



Terms & Conditions for e-Statement Campaign 01 March 2023 – 31 December 2023.
(Amendment effective date: April 2023)

Campaign Period

1. Bank Islam Malaysia Berhad (“Bank Islam”) is organising a Bank Islam e-Statement Campaign (“Campaign”).
2. The Campaign will commence from 01 March 2023 until 31 December 2023 (“Campaign Period”).

Eligibility

1. The Campaign is open to all new and existing Bank Islam customers who have any of the following products (herein after refers to as “Eligible Customers”):
 - a. Deposit account including Current Account and/or Savings Account;
 - b. Transactional Investment Account including Al-Awfar Investment Account and/or i-Gain Investment Account;
 - c. Financing account including personal financing, personal cash line, house financing, credit card, and vehicle financing.

Note: For joint and trust accounts, only the primary account holder is eligible to participate in this Campaign.

2. The following customers are not eligible to participate in this Campaign:
 - a. All employees of Bank Islam (permanent and/or contract) and its subsidiaries.

Campaign Mechanic

1. The following Eligible Customer will be automatically qualified to participate in this Campaign and eligible to participate in the lucky draw:
 - a. Existing Bank Islam’s Internet Banking user.
 - b. Existing e-Statement subscribers via email.

2. Eligible Customer who does not fall within para 1 above is required to switch to e-statement for the above products during the Campaign Period to be eligible for the lucky draw by performing any of the following action :
 - a. Register for Bank Islam Internet Banking; or
 - b. Update/provide email address at nearest branch. For Credit Card, Eligible Customer may also visit Bank Islam Card Centre at Level 24, Menara Bank Islam, No 22, Jalan Perak 50450 Kuala Lumpur.

Winner Selection & Campaign Prizes

1. Eligible Customers who fulfil the Campaign Mechanics during the Campaign Period and the account is in active status, will automatically get a chance to participate in the lucky draw for winner selection.
2. One (1) winner will be selected using Bank Islam's generic draw engine on monthly basis throughout the Campaign Period. Eligible Customers can only win one (1) prize during the entire Campaign Period.
3. Winners will be receiving one (1) iPhone 14 each. Total of ten (10) iPhone 14 units are available for this Campaign.
4. Winners will be notified via Bank Islam website at www.bankislam.com and/or through phone call or any other mode of communication as communicated by Bank Islam. All winners will be contacted for prize's redemption arrangement.

General Conditions

1. Eligible Customers are advised to read and understand these Terms and Conditions before participating in any of our campaign or promotion.
2. To participate in our campaign or promotion, 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 or promotion.
3. By participating in this Campaign, the Eligible Customers:
 - a. 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;
 - b. 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
 - c. shall agree to the Bank Islam 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.
4. 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.
5. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these Terms and Conditions (if any).

6. 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.
7. If the prize is not available for whatsoever reason, Bank Islam reserves the right to substitute the prize for any item of equivalent value upon Bank Islam issuing at least fourteen (14) days prior notice to all Eligible Customers. The mode of notifications could be in writing, via electronic means or displayed at Bank Islam's branches or websites.
8. 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.
9. 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 for publicity purposes.
10. Bank Islam and its affiliates and their respective directors, officers, employees and agents shall not be liable for the following:
 - a. 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
 - b. 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 whether 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.
 - c. any matters beyond Bank Islam's control with regards to this Campaign or anything related thereto.
11. 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.

12. Eligible Customers/prize 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.

13. The Terms and Conditions herein contained are in addition to and without prejudice to the Product/Facility 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.

14. 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 at 03 26 900 900 or visit our website at <https://www.bankislam.com>