

TERMS & CONDITIONS TruRewards Loyalty Programme	TERMA & SYARAT Program Kesetiaan TruRewards
<p>This TruRewards terms and conditions govern the entitlement of Bank Islam Card-i Cardmembers to receive TruPoints by the use of such cards and to redeem any respective items offered by Bank Islam (“Terms and Conditions”). This TruRewards programme is based on Shariah contract of Hibah.</p>	<p>Terma-terma dan syarat-syarat TruRewards ini mentadbir kelayakan Ahli Kad-i Bank Islam untuk menerima TruPoints dengan menggunakan kad-kad tersebut dan menebus apa-apa item berkenaan yang ditawarkan oleh Bank Islam (“Terma dan Syarat”). Program TruRewards ini adalah berdasarkan kontrak Hibah.</p>
<p>1.0 DEFINITIONS</p>	<p>1.0 DEFINISI</p>
<p>The following expressions shall have the meanings respectively assigned to them hereunder:</p>	<p>Ungkapan-ungkapan berikut hendaklah mempunyai erti masing-masing yang diberikan kepada mereka di bawah ini:</p>
<p>“Annual Fee” means yearly fee charged by Bank Islam;</p>	<p>“Fi Tahunan” bermaksud fi tahunan yang dikenakan oleh Bank Islam;</p>
<p>“ATM” means Automated Teller Machines which allows customer to perform several transactions through ATM machine such as cash withdrawal, balance inquiry, fund transfer, statement request, utilities bill payment, cheque book request and PIN change;</p>	<p>“ATM” bermaksud Mesin Teler Automatik yang membenarkan pelanggan melakukan beberapa transaksi melalui mesin ATM, iaitu pengeluaran wang tunai, pertanyaan baki, pemindahan wang, permintaan penyata, pembayaran bil utiliti, permintaan buku cek dan pertukaran PIN;</p>
<p>”Bank Islam” means Bank Islam Malaysia Berhad (Company No. 198301002944 (98127-X), a company incorporated in Malaysia and having its registered address at 32nd Floor, Menara Bank Islam, 22, Jalan Perak 50450 Kuala Lumpur;</p>	<p>“Bank Islam” bermaksud Bank Islam Malaysia Berhad (No Syarikat 198301002944 (98127-X), sebuah syarikat yang diperbadankan di Malaysia dan mempunyai alamat berdaftar di Tingkat 32, Menara Bank Islam, 22, Jalan Perak 50450 Kuala Lumpur;</p>
<p>“Bank Islam Card Centre” means a department in Bank Islam and having its correspondence address at 24th Floor, Menara Bank Islam, 22, Jalan Perak, 50450 Kuala Lumpur;</p>	<p>“Pusat Kad Bank Islam” bermaksud Jabatan di dalam Bank Islam dan beralamat di Tingkat 24 Menara Bank Islam, 22, Jalan Perak 50450, Kuala Lumpur;</p>
<p>“Card-i” means Bank Islam Mastercard Credit Card-i, Bank Islam Visa Credit Card-i, Bank Islam Visa Business Credit Card-i or Bank Islam Debit Card-i or any other credit or debit Card-i issued by the Bank including Supplementary Card-i which is to be operated in accordance with their respective Terms and Conditions.</p>	<p>“Kad-i” bermaksud Kad Kredit-i Bank Islam MasterCard, Kad Kredit-i Bank Islam Visa, Kad Kredit-i Bisnes Bank Islam Visa atau Kad Debit-i Bank Islam Visa atau mana-mana kad-i kredit atau debit yang dikeluarkan oleh Bank Islam dan termasuk Kad Tambahan-i yang dikendalikan menurut terma-terma dan syarat-syarat masing-masing;</p>

<p>“Cardmember” means a person to whom the Bank Islam Card-i has been issued</p>	<p>“Ahli Kad” bermaksud seseorang yang mana Kad-i Bank Islam dikeluarkan kepadanya;</p>
<p>“Contact Center” means the contact centre of Bank Islam contactable twenty four (24) hours at 03-26 900 900 for any inquiries regarding Bank Islam products and services;</p>	<p>“Pusat Panggilan Bank Islam” bermaksud pusat perhubungan Bank Islam serta boleh dihubungi dua puluh empat (24) jam di 03-26 900 900 untuk sebarang pertanyaan mengenai produk dan perkhidmatan Bank Islam;</p>
<p>“Credit Card-i” means Bank Islam MasterCard Credit Card-i or Visa Credit Card-i issued by Bank Islam and includes Supplementary Card-i which are to be operated in accordance with their respective terms and conditions;</p>	<p>“Kad Kredit-i” bermaksud Kad Kredit-i Bank Islam MasterCard atau Kad Kredit-i Bank Islam Visa yang dikeluarkan oleh Bank Islam dan termasuk Kad Tambahan-i yang dikendalikan menurut terma-terma dan syarat-syarat masing-masing;</p>
<p>“Debit Card-i” means Bank Islam Visa Debit Card-i issued by Bank Islam which are to be operated in accordance with their respective terms and conditions and qualified for TruRewards program as specified in clause 4.1.1;</p>	<p>“Kad Debit-i” bermaksud Kad Debit-i Bank Islam Visa yang dikeluarkan oleh Bank Islam yang dikendalikan menurut terma-terma dan syarat-syarat masing-masing dan layak mengambil bahagian dalam program TruRewards seperti yang dinyatakan dalam klausa 4.1.1;</p>
<p>“Enrich Points” means the Enrich Points under Malaysia Airlines Loyalty Programme (hereinafter referred to as “Enrich Programme”)</p>	<p>“Enrich Points” Enrich Points ertinya di bawah Program Kesetiaan Malaysia Airlines (selepas ini dirujuk sebagai “Program Enrich”)</p>
<p>“Enrich Points Account” means the account created by Malaysia Airlines for the customers who have successfully enrolled in the Enrich Programme to enable Malaysia Airlines to credit Enrich Points earned by the Cardmember and/or converted and transferred from TruPoints. Only Cardmember who have successfully enrolled in the Malaysia Airlines Loyalty and Frequent Flyer Programme will be entitled to redeem TruPoints for Enrich Points. The conversion can be made using TruRewards Redemption Form or via TruRewards website.</p>	<p>“Enrich Points Account” Akaun “Enrich Points” bermaksud akaun yang diwujudkan oleh Malaysia Airlines untuk Pelanggan yang telah berjaya mendaftar dalam Program Enrich untuk membolehkan Malaysia Airlines mengkreditkan Enrich Points yang diperolehi oleh Ahli Kad dan / atau ditukar dan dipindahkan dari TruPoints. Hanya Ahli Kad yang telah berjaya mendaftar di “Loyalty” Malaysia Airlines dan Program Penerbangan Kerap layak untuk menebus TruPoints untuk Enrich Points. Penebusan untuk penukaran boleh dilakukan menggunakan Borang Penebusan atau melalui laman sesawang TruRewards</p>
<p>“Hibah” means transfer of ownership of an asset from a donor to a recipient without any consideration.</p>	<p>“Hibah” pemindahan pemilikan suatu aset daripada seorang penderma kepada penerima secara sukarela;</p>
	<p>“IPP” bermaksud plan pembelian ansuran, suatu program yang ditawarkan oleh Bank Islam dengan peniaga yang</p>

