

TERMS AND CONDITIONS OF “BAYAR DENGAN FPX JE!” 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, AND TERMS AND CONDITIONS FPX.

1. Definition

Terms	Definitions
Al-Awfar	Unrestricted Investment Account Al-Awfar product offered by Bank Islam based on the Shariah principle of Mudarabah.
Campaign	‘Bayar dengan FPX je!’ Campaign organized by Bank Islam Malaysia Berhad (“Bank Islam” or “the Bank”) in accordance with the Terms and Conditions stipulated herein.
Eligible Customer	Bank Islam Internet Banking customers who fulfil 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.

2. Campaign Period

(a) The Campaign Period is from **1 July 2024 until 30 September 2024 (3 months)**

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 FPX transactions through Bank Islam Internet Banking during Campaign Period with minimum amount of RM1
- (b) Individuals who are **not eligible** to take part in this Campaign are:
- i. Eligible Customer who is a staff of eChannels Division in Bank Islam (permanent/contract) are not eligible to participate in this Campaign

4. Campaign Mechanic

- i. A total of 15 winners will be selected throughout the 3-month campaign period.
- ii. **Existing FPX Users:** Successfully perform an FPX transaction earns 1 entry.
- iii. **Non-FPX Users:** Successfully perform an FPX transaction earns 2 entries.
- iv. 5 winners will be randomly selected monthly based on random draw method
- v. **Bonus Prize:** Winners who publish a TikTok video promoting FPX on Bank Islam within 1 week after the monthly winners' announcement will receive an additional cash prize
- vi. The TikTok video must include the hashtags **#BayardenganFPXje #BankIslam** in the caption.
- vii. Winners are required to submit the link to their posted TikTok video to go.marketing@bankislam.com.my.
- viii. Winners must mention their full name and the last digit of their NRIC number registered with Bank Islam in the email.
- ix. If the video reaches 50 likes or more, the winner will receive an additional cash prize.
- x. The list of monthly winners will be published on Bank Islam's website and social media.
- xi. Winners will also be notified via email, or the telephone number registered with Bank Islam.

5. Prizes

- (a) The table below details out the prizes of the campaign:

Period	Prize*	Number of Winners
Month 1 : 1 – 31 July 2024	RM1,000.00	5
Month 2 : 1 – 31 August 2024	RM1,000.00	5
Month 3 : 1 – 30 September 2024	RM1,000.00	5

** An additional prize of RM1,000.00 shall be given to the winners who had published a TikTok video promoting FPX on Bank Islam within 1 week after the monthly winners' announcement.*

- (b) Cash prizes will be disbursed to the winners' Al-Awfar accounts within 90 days after the campaign ends.
- (c) Winners without an Al-Awfar account must open one within 2 months after the campaign ends, by **31 December 2024** at the latest, or the cash prizes will be forfeited if the account is not opened within the specified period.

6. 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 Bank

Islam, 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 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 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.

- (c)** 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 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 Bank Islam 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 Bank Islam.

- (f)** 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 Customer/Customers. The mode of notifications could be in writing, via electronic means or displayed at Bank Islam'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, 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.

- (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 Bank Islam'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 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.

- (k) Eligible Customers / prize winners are advised to access Bank Islam'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, and Terms and Conditions of FPX. 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>