau Debit Card-i</p> <p>Mr. Johan spends RM350 in 1 receipt at Giant Supermarket and RM225 in 1 receipt at Tesco Supermarket using his Bank Islam Visa BAM Debit Card-i</p>	<p>Mr. Johan is not eligible for an entry. He has to spend a minimum of RM200 in 1 receipt</p> <p>Mr. Johan is eligible for 1 entry for Cash Prizes and 0 entry for Bonus Draw as the Bonus Draw period has ended</p> <p>Mr. Johan is eligible for 2 entry for Cash Prizes</p> <p>In total, Mr. Johan is eligible for 3 entries for Cash Prizes only</p>

NO	CUSTOMER	TRANSACTION / ACTIVITY		ELIGIBILITY STATUS
7	MADAM MAYA	01/01/2020:	Madam Maya spends RM200 in 1 receipt at Petronas Service Station in Malaysia	Madam Maya not eligible for any entries, the campaign Period has ended.

Prizes & Selection of Winners

9. Cardmembers have a chance to win prizes as follows: -

PRIZE CATEGORIES	PRIZES	NO. OF WINNER
Grand Prize	RM 3,000	5 winners
Second Prize	RM 2,000	5 winners
Third Prize	RM1,000	5 winners
Consolation Prize	RM100	100 winners
Bonus Prize	2 tickets for a football match between Malaysia and Indonesia on 19 November 2019 at Bukit Jalil Stadium	10 winners

10. Cardmembers are only eligible to win one (1) Prize and/or one (1) Bonus Prize during the Campaign Period.
11. Prize will be credited into winner's account (Saving account/Current account/Al Awfar Investment account) within one (1) month from the date the winner's name was announced. Bonus Prize Winners will be informed before 18 November 2019 and the Bonus Prizes will be awarded before 19 November 2019
12. Winners will be selected by a computerized drawing system.
13. Winners will be notified by phone calls/ SMS / mail / email / display or broadcast in Bank Islam corporate website or through any other communication medium deemed appropriate, selected at the sole discretion of Bank Islam.
14. Any terms and conditions that are not complied can lead to disqualification from the Campaign, and other Cardmembers will be selected as winners.

General Conditions

15. Cardmember is advised to read and understand these terms and conditions before participating in any of our Campaigns.
16. To participate in our Campaign, Cardmember 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.
17. By participating in this Campaign, the Cardmember :
- 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;
 - Shall agrees for Bank Islam's 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
 - Shall agrees 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.
18. 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 winner. It is the responsibility of the winner to seek an independent tax advice on the possible tax responsibilities to their financial situations (where applicable).

19. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any). Hence, all the said costs are to be fully borne by winners.
20. 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 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 winner at the time stipulated by Bank Islam.
21. If the prize 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 (if any).
22. 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 winner is allowed to collect the prize.
23. 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.
24. 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.
25. 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 the 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 Cardmember caused directly or indirectly, in whole or in part, in connection with this Campaign or their participation in the 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.
26. 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 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 cancellation, termination or suspension.
27. Cardmember is 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.
28. Terms and Conditions herein contained are in addition to and without prejudice to the Debit 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.
29. 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 and Customer Care at 03 26 900 900 or visit our website at <http://www.bankislam.com.my>.