<p>“IPP” means an instalment purchase plan, a program offered by Bank Islam with participating merchants that allows Bank Islam Credit Card-i Cardmembers to pay in instalments according to specified plan offered for their purchases, subject to its respective terms and conditions;</p>	<p>mengambil bahagian yang membenarkan Ahli Kad Kredit –i Bank Islam untuk membayar ansuran menurut pelan yang ditawarkan bagi pembelian mereka, tertakluk kepada terma-terma dan syarat- syarat masing-masing;</p>
<p>“Items” means Merchandise and/or Vouchers;</p>	<p>“Item” bermaksud Barangan dan Baucar;</p>
<p>“Merchandise” means selected goods or tangible items that are redeemable using TruPoints and top up using Bank Islam Card-i (if any);</p>	<p>“Barangan” bermaksud barang terpilih atau item ketara yang boleh ditebus dengan menggunakan TruPoints dan bayaran tambahan menggunakan Kad Kredit-i Bank Islam (jika ada);</p>
<p>“NPF” means a non-performing financing account with Bank Islam;</p>	<p>“NPF” bermaksud akaun pembiayaan dengan Bank Islam yang masih tertunggak;</p>
<p>“Online Form” means a form that Cardmember fills up on TruRewards Website where the Cardmember has to submit online;</p>	<p>“Borang Atas Talian” bermaksud borang yang diisi oleh Ahli Kad di Laman sesawang TruRewards yang mana kemudiannya Ahli Kad perlu menghantarnya secara atas talian;</p>
<p>“PIN” means Personal Identification Number;</p>	<p>“PIN” bermaksud Nombor Pengenalan Peribadi;</p>
<p>“Principal Cardmember” means a person in whose name a Bank Islam Credit Card-i account is opened, operated and maintained in accordance with Bank Islam Credit Card-i terms and condition;</p>	<p>“Ahli Kad Utama” bermaksud seseorang yang namanya, akaun Kad Kredit-i Bank Islam dibuka, dikendalikan dan diselenggarakan mengikut terma-terma dan syarat-syarat Kad Kredit-i Bank Islam;</p>
<p>“RSVP” means retail spread value plan, a program that allows Cardmember to perform retail transaction and instead of deducting the full value of the transacted amount, Cardmember is allowed to pay in instalments in accordance with its terms and conditions;</p>	<p>“RSVP” bermaksud pelan ansuran transaksi runcit, suatu program yang membolehkan Ahli Kad melaksanakan transaksi runcit dan menukar pembayaran kepada pelan ansuran menurut terma-terma dan syarat-syaratnya;</p>
<p>“Supplementary Card-i” means the Credit Card-i issued by the Bank to a Supplementary Cardmember;</p>	<p>“Kad-i Tambahan” bermaksud Kad Kredit-i yang dikeluarkan oleh Bank kepada Ahli Kad Tambahan;</p>
<p>“Supplementary Cardmember” means any person nominated and authorised by the Principal Cardmember to operate his Bank Islam</p>	<p>“Ahli Kad Tambahan” bermaksud sesiapa yang dicalonkan dan dibenarkan oleh Ahli Kad-i untuk mengendalikan Kad Kredit-i Bank Islamnya dan yang telah bersetuju untuk terikat dengan peruntukan terma-terma dan syarat – syaratnya;</p>
	<p>“TruRewards”</p>

<p>“TruRewards” Credit Card-i account and who has agreed to be bound by the provision of its terms and conditions;</p> <p>“TruRewards Account” means the registered trademark of a loyalty program introduced by Bank Islam as a reward to the Cardmember in accordance with this Terms and Conditions;</p> <p>“TruRewards Website” means Principal Cardmember’s account used for accruing and redeeming TruPoints;</p> <p>“TruPoints” means the official website for TruRewards at the address of https://trurewards.bankislam.com.my;</p> <p>“Vouchers” means points rewarded to Cardmember under TruRewards;</p> <p>“Write Off Account” means printed piece of paper or electronic voucher that entitles the Cardmember to a discount or as a substitute for cash for purchase of goods and services;</p> <p>“Write Off Account” means account with overdue debts and under legal action status.</p>	<p>bermaksud tanda dagangan berdaftar untuk program kesetiaan yang diperkenalkan oleh Bank Islam sebagai ganjaran kepada Ahli Kad menurut terma-terma dan syarat-syaratnya;</p> <p>“Akaun TruRewards” bermaksud Akaun Ahli Kad Utama yang digunakan untuk mengumpul dan menebus TruPoints;</p> <p>“Laman Sesawang TruRewards” bermaksud laman sesawang rasmi bagi program TruRewards di alamat https://trurewards.bankislam.com.my;</p> <p>“TruPoints” bermaksud mata ganjaran kepada Ahli Kad di bawah program TruRewards ;</p> <p>“Baucar” bermaksud kertas yang telah dicetak atau baucar elektronik yang melayakkan Ahli Kad mendapat diskaun atau menggantikan tunai atau untuk pembelian barangan dan perkhidmatan;</p> <p>“Akaun Pelupusan” bermaksud akaun tertunggak dan di bawah status tindakan undang-undang terhadap Ahli Kad untuk tujuan mendapatkan pembayaran hutang;</p>
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<p>2.0 GENERAL TERMS AND CONDITIONS OF BANK ISLAM TRUREWARDS LOYALTY PROGRAMME</p> <p>2.1 Eligibility</p> <p>2.1.1 The following Bank Islam Card-i customers are eligible to participate in TruRewards programme (“Eligible Cardmembers”):</p> <ol style="list-style-type: none"> All Bank Islam Credit Card-i (Principal and Supplementary) Cardmembers which the accounts must be valid and in good standing; or Selected Bank Islam Debit Card-i (as specified in 4.1.1) Cardmembers which accounts must be active. <p>2.2 TruPoints Earning</p> <p>2.2.1 The Eligible Cardmembers are entitled to earn one (1) TruPoints for every RM1 spent using Bank Islam Card-i for retail purchases (local and overseas).</p> <p>2.2.2 The following transactions shall NOT qualify for earning of TruPoints:-</p> <ol style="list-style-type: none"> Cash withdrawal via Bank Islam ATMs and ATMs of other banks in Malaysia Fees and charges. (e.g annual fees and cash withdrawal fees from other local banks’ ATMs or any other fees and charges imposed by Bank Islam for services and facilities rendered to the Cardmember) Service Tax <p>2.2.3 Adjustment may be made to the TruPoints earned by the Eligible Cardmember arising from reversal of billing amount due to refund or dispute.</p> <p>2.2.4 TruPoints earned are not transferable.</p> <p>2.2.5. TruPoints earned have no cash or monetary value and accrued TruPoints are not convertible to cash.</p>	<p>2.0 TERMA DAN SYARAT AM PROGRAM KESETIAAN BANK ISLAM TRUREWARDS</p> <p>2.1 Kelayakan</p> <p>2.1.1 Pelanggan Kad-i Bank Islam berikut adalah layak mengambil bahagian dalam program TruRewards (“Ahli Kad yang Layak”):</p> <ol style="list-style-type: none"> Semua Ahli Kad Kredit-i Bank Islam (Ahli Kad Utama dan Ahli Kad Tambahan) dimana akaun Kad Kredit-i Bank Islam mestilah sah digunakan dan hendaklah berkeadaan baik sebagaimana yang ditetapkan oleh Bank Islam; dan/atau Ahli Kad Debit-i Bank Islam terpilih (seperti dinyatakan dalam klausa 4.1.1) dimana Akaun Kad Debit-i Bank Islam mestilah aktif sebagaimana yang ditetapkan oleh Bank Islam. <p>2.2 Cara Mendapatkan TruPoints</p> <p>2.2.1 Ahli Kad yang Layak layak mendapat satu (1) TruPoints untuk setiap RM1 yang dibelanjakan dengan Kad-i Bank Islam bagi perbelanjaan runcit (tempatan & luar negara);</p> <p>2.2.2 Urusniaga berikut adalah TIDAK layak untuk mendapat TruPoints:</p> <ol style="list-style-type: none"> Pengeluaran Tunai melalui ATM Bank Islam dan ATM bank tempatan yang lain Fi dan caj (seperti yuran tahunan dan fi pengeluaran tunai dari ATM bank tempatan yang lain atau apa-apa fi and caj yang dikenakan oleh Bank Islam bagi perkhidmatan dan kemudahan yang diberikan kepada Ahli Kad); Cukai Perkhidmatan <p>2.2.3 Pelarasan akan dibuat kepada TruPoints yang diperolehi oleh Ahli Kad yang Layak berikutan dari pembalikan amaun yang dibilkan disebabkan oleh bayaran balik atau pertikaian transaksi.</p> <p>2.2.4. TruPoints yang diperolehi tidak boleh dipindah milik.</p> <p>2.2.5 TruPoints diperolehi tidak mempunyai nilai tunai atau wang dan TruPoints yang terkumpul tidak boleh ditukar kepada wang tunai.</p>
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2.3 Access to TruPoints

