

Terms and Conditions
Bank Islam Mastercard Credit Card-i Activation & Spending Campaign
“18 May 2020 – 30 September 2020”

The Campaign Period

1. Bank Islam Malaysia Berhad (“**Bank Islam**”) is organizing Bank Islam Mastercard Credit Card-i Activation & Spending campaign (“**Campaign**”). The Campaign will commence from **18 May 2020 – 30 September 2020** (“**Campaign Period**”).
2. Bank Islam reserves its absolute right to change, vary or extend the Campaign Period if necessary.

Eligibility

3. The Campaign is open to all Malaysian citizens and age 21 years old and above and does not have Bank Islam Mastercard Credit Card-i. (“**Participant**”).
4. The following categories of individual shall **not be eligible** to participate in the Campaign:-
 - a) Employees or staffs of Mastercard (Permanent / Contract); or
 - b) Employees or staffs of Marketing Unit, Bank Islam Card Centre (Permanent / Contract); or
 - c) Participants who cancelled their Bank Islam Mastercard Credit Card-i within the Campaign Period or after Campaign Period (until the cashback have been credited into winners’ accounts); or
 - d) Participants who closed all accounts with Bank Islam within Campaign Period or after Campaign Period (until the cashback have been credited into winners’ accounts); or
5. All transactions for participating in the Campaign will be automatically tracked by the computerized system. Submission of forms, SMS, creative signatures / slogans, etc. are not required.

Mechanics of Campaign

6. Participant is required to apply, activate and spend using his/her Mastercard Credit Card-i within Campaign Period in order to enjoy cashback as follows:

Type of Bank Islam Credit Card-i	Mastercard World	Platinum	Gold
Mechanic	Apply, activate and spend accumulated RM1,000 and above during the campaign period.	Apply, activate and spend accumulated RM500 and above during the campaign period.	Apply, activate and spend accumulated RM200 and above during the campaign period.
Cashback	RM200 per card	RM100 per card	RM40 per card
Total Winners	First 200 Participants who fulfill the Mechanic above throughout the Campaign Period.	First 400 Participants who fulfill the Mechanic above throughout the Campaign Period.	First 600 Participants who fulfill the Mechanic above throughout the Campaign Period.

7. Participants are only eligible to win cashback once during the Campaign Period.
8. Any spending using foreign currency will be converted to Ringgit Malaysia (RM) based on Mastercard Worldwide current exchange rate.

9. Example of Participant's qualifications for illustration:-

NO	PARTICIPANT	ACTIVITIES/ EXPENSES	CASHBACK ENTITLEMENT
1	Mr. Hazim	<p>25/05/2020 - Mr. Hazim applied for a Bank Islam Mastercard Gold Credit Card-i & his card was approved.</p> <p>30/05/2020- Mr. Hazim activate his Bank Islam Mastercard Gold Credit Card-i but he did not perform any transaction within the Campaign Period.</p>	<p>Mr. Hazim is not entitled for RM40 cashback because he does not perform cumulative spending of RM200 and above within Campaign Period.</p>
2	Madam Mawar	<p>20/05/2020 – Madam Mawar applied for a Bank Islam Mastercard World Credit Card-i & her card was approved.</p> <p>28/05/2020 – Madam Mawar activates her Bank Islam Mastercard World & she spends RM450 at ABC Supermarket in a single receipt by using that card.</p> <p>30/05/2020 – Madam Mawar spends another RM600 at Tesco Supermarket in a single receipt by using her Bank Islam Mastercard Credit Card-i.</p>	<p>Total cumulative spending for Bank Islam Mastercard World Credit Card-i Madam Mawar is more than RM1,000 within Campaign Period.</p> <p>Madam Mawar will be entitled for RM200 cashback for her Bank Islam Mastercard World Credit Card-i if she is among the first 200 Participants who fulfills the Campaign Mechanic.</p>
3	Jeannette	<p>01/06/2020 - Jeannette applied for a Bank Islam Mastercard Platinum Credit Card-i & her card was approved.</p> <p>09/06/2020 - Jeannette activates her Bank Islam Mastercard Platinum Credit Card-i and spends RM50 at Popular Book Store in a single receipt.</p> <p>15/06/2020 – Jeannette spends another RM200 at Giant Supermarket in a single receipt by using the same Credit Card-i that she owned.</p>	<p>Jeannette is not entitled for RM100 cashback because her total cumulative spending is less than RM500 within Campaign Period.</p>
4	Madam Sarah	<p>11/07/2020 – Madam Sarah applied for a Bank Islam Mastercard Gold Credit Card-i & her card was approved.</p> <p>17/07/2020 - Madam Sarah activates her Bank Islam Mastercard Gold Credit Card-i.</p>	<p>Madam Sarah is not entitled for RM40 cashback because she did not perform any transaction within Campaign Period.</p>

		05/010/2020 - Madam Sarah spends RM250 at Tesco Supermarket in a single receipt by using her Bank Islam Mastercard Gold Credit Card-i.	Madam Sarah is not entitled for RM40 cashback because the transaction is performed after Campaign Period.
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Prizes & Selection of Winners

10. Cashback will be credited into winners' Mastercard Credit Card-i accounts within one (1) month from the date of the names of winners were announced.
11. Winners will be notified via phone call / SMS / mail / e-mail / display or broadcast in Bank Islam's website or through any other medium of communications as communicated by Bank Islam.
12. Any terms and conditions that are not complied with can lead to disqualification of Participants from this Campaign, and other Participants will be selected as winner and get the cashback.

General Conditions

13. Participants are advised to read and understand these terms and conditions before participating in any of our Campaign.
14. To participate in our Campaign, Participants must fall within the Eligibility Criteria and fulfill the Campaign Mechanics. Unless stated otherwise by Bank Islam, Participants are not required to sign up or fill up any application form to participate in the said Campaign.
15. By participating in this Campaign, the Participants shall:
 - a) 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) 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) 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 Participants and no further correspondence and / or appeal to dispute Bank Islam's decision shall be entertained.
16. 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 (where applicable).
17. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any).
18. The prize (where applicable) is not redeemable or exchangeable for any other items or cash. Winners must accept the prizes 'as it is' and must acknowledge that Bank Islam shall not be held responsible in the value of the prizes due to the variation of prices in the market during the prize redemption/collection by the winners at the time stipulated by Bank Islam.
19. 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 whichever Bank Islam deems appropriate upon Bank Islam issuing at least fourteen (14) days prior notice to all Participants 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.

20. 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 new / another draw for any Participant to be the winner. No representative of the winners is allowed to collect the prize on behalf of them.
21. 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.
22. 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.
23. 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 prizes' winners 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.
24. Bank Islam reserves the rights to amend, cancel, terminate or suspend this 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 websites. For the avoidance of doubt, amendment, cancellation, termination or suspension by Bank Islam of this Campaign shall not entitle the Participants 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.
25. Participants 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.
26. The Terms and Conditions herein contained are in addition to and without prejudice to the Bank Islam Credit 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.
27. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Participants 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 <https://www.bankislam.com/>.