

**TERMS AND CONDITIONS OF “TABUNG HAJI TRANSFER & WIN” 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.**

**1. Definition**

<b>Terms</b>	<b>Definitions</b>
Campaign	‘Tabung Haji Transfer & Win’ Campaign is organized by Bank Islam Malaysia Berhad (“Bank Islam” or “the Bank”) in accordance with the terms and conditions stipulated herein.
Tabung Haji	An Islamic institution that provides various facilities for the welfare of Malaysian Hajj pilgrims through savings management, Hajj management, and investment activities to add value to depositors.
Eligible Customer	All participants who fulfilled the Eligibility Criteria and Campaign Mechanics contained herein

**2. Campaign Period**

- (a) The Campaign Period is from **27 May 2024 until 25 August 2024**

**3. Eligibility Criteria**

- (a) This Campaign is opened to participants who fulfilled the following requirements:
- i. Individual aged 18 years and above;
  - ii. Linked Bank Islam Debit Card-i to Tabung