2.3.1 Sign Up

2.3.1.1 Eligible Cardmember may sign up by keying in their username and password (“TruRewards Account”).

2.3.1.2 TruRewards Account is used for accumulating and redeeming TruPoints. Steps to register as below:

STEP 1	Ligon to https://trurewards.bankislam.com.my/trurewards/home
STEP 2	Click the 'lock' icon and select 'first time login' from the drop down.
STEP 3	Download, read and understand the T&C of TruRewards Loyalty Programme. Click the acknowledgement box and click 'continue'.
STEP 4	Create username & password and click 'continue'.
STEP 5	Confirm your identity, complete the security question and click 'continue'.
STEP 6	One Time Password (OTP) will be sent to your registered e-mail with Bank Islam. Enter the OTP and activate your account.

2.3.2 Login

2.3.2.1 The Eligible Cardmember can view their accumulated points (TruPoints earned from all participating products and services of Bank Islam) via TruRewards Website at <https://trurewards.bankislam.com.my>

2.3.2.2 Access to TruPoints is at Bank Islam sole discretion. Bank Islam may choose to decline the Eligible Cardmember's access to a TruRewards Account without assigning any reason.

2.3 AKSES kepada TruPoints

2.3.1 Pendaftaran

2.3.1.1 Ahli Kad yang Layak boleh mendaftar dengan memasukkan kata nama pengguna dan kata laluan mereka (“Akaun TruRewards”).

2.3.1.2 Akaun TruRewards digunakan untuk mengumpul dan menebus TruPoints. Langkah-langkah untuk mendaftar adalah seperti berikut:

LANGKAH 1	Layari https://trurewards.bankislam.com.my/trurewards/home
LANGKAH 2	Klik ikon 'kunci' dan pilih 'log masuk kali pertama' dari menu kebawah.
LANGKAH 3	Muat turun, baca dan fahami T&S Program Kesetiaan TruRewards. Klik kotak pengakuan dan klik 'teruskan'.
LANGKAH 4	Cipta ID pengguna & kata laluan dan klik 'teruskan'.
LANGKAH 5	Sahkan identiti anda, lengkapkan soalan keselamatan dan klik 'teruskan'.
LANGKAH 6	'One Time Password' (OTP) akan dihantar ke e-mel berdaftar anda dengan Bank Islam. Masukkan OTP dan aktifkan akaun anda.

2.3.2 Log Masuk

2.3.2.1 Ahli Kad yang Layak boleh menyemak baki TruPoints terkumpul (TruPoints yang diperolehi dari semua produk dan perkhidmatan Bank Islam yang menawarkan TruPoints) di laman sesawang TruRewards di <https://trurewards.bankislam.com.my>

2.4 Expiration of TruPoints

- 2.4.1 TruPoints will be forfeited or expired after 36 months from date TruPoints is earned and if there is no redemption made by the Eligible Cardmember or Bank Islam. However, Bank Islam reserves the right to change an expiry date from time to time with sufficient notice.
- 2.4.2 In the event that an Eligible Cardmember opts to close his account, TruPoints earned must be redeemed prior to the date the account is closed. Otherwise, all unredeemed TruPoints will be automatically forfeited without prior notification to Cardmember.

2.5 Disclosure of Cardmembers's Information

- 2.5.1 Bank Islam reserves the right to appoint a 3rd party agent(s) or vendors(s) to handle the fulfilment or making available the Items and delivery of the Merchandises or Vouchers to Eligible Cardmember for the purpose of TruPoints redemption. For such purposes, information pertaining to Eligible Cardmember such as name, Malaysian identity card number, TruPoints redeemed and Items redeemed will be furnished to the said parties for this redemption program.
- 2.5.2 Eligible Cardmember hereby gives their consent to and authorise Bank Islam to use and/or disclose their particulars to its agent or vendor for the purpose of redemption TruPoints.

- 2.3.2.2 Akses kepada TruPoints di atas mengikut budi bicara mutlak Bank Islam. Bank Islam boleh memilih untuk menolak akses Ahli Kad yang Layak ke Akaun TruRewards tanpa memberi sebarang alasan.

2.4 Tempoh Luput TruPoints

- 2.4.1 TruPoints akan dibatalkan atau tamat tempoh selepas 36 bulan dari tarikh TruPoints diperolehi dan jika tiada penebusan yang dibuat oleh Ahli Kad yang Layak atau Bank Islam. Walaubagaimanapun, Bank Islam berhak untuk menukar tarikh luput dari masa ke semasa dengan tempoh notis yang mencukupi.
- 2.4.2 Sekiranya Ahli Kad yang Layak memilih untuk menutup akaun beliau, TruPoints yang diperolehi haruslah ditebus sebelum tarikh akaun ditutup. Jika tidak, semua baki TruPoints yang tidak ditebus akan dibatalkan secara automatik tanpa pemberian notis kepada Ahli Kad yang Layak

2.5 Perkongsian Maklumat Ahli Kad

- 2.5.1 Bank Islam berhak untuk melantik ejen pihak ketiga atau penjual-penjual untuk mengendalikan penyediaan Item dan penghantaran Barangan atau Baucer kepada Ahli Kad yang Layak bagi tujuan penebusan TruPoints. Bagi tujuan tersebut, maklumat berkenaan Ahli Kad yang Layak seperti nama, nombor kad pengenalan, TruPoints yang ditebus dan Item yang ditebus akan diberikan kepada pihak yang berkenaan untuk program penebusan TruPoints.
- 2.5.2 Ahli Kad yang Layak dengan ini memberikan persetujuan mereka dan memberi kuasa kepada Bank Islam untuk menggunakan dan/atau berkongsi maklumat mereka kepada ejen atau penjual bagi tujuan penebusan TruPoints.

3.0 TERMS AND CONDITIONS APPLICABLE TO BANK ISLAM CREDIT CARD-i CARDMEMBERS

3.1 General

- 3.1.1 Only Principal Cardmember are eligible to redeem.
- 3.1.2 Principal Cardmember may earn TruPoints from retail purchases and overseas cash withdrawal made by Principal Cardmember and Supplementary Cardmember.
- 3.1.3 In addition to clause 2.2.2, the following transactions shall **NOT** qualify for earning of TruPoints:-
- 1) Late payment compensation handling fee (Ta'widh)
 - 2) Instalment payment under RSVP and RSVP fees
 - 3) IPP
 - 4) Balance Transfer
 - 5) Auto debit

3.2 Redemption of TruPoints

- 3.2.1 All Bank Islam Credit Card-i accounts must be valid and in good standing (currently not overdue in payment), not closed or terminated by Cardmember or Bank Islam at the time of redemption request.
- 3.2.2 Redemption can be done via TruRewards website or by way of completing and sending the TruRewards Redemption Form to Bank Islam via facsimile, email, mail or via any Bank Islam branches.
- 3.2.3 For Bank Islam Visa Infinite Business Credit Card-i, the TruPoints redemption steps are as follows:
- 1) Prepare an authorisation letter completed with signature from authorised signatory and the company's stamp.
 - 2) Download the TruRewards Redemption Form from Bank Islam or TruRewards Website.

3.0 TERMA DAN SYARAT TERPAKAI UNTUK AHLI KAD KREDIT-i BANK ISLAM

3.1 Umum

- 3.1.1 Hanya Ahli Kad Utama layak membuat penebusan.
- 3.1.2 Ahli Kad Utama boleh mendapatkan TruPoints daripada pembelian runcit dan pengeluaran tunai di luar negara yang dibuat oleh Ahli Kad Utama dan Ahli Kad Tambahan.
- 3.1.3 Tambahan kepada klausa 2.2.2, transaksi berikut **TIDAK** layak untuk mendapat TruPoints:
- 1) Caj ganti rugi pembayaran lewat (Ta'widh)
 - 2) Pembayaran ansuran di bawah program RSVP dan fi RSVP
 - 3) IPP
 - 4) Pindahan Baki
 - 5) Auto debit

3.2 Penebusan TruPoints

- 3.2.1 Semua Akaun Kad Kredit-i Bank Islam mestilah dalam keadaan baik (tiada bayaran tertunggak), tidak ditutup atau ditamatkan oleh Ahli Kad atau Bank Islam pada masa permohonan penebusan barangan dibuat.
- 3.2.2 Penebusan boleh dilakukan melalui laman sesawang TruRewards atau dengan cara melengkapkan dan menghantar Borang Penebusan TruRewards kepada Bank Islam melalui faks, e-mel, mel atau mana-mana cawangan Bank Islam.
- 3.2.3 Bagi Kad Kredit-i Bank Islam Visa Infinite Bisnes, langkah-langkah penebusan TruPoints adalah seperti berikut:
- 1) Sediakan surat kebenaran yang lengkap ditandatangani oleh penandatangan yang sah beserta cop syarikat.
 - 2) Muat turun Borang Penebusan TruRewards dari Laman Web Bank Islam atau TruRewards.
 - 3) Isi borang penebusan yang dilengkapi dengan penandatangan yang sah beserta cop syarikat.

<p>3) Fill in the redemption form which must be completed with an authorised signatory and the company's stamp.</p> <p>4) Submit the authorisation letter and form via email to trurewards@bankislam.com.my</p> <p>3.2.4 For Eligible Cardmembers who do not have an email address, they can make an enquiry on TruPoints by calling Bank Islam Contact Centre or walk in to the nearest Bank Islam branches or such other method as may be prescribed by the Bank from time to time.</p> <p>3.2.5 Eligible Cardmember may use their accumulated TruPoints to redeem for any Items available.</p> <p>3.2.6 Eligible Cardmember may also redeem TruPoints for any Items by combining the minimum TruPoints of the Item and the remaining balance value of the item will be charged to their Bank Islam Credit Card-i. However, Eligible Cardmember must ensure that they have sufficient financing limit in their Bank Islam Credit Card-i.</p> <p>3.2.7 By redeeming the TruPoints, the Eligible Cardmembers authorises Bank Islam to debit the TruPoints from their TruRewards Accounts.</p> <p>3.2.8 Once Eligible Cardmember have placed a redemption request and is accepted by Bank Islam, the request CANNOT be revoked, cancelled or exchanged. Once Eligible Cardmember have redeemed their TruPoints, such TruPoints will be considered extinguished and STRICTLY CANNOT be reinstated.</p> <p>3.2.9 Any redemption request with insufficient TruPoints will be rejected.</p> <p>3.2.10 Bank Islam have the right at any time without notice, to withdraw and/or replace such Merchandise and Voucher with a substitute and/or change the TruPoints. Bank Islam also may change/vary the amount charged under TruHotdeals option for all redemption.</p>	<p>4) Hantar surat kebenaran dan borang melalui e-mel ke trurewards@bankislam.com.my</p> <p>3.2.4 Bagi Ahli Kad yang Layak yang tidak mempunyai alamat e-mel, mereka boleh membuat penyemakan TruPoints dengan menghubungi Pusat Panggilan Bank Islam atau mengunjungi cawangan Bank Islam yang berhampiran atau kaedah lain seperti yang ditetapkan oleh Bank Islam dari masa ke semasa.</p> <p>3.2.5 Ahli Kad yang Layak boleh menggunakan TruPoints terkumpul mereka untuk menebus mana-mana Item yang disediakan.</p> <p>3.2.6 Ahli Kad yang Layak boleh menebus Item dengan menggabungkan minimum TruPoints Item tersebut dan nilai baki Item tersebut akan dicaj ke Kad Kredit-i Bank Islam mereka. Walaubagaimanapun, Ahli Kad yang Layak haruslah memastikan limit pembiayaan Kad Kredit-i Bank Islam mereka mencukupi.</p> <p>3.2.7 Dengan menebus TruPoints, Ahli Kad yang Layak memberi kuasa kepada Bank Islam untuk mendebit TruPoints dari Akaun TruRewards mereka.</p> <p>3.2.8 Apabila Ahli Kad yang Layak telah menghantar borang permohonan penebusan dan ianya telah diterima oleh Bank Islam, permohonan tersebut TIDAK BOLEH ditarik balik, dibatalkan atau ditukar ganti. Sebaik sahaja Ahli Kad yang Layak telah menebus TruPoints mereka, TruPoints tersebut dianggap terbatal dan TIDAK BOLEH digunakan semula.</p> <p>3.2.9 Sebarang permohonan penebusan dengan TruPoints yang tidak mencukupi akan ditolak.</p> <p>3.2.10 Bank Islam mempunyai hak pada bila-bila masa tanpa sebarang notis, untuk menarik balik dan/atau menggantikan Barangan dan Baucar dengan mengganti dan / atau menukar TruPoints. Bank Islam juga boleh mengubah/menukar amaun yang dikenakan bagi pilihan TruHotdeals untuk semua penebusan.</p>
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<p>3.3 Items for Redemption</p> <p>3.3.1 Merchandise</p> <p>3.3.1.1 All merchandises are subject to availability.</p> <p>3.3.1.2 Actual Merchandise may differ from the visual displayed in TruRewards Website or other printed materials.</p> <p>3.3.1.3 All Items do not have a “trial period”.</p> <p>3.3.2 Vouchers</p> <p>3.3.2.1 Vouchers are issued by participating merchants on behalf of Bank Islam subject to availability and any restriction imposed upon them and cannot be exchanged for cash. The list of participating merchants is available at the TruRewards Website.</p> <p>3.3.2.2 The Vouchers are valid for use until the date specified on the respective Vouchers. Bank Islam will neither extend the validity date nor refund any TruPoints for the expired Vouchers.</p> <p>3.3.2.3 The Vouchers are valid for use only at participating merchants and subject to the terms and conditions imposed by the respective participating merchants.</p> <p>3.3.2.4 All necessary arrangements made in connection with the usage of the Vouchers will be the sole responsibility of the Eligible Cardmember.</p> <p>3.3.2.5 Issuance of a travel or hotel Voucher does not constitute a reservation with the relevant service establishments. Cardmember are responsible to liaise directly with the relevant parties for reservation before redeeming TruPoints.</p>	<p>3.3 Item Untuk Penebusan</p> <p>3.3.1 Barangan</p> <p>3.3.1.1 Semua Barangan adalah tertakluk kepada ketersediaan stok.</p> <p>3.3.1.2 Barangan penebusan yang sebenar mungkin berbeza daripada visual yang dipaparkan dalam lawan sesawang TruRewards dan lain-lain bahan bercetak.</p> <p>3.3.1.3 Semua Item tidak mempunyai “tempoh percubaan”.</p> <p>3.3.2. Baucar</p> <p>3.3.2.1 Baucar dikeluarkan oleh peniaga yang mengambil bahagian bagi pihak Bank Islam tertakluk kepada ketersediaan stok dan sebarang syarat yang dikenakan ke atas mereka dan tidak boleh ditukar kepada wang tunai. Senarai peniaga yang mengambil bahagian boleh didapati di laman sesawangTruRewards.</p> <p>3.3.2.2 Baucar adalah sah untuk digunakan sehingga tarikh yang dinyatakan pada Baucar tersebut. Bank Islam tidak akan melanjutkan tarikh sah laku atau memulangkan TruPoints bagi Baucar yang telah luput.</p> <p>3.3.2.3 Baucar yang ditebus adalah sah untuk digunakan dengan peniaga-peniaga yang mengambil bahagian dan tertakluk kepada terma dan syarat yang dikenakan oleh peniaga-peniaga tersebut.</p> <p>3.3.2.4 Segala urusan berkaitan dengan penggunaan Baucar adalah tanggungjawab mutlak Ahli Kad yang Layak sendiri.</p> <p>3.3.2.5 Pengeluaran Baucar pelancongan atau hotel tidak boleh dianggap sebagai tempahan dengan pertubuhan perkhidmatan yang berkenaan. Ahli Kad yang Layak bertanggungjawab untuk berurusan terus dengan pihak yang</p>
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<p>3.3.2.6 Bank Islam is not responsible for lost or stolen Vouchers which have been received by the Eligible Cardmember.</p> <p>3.3.2.7 Any additional meals, transportation, accommodation, installation charges or other arrangements made in connection with any Items will be the sole responsibility of the Eligible Cardmember.</p> <p>3.3.2.8 Bank Islam is not responsible for any cancellation charges incurred in the event of cancellation of the travel / hotel / dining reservations made by the Eligible Cardmember.</p> <p>3.3.3 Redemption of Credit Card-i Annual Fee and/or Service Tax</p> <p>3.3.3.1 Eligible Cardmembers may pay an annual fee and/or service tax for their credit cards, by utilizing their TruPoints. However such option to redeem the TruPoints towards settlement of the annual fee and/or service tax must be exercised by the Eligible Cardmembers within two (2) months from the date of Bank Islam has charged Credit Card-i annual fee and/or service tax, as indicated in the Eligible Cardmember's statement.</p> <p>3.3.4 Charity Fund Contribution</p> <p>3.3.4.1 Eligible Cardmembers may redeem their TruPoints and contribute to Corporate Social Responsibility (CSR) program organized by Bank Islam from time to time. Bank Islam shall at its discretion select any suitable Corporate Social Responsibility (CSR) program.</p> <p>3.3.4.2 The TruPoints will be converted to cash voucher and subsequently it will be channeled to Charity Fund through the appointed agents or authorized 3rd party from time to time, to handle the contribution.</p>	<p>berkenaan bagi urusan tempahan sebelum menebus TruPoints.</p> <p>3.3.2.6 Bank Islam tidak bertanggungjawab ke atas Baucar yang hilang atau dicuri sekiranya ianya telah diterima oleh Ahli Kad yang Layak.</p> <p>3.3.2.7 Sebarang caj tambahan untuk makanan, pengangkutan, penginapan, caj pemasangan atau urusan lain yang berkaitan dengan mana-mana Item adalah tanggungjawab mutlak Ahli Kad yang Layak.</p> <p>3.3.2.8 Bank Islam tidak bertanggungjawab bagi apa-apa caj pembatalan yang dikenakan sekiranya berlaku pembatalan tempahan pelancongan / hotel / tempat makan yang dibuat oleh Ahli Kad yang Layak,</p> <p>3.3.3 Penebusan Yuran Tahunan Kad Kredit-i dan/atau Cukai Perkhidmatan (Service Tax)</p> <p>3.3.3.1 Ahli Kad yang Layak boleh membayar yuran tahunan dan/atau cukai perkhidmatan untuk Kad Kredit-i mereka, dengan menggunakan TruPoints. Walaubagaimanapun, pilihan untuk menebus TruPoints bagi melunaskan yuran tahunan dan/atau cukai perkhidmatan mesti dilaksanakan oleh Ahli Kad yang Layak dalam tempoh dua (2) bulan dari tarikh Bank Islam mengenakan caj yuran tahunan dan/atau cukai perkhidmatan Kad Kredit-i seperti yang tertera pada penyata Ahli Kad yang Layak itu.</p> <p>3.3.4 Sumbangan Tabung Kebajikan</p> <p>3.3.4.1 Ahli Kad yang Layak boleh menebus TruPoints mereka dan menyumbang kepada inisiatif Tanggungjawab Sosial Korporat (CSR) yang dianjurkan oleh Bank Islam dari semasa ke semasa. Bank Islam dengan budi bicaranya akan memilih program Tanggungjawab Sosial Korporat (CSR) yang dianggap bersesuaian.</p>
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<p>3.4 Conversion of TruPoints to Enrich Points</p> <p>3.4.1 Cardmember can convert TruPoints to Enrich Points with 15,000 TruPoints for 1,000 Enrich Points. Cardmember is required to register with this programme prior to any TruPoints conversion and informing Bank Islam and or the appointed third (3rd) party agent (s) or vendor(s) the Enrich account number.</p> <p>3.4.2 Cardmember who redeemed TruPoints must be a principal of Enrich Points account.</p> <p>3.4.3 Cardmember who wishes to enrol to be an Enrich member must register with Malaysia Airlines by completing the Enrich Membership Application Form at any Malaysia Airlines outlets or enroll online at Malaysia Airlines corporate website.</p> <p>3.4.4 The conversion and transfer of TruPoints to Enrich Points with complete information, will take fourteen (14) business days from the date of redemption made by the Cardmember. Bank Islam shall not revise, reverse or cancel any redemption, conversion and transfer TruPoints to Enrich Points.</p> <p>3.4.5 The conversion and transfer of TruPoints to Enrich Points will be credited into the Cardmember's Enrich Points account by Malaysia Airlines.</p> <p>3.4.6 Cardmember shall be responsible for checking their own Enrich Points account with Malaysia Airlines to ensure that the requested conversion of the TruPoints has been effected.</p> <p>3.4.7 Bank Islam shall not be liable in anyway whatsoever to Cardmember including but not limited to the following:</p> <p>3.4.7.1 Any failure or delay in the Cardmember redemption and/or conversion of TruPoints for Enrich Points,</p> <p>3.4.7.2 In the event of any refusal by Malaysia Airlines to allow Cardmember to utilise their Enrich Points converted,</p>	<p>3.3.4.2 TruPoints akan ditukarkan kepada baucar tunai dan disumbangkan kepada Tabung Kebajikan melalui ejen yang dilantik atau pihak ketiga yang diberi kuasa oleh Bank Islam untuk menguruskan sumbangan dari semasa ke semasa.</p> <p>3.4 Penukaran TruPoints kepada Enrich Points</p> <p>3.4.1 Ahli Kad boleh menukar TruPoints untuk Enrich Points dengan 15,000 TruPoints untuk 1,000 Enrich Points. Ahli Kad dikehendaki untuk mendaftar dengan program ini sebelum membuat penukaran TruPoints dan sila maklumkan nombor akaun Enrich kepada Bank Islam dan ejen atau pihak ketiga (ke-3) bagi program tersebut.</p> <p>3.4.2 Ahli Kad yang menebus TruPoints perlu menjadi pemegang utama akaun Enrich Points.</p> <p>3.4.3 Ahli Kad yang ingin mendaftar sebagai ahli Enrich mesti berdaftar dengan Penerbangan Malaysia dengan mengisi Borang Permohonan Keahlian Enrich di mana-mana cawangan Penerbangan Malaysia atau mendaftar dalam talian di laman sesawang korporat Penerbangan Malaysia.</p> <p>3.4.4 Penukaran dan pemindahan TruPoints kepada Enrich Points dengan maklumat yang lengkap akan mengambil masa empat belas (14) hari bekerja dari tarikh penebusan dibuat oleh Ahli Kad. Bank Islam tidak boleh menyemak, mengubah atau membatalkan apa-apa penebusan, penukaran dan pemindahan TruPoints kepada Enrich Points.</p> <p>3.4.5 Penukaran dan pemindahan TruPoints kepada Enrich Points akan dikreditkan ke dalam akaun Enrich Points Ahli Kad oleh Malaysia Airlines.</p> <p>3.4.6 Ahli Kad bertanggungjawab untuk menyemak akaun Enrich Points mereka sendiri dengan Malaysia Airlines bagi memastikan permohonan penukaran TruPoints telah dilaksanakan.</p> <p>3.4.7 Bank Islam tidak akan bertanggungjawab ke atas Ahli Kad dalam apa jua cara sekalipun termasuk tetapi tidak terhad kepada berikut:</p>
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<p>earned or accumulated or for the termination of the Enrich Programme or otherwise howsoever.</p> <p>3.4.8 Bank Islam does not give any representation or warranty in respect of the Enrich Programme. Any dispute(s) concerning the Enrich Points converted or earned by the Cardmember shall be settled between the Cardmember and Malaysia Airlines.</p> <p>3.4.9 Bank Islam reserves the right to cancel, change, terminate or suspend the TruPoints conversion rate to Enrich Points by giving the Cardmember adequate notice.</p> <p>3.4.10 Cardmember who redeem and/or convert and/or transferred TruPoints for Enrich Points are subject to and must comply with the terms and conditions, rules, regulations and procedures governing the Enrich Programme, which terms and conditions, rules, regulations and procedures are separate from these terms and conditions.</p> <p>3.4.11 Cardmember hereby give their consent to and authorise Bank Islam to use and/or disclose their particulars (including the information provided in the TruRewards Redemption Form) to Malaysia Airlines for the purpose of redemption, conversion or transfer of TruPoints to Enrich Points.</p> <p>3.5 Fulfillment of Redemption of TruPoints</p> <p>3.5.1 All redemption for Items made would require fourteen (14) to twenty one (21) working days for delivery effective from the redemption date made by Eligible Card member with acknowledgement receipt via TruRewards Website.</p> <p>3.5.2 Delivery of the Items shall be made to the address provided by the Cardmember through the TruRewards Website and as stated in TruRewards redemption form. Redemption is deemed received by the Eligible Cardholder if there is a written acknowledgment of receipt of the Item. If the address furnished is an office address, the acknowledgment can be by any member of the office.</p>	<p>3.4.7.1 Sebarang kegagalan atau kelewatan dalam penebusan dan / atau penukaran TruPoints untuk Enrich Points oleh Ahli Kad.</p> <p>3.4.7.2 Sekiranya berlaku apa-apa penolakan oleh Malaysia Airlines untuk membenarkan Ahli Kad menggunakan Enrich Points yang telah ditukar, diperoleh atau terkumpul atau bagi penamatan Program Enrich atau sebagainya.</p> <p>3.4.8 Bank Islam tidak memberi apa-apa representasi atau waranti berkenaan dengan Program Enrich. Apa-apa pertikaian mengenai Enrich Points yang telah ditukar atau yang diperolehi oleh Ahli Kad hendaklah diselesaikan di antara Ahli Kad dan Malaysia Airlines.</p> <p>3.4.9 Bank Islam berhak untuk membatalkan, menukarkan, menamatkan atau menggantung kadar penukaran TruPoints kepada Enrich Points dengan pemberian notis yang cukup kepada Ahli Kad.</p> <p>3.4.10 Ahli Kad yang menebus dan / atau menukar dan / atau memindahkan TruPoints kepada Enrich Points adalah tertakluk kepada dan mesti mematuhi terma dan syarat, peraturan dan prosedur Program Enrich, yang mana terma dan syarat, peraturan, peraturan dan prosedur adalah berasingan daripada terma-terma dan syarat-syarat ini.</p> <p>3.4.11 Ahli Kad dengan ini memberi keizinan dan kuasa kepada Bank Islam untuk menggunakan dan / atau mendedahkan butir-butir mereka (termasuk maklumat yang diberikan di dalam Borang Penebusan TruRewards) kepada Malaysia Airlines bagi tujuan penebusan, penukaran atau pemindahan TruPoints kepada Enrich Points.</p> <p>3.5 Penghantaran Penebusan TruPoints</p> <p>3.5.1 Semua penebusan Item memerlukan tempoh empat belas (14) hingga dua puluh satu (21) hari untuk penghantaran bermula dari tarikh penebusan dibuat oleh Ahli Kad yang Layak dengan penerimaan pengakuan melalui laman sesawang TruRewards.</p> <p>3.5.2 Penghantaran Item yang telah ditebus akan dibuat ke alamat yang diberikan oleh Ahli Kad melalui laman sesawang TruRewards dan yang ditulis di Borang Penebusan TruRewards. Penebusan</p>
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<p>3.5.3 No delivery will be made to P.O.Box addresses as well as addresses outside Malaysia.</p> <p>3.5.4 Items accepted in good condition are strictly non-returnable and non-exchangeable. In the event of any disputes, and/or complaints and/or physical defect to the Merchandise, Eligible Cardmember must report the defect to Bank Islam's appointed 3rd party agent(s) or vendor(s) within 3 working days upon receipt. The Product must be returned together with its original packaging. Bank Islam is not responsible for any physical defect to the Product received by Eligible Cardmember.</p> <p>3.6 Notice of Accumulated TruPoints.</p> <p>3.6.1 Eligible Cardmember can view their accumulated TruPoints via the TruRewards Website and monthly Credit Card-i statement (for Credit Card-i cardmembers only).</p>	<p>dianggap diterima oleh Ahli Kad yang Layak jika terdapat akuan bertulis penerimaan Item tersebut. Jika alamat yang diberikan adalah alamat pejabat, akuan penerimaan boleh dibuat oleh mana-mana ahli pejabat.</p> <p>3.5.3 Penghantaran tidak akan dibuat ke alamat Peti Surat serta alamat di luar Malaysia.</p> <p>3.5.4 Item yang diterima dalam keadaan baik tidak boleh dipulangkan dan tidak boleh ditukar. Sekiranya terdapat apa-apa pertikaian, dan/atau apa-apa aduan dan/atau apa-apa kecacatan fizikal keatas Barangan yang ditebus, Ahli Kad yang Layak mesti membuat laporan berkenaan kecacatan barangan tersebut kepada ejen dan penjual yang dilantik oleh Bank Islam dalam tempoh 3 (tiga) hari bekerja dari tarikh penerimaan. Produk mesti dipulangkan bersama dengan bungkusan asalnya. Bank Islam tidak akan bertanggungjawab terhadap apa-apa kecacatan fizikal yang diterima oleh Ahli Kad yang Layak.</p> <p>3.6 Notis TruPoints Terkumpul</p> <p>3.6.1 Ahli Kad boleh menyemak TruPoints terkumpul mereka melalui laman sesawang TruRewards dan penyata bulanan Kad Kredit-i (bagi Ahli Kad Kredit-i sahaja).</p>
<p>4.0 TERMS AND CONDITIONS APPLICABLE TO BANK ISLAM DEBIT CARD-i CARDMEMBERS</p> <p>4.1 General</p> <p>4.1.1 The following Bank Islam Debit Card-i Cardmembers are eligible to participate in TruRewards program:</p> <ul style="list-style-type: none"> - Bank Islam Visa PTPTN Debit Card-i <p>4.1.2 In addition to clause 2.2.2, the following transactions shall NOT qualify for earning of TruPoints:-</p> <ul style="list-style-type: none"> a) Overseas Cash Withdrawal b) FPX and JomPAY transaction 	<p>4.0 TERMA DAN SYARAT TERPAKAI UNTUK AHLI KAD DEBIT-i VISA PTPTN BANK ISLAM</p> <p>4.1 Umum</p> <p>4.1.1 Hanya Ahli Kad Debit-i Bank Islam berikut layak menyertai program TruRewards Bank Islam:</p> <ul style="list-style-type: none"> - Kad Debit-i Bank Islam Visa PTPTN <p>4.1.2 Tambahan kepada klausa 2.2.2, urusan berikut TIDAK layak untuk mendapat TruPoints:</p> <ul style="list-style-type: none"> a) Pengeluaran tunai di luar negara; b) Transaksi FPX and JomPAY;

<p>c) Fund transfer d) e-Wallet transaction e) SSPN-i saving and loan repayment</p> <p>4.1.3 Adjustment may be made to the TruPoints earned by the Bank Islam Debit Card-i Cardmember arising from reversal of billing amount due to refund or dispute.</p> <p>4.2 Redemption of TruPoints</p> <p>4.2.1 Redemption of TruPoints for Bank Islam Visa PTPTN Debit Card-i Cardmembers is only allowed for PTPTN e-Voucher. The redemption rate for PTPTN e-Voucher value of RM10 is two thousand (2000) TruPoints.</p> <p>4.2.2 For Eligible Cardmembers with both Bank Islam Visa PTPTN Debit Card-i and Bank Islam Credit Card-i, all TruPoints earned will be added into Cardmember's TruRewards account. Only TruPoints earned from Bank Islam Visa PTPTN Debit Card-i will be subjected to PTPTN e-Voucher redemption. The PTPTN e-Voucher redemption will be automatically redeemed for Eligible Cardmembers only if sufficient points are available on the date redemption is performed by Bank Islam.</p> <p>4.2.3 The redemption will be performed automatically by Bank Islam once every month for Bank Islam Visa PTPTN Debit Card-i Cardmembers who have accumulated a minimum of 2000 TruPoints on the date redemption is performed.</p> <p>4.2.4 Bank Islam Visa PTPTN Debit Card-i Cardmembers who do not have Bank Islam Credit Card-i are not eligible to redeem any other Items offered under the Bank Islam TruRewards Loyalty Program.</p> <p>4.2.5 PTPTN e-Voucher redeemed will be credited into one of the following Cardmember's accounts with PTPTN: a. <i>Skim Simpanan Pendidikan Nasional SSPN-i</i> account; or b. <i>Skim Pinjaman Pendidikan PTPTN</i> loan account.</p>	<p>c) Pindahan Wang. d) Transaksi e-Wallet e) Simpanan SSPN-i and bayaran balik pinjaman</p> <p>4.1.3 Pelarasan akan dibuat kepada TruPoints yang diperolehi oleh Ahli Kad yang Layak berikutan daripada pembayaran balik atau pertikaian ke atas amaun yang dibil.</p> <p>4.2 Penebusan TruPoints</p> <p>4.2.1 Penebusan TruPoints bagi Ahli Kad Debit-i Bank Islam Visa PTPTN hanya dibenarkan untuk e-Baucar PTPTN. Kadar pertukaran e-Baucar PTPTN bernilai RM10 adalah dua ribu (2000) TruPoints.</p> <p>4.2.2 Bagi Ahli Kad yang memiliki kedua-dua Kad Debit-i Bank Islam Visa PTPTN dan Kad Kredit-i Bank Islam, semua TruPoints yang dikumpul akan ditambahkan ke dalam Akaun TruRewards Ahli Kad. Hanya TruPoints yang dikumpul daripada penggunaan Kad Debit-i Bank Islam Visa PTPTN akan ditebus untuk e-Baucar PTPTN. Penebusan e-Baucar PTPTN akan dibuat secara automatik setiap bulan sekiranya Ahli Kad mempunyai jumlah TruPoints terkumpul yang mencukupi pada tarikh penebusan TruPoints dilaksanakan oleh Bank Islam.</p> <p>4.2.3 Penebusan akan dilakukan secara automatik oleh Bank Islam sekali setiap bulan untuk Ahli Kad Kad Debit -i Bank Islam Visa PTPTN yang telah mengumpulkan sekurang-kurangnya 2000 TruPoints pada tarikh penebusan dilaksanakan.</p> <p>4.2.4 Ahli Kad Debit-i Bank Islam Visa PTPTN yang tidak mempunyai Kad Kredit-i Bank Islam tidak layak menebus Item lain yang ditawarkan dalam Program 'Loyalty TruRewards Bank Islam.</p> <p>4.2.5 e-Baucar PTPTN yang ditebus akan dikreditkan ke dalam salah satu akaun PTPTN milik Ahli Kad seperti berikut: a. akaun <i>Skim Simpanan Pendidikan Nasional SSPN-i</i> ; atau b. akaun <i>Skim Pinjaman Pendidikan PTPTN</i> .</p> <p>4.2.6 Secara automatik, e-Baucar PTPTN yang ditebus akan dikreditkan ke akaun SSPN-i. Sekiranya Ahli Kad memiliki beberapa akaun dengan PTPTN, pemilihan akaun PTPTN untuk mengkreditkan e-Baucar PTPTN yang ditebus adalah seperti berikut:</p>
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4.2.6 By default PTPTN e-Voucher redeemed will be credited to SSPN-i account. For Cardmembers with multiple facility/product with PTPTN, the selection of PTPTN account for crediting of PTPTN e-Voucher redeemed will be as follows:

No	SSPN-i	PTPTN Loan	PTPTN e-Voucher Crediting
1	√	√	SSPN-i – First Account opened
2	X	√	PTPTN Loan Account
3	√	X	SSPN-i- First Account opened

4.2.7 The selection of account for crediting of PTPTN e-Voucher stated in clause 4.2.5 and 4.2.6 is at the sole discretion of PTPTN.

4.2.8 PTPTN e-Voucher(s) cannot be exchanged for cash.

4.2.9 Bank Islam shall not be liable in anyway whatsoever to Bank Islam Visa PTPTN Debit Card-i Cardmember including but not limited to the following:

- a. any failure or delay in the Bank Islam Visa PTPTN Debit Card-i Cardmember's redemption of TruPoints for PTPTN e-Voucher,
- b. in the event of any refusal by PTPTN to allow Bank Islam Visa PTPTN Debit Card-i Cardmember to utilise their PTPTN e-Voucher redeemed, earned or accumulated or for the termination of the TruRewards programme for Bank Islam Visa PTPTN Debit Card-i or otherwise howsoever.

4.2.10 Bank Islam does not give any representation or warranty with respect to the PTPTN e-Voucher redemption applied by PTPTN. Any dispute(s) concerning the PTPTN e-Voucher automatically redeemed shall be settled between the Cardmember and PTPTN

4.2.11 Bank Islam reserves the right to cancel, change, terminate or suspend the TruPoints conversion rate to PTPTN e-Voucher by giving the Cardmember three (3) months notice via Bank Islam corporate website.

No	SSPN-i	Pinjaman PTPTN	Pengkreditan e-Baucar PTPTN
1	√	√	SSPN-i – Akaun pertama yang dibuka
2	X	√	Akaun pinjaman PTPTN
3	√	X	SSPN-i- Akaun pertama yang dibuka

4.2.7 Pemilihan akaun untuk pengkreditan e-Baucar PTPTN yang dinyatakan dalam klausa 4.2.5 dan 4.2.6 adalah atas budi bicara mutlak PTPTN

4.2.8 e-Baucar PTPTN tidak boleh ditukar ke wang tunai

4.2.9 Bank Islam tidak akan bertanggungjawab dalam apa jua cara ke atas Ahli Kad Kad Debit-i Bank Islam Visa PTPTN termasuk tetapi tidak terhad kepada perkara berikut:

- a. apa-apa kegagalan atau kelewatan dalam penebusan TruPoints Ahli Kad Kad Debit-i Bank Islam Visa PTPTN dan/atau penukaran TruPoints untuk e-Baucar PTPTN
- b. sekiranya berlaku sebarang bantahan oleh pihak PTPTN untuk membenarkan Ahli Kad Kad Debit-i Bank Islam Visa PTPTN menggunakan e-Baucar PTPTN yang ditebus, diperoleh atau terkumpul atau penamatan program TruRewards untuk pemegang Kad Debit-i Bank Islam Visa PTPTN atau sebaliknya walau macam manapun.

4.2.10 Bank Islam tidak memberi apa-apa representasi atau jaminan berkenaan dengan penebusan e-Baucar PTPTN yang digunakan oleh PTPTN. Sebarang pertikaian mengenai penebusan e-Baucar PTPTN secara automatik harus diselesaikan di antara Ahli Kad dan pihak PTPTN.

4.2.11 Bank Islam berhak untuk membatalkan, menukar, menamatkan atau menangguhkan kadar pertukaran TruPoints untuk e-Baucar PTPTN dengan memberi notis tiga (3) bulan kepada Ahli Kad melalui laman sesawang korporat Bank Islam.

<p>4.2.12 Eligible Cardmember who does not have any account with PTPTN (SSPN-i Account or PTPTN loan) or Bank Islam Credit Card-i, points earned via Bank Islam Visa PTPTN Card-i will be accumulated in Cardmembers' TruRewards Account and subject to expiry of the TruPoints as per clause 2. 4</p>	<p>4.2.12 Ahli Kad yang Layak yang tidak mempunyai akaun PTPTN (akaun SSPN-i atau akaun pinjaman PTPTN) atau Kad Kredit-i Bank Islam, TruPoints yang diperoleh melalui Kad Debit-i Bank Islam Visa PTPTN akan terkumpul dalam Akaun TruRewards Ahli Kad dan tertakluk kepada tempoh luput TruPoints merujuk kepada klausa 2.4 di atas.</p>
<p>5.0 GENERAL</p> <p>5.1 Eligible Cardmembers are advised to read and understand this terms and conditions before participating in this program. This terms and conditions will bind Cardmember for the purpose of this program.</p> <p>5.2 All accumulated TruPoints by Eligible Cardmembers will be treated as null and void upon cancellation of the Bank Islam Card-i for any reason whatsoever and regardless of whether the cancellation is effected by Bank Islam or by the Eligible Cardmembers.</p> <p>5.3 Bank Islam have the right to revise the TruPoints or substitute and/or replace any of the Items for Redemption listed.</p> <p>5.4 All Items are not exchangeable for other rewards or transferable for cash or credit under any circumstances.</p> <p>5.5 Any redemption complaints, disputes and/or claims of non-receipt of Items will not be entertained after 3 months from the date of redemption request.</p> <p>5.6 Bank Islam will not be liable for any death, injury, consequential loss or damage of any nature the Eligible Cardmember or any other person may suffer arising from or out of the Items redeemed.</p> <p>5.7 Any dispute concerning goods and services received under TruRewards shall be settled between Eligible Cardmember and service establishment and/or supplier that supplied such goods</p>	<p>5.0 UMUM</p> <p>5.1 Ahli Kad yang Layak dinasihatkan untuk membaca, memahami serta bersetuju dengan Terma-terma dan Syarat-syarat yang dinyatakan di sini, sebelum menyertai dalam program ini. Terma dan Syarat ini akan mengikat Ahli Kad bagi tujuan program ini.</p> <p>5.2 Semua TruPoints yang terkumpul oleh Ahli Kad yang Layak akan dianggap sebagai batal dan tidak sah serta merta apabila Kad Bank Islam-i telah terbatal atas apa jua sebab dan tanpa mengira sama ada pembatalan tersebut dilaksanakan oleh Bank Islam atau Ahli Kad yang Layak.</p> <p>5.3 Bank Islam mempunyai hak untuk menyemak semula TruPoints atau menggantikan dan/atau menukarkan sebarang Barangan untuk Penebusan yang disenaraikan.</p> <p>5.4 Semua Item tidak boleh ditukar ganti dengan ganjaran hadiah lain atau ditukar dalam bentuk tunai atau kredit di dalam apa jua keadaan.</p> <p>5.5 Semua aduan penebusan, pertikaian dan/atau tuntutan Item yang tidak diterima tidak akan dilayan selepas tempoh 3 (tiga) bulan dari tarikh permohonan penebusan.</p> <p>5.6 Bank Islam tidak akan bertanggungjawab ke atas sebarang kematian, kecederaan, kerugian atau kerosakan dalam apa jua bentuk penderitaan Ahli Kad yang Layak atau orang lain yang mungkin timbul berikutan daripada penggunaan Item yang ditebus.</p> <p>5.7 Sebarang pertikaian mengenai barangan dan perkhidmatan yang diterima di bawah TruRewards hendaklah diselesaikan di antara Ahli Kad yang Layak dan penyedia perkhidmatan dan / atau pembekal yang</p>

<p>and services. Bank Islam shall bear no responsibility for resolving such disputes or for the dispute itself.</p> <p>5.8 Any notice by Bank Islam in relation to TruRewards may be issued through mail, email, SMS, Credit Card-i monthly statement, TruRewards website (https://trurewards.bankislam.com.my), Bank Islam corporate website (www.bankislam.com) or www.facebook.com/BankIslamFB and shall become effective on such date as Bank Islam may notify.</p> <p>5.9 Bank Islam shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorized human intervention or electronic/ human errors in the administration and processing of TruRewards.</p> <p>5.10 Bank Islam shall not be liable for any misinterpretation of facts, and/or inflicted injuries and/or loss of lives and/or valuables resulting from participating in TruRewards. Bank Islam shall not be liable, whether direct or consequential, for any loss and damage and/or whatsoever suffered by the Eligible Cardmembers caused directly or indirectly, in whole or in part, from their participation in TruRewards and/or as a result of any act or omission on the part of Bank Islam.</p> <p>5.11 The Bank have the right to discontinue or suspend this TruRewards program with adequate notice. For the avoidance of doubt, the discontinuation or suspension by the Bank of this Program shall not entitle the Cardmember to any claim or compensation against the Bank for any losses or damages incurred by the Cardmember as a direct or indirect result of the act of discontinuation or suspension.</p> <p>5.12 The Bank Islam have the right, to amend any and/or the Terms and Conditions herein at any time by giving 21 days prior notice to the Cardmembers.</p> <p>5.13 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.</p>	<p>membekalkan barangan dan perkhidmatan tersebut. Bank Islam tidak bertanggungjawab untuk menyelesaikan pertikaian atau perbalahan itu .</p> <p>5.8 Apa-apa notis oleh Bank Islam berhubung dengan TruRewards akan diberitahu melalui surat, e-mel, SMS, penyata bulanan Kad Kredit-i, laman web korporat Bank Islam (www.bankislam.com) atau www.facebook.com/FB BankIslam dan berkuat kuasa pada tarikh yang ditetapkan oleh Bank Islam.</p> <p>5.9 Bank Islam tidak akan bertanggungjawab dalam apa cara sekalipun, berkenaan dengan kegagalan teknikal, campur tangan manusia tanpa kebenaran atau kesilapan elektronik / manusia dalam pentadbiran dan pemprosesan TruRewards.</p> <p>5.10 Bank Islam tidak akan bertanggungjawab ke atas sebarang salah tafsir fakta, dan / atau kecederaan yang disengajakan dan / atau kehilangan nyawa dan / atau barang berharga yang berikutan daripada menyertai TruRewards. Bank Islam tidak akan bertanggungjawab, sama ada secara langsung atau tidak langsung, bagi apa-apa kerugian dan kerosakan dan / atau apa-apa yang ditanggung atau dialami oleh Ahli Kad yang Layak secara langsung atau tidak langsung, secara keseluruhan atau sebahagian, daripada penyertaan mereka dalam TruRewards dan / atau akibat daripada apa-apa perbuatan atau peninggalan di pihak Bank Islam.</p> <p>5.11 Pihak Bank mempunyai hak untuk menamatkan atau menggantung program TruRewards ini dengan notis yang mencukupi. Bagi mengelakkan keraguan, penamatan atau penggantungan Program ini oleh pihak Bank tidak melayakkan Ahli Kad untuk membuat sebarang tuntutan atau pampasan terhadap pihak Bank atas sebarang kerugian atau kehilangan yang ditanggung oleh Ahli Kad secara langsung dan tidak langsung daripada tindakan penamatan atau penggantungan tersebut.</p> <p>5.12 Bank Islam mempunyai hak, untuk meminda mana-mana dan/atau Terma dan Syarat ini pada bila-bila masa dengan memberi notis awal 21 hari kepada Ahli Kad.</p> <p>5.13 Terma-terma dan Syarat-syarat ini adalah tertakluk kepada tatacara dan tafsiran menurut undang-undang Malaysia.</p>
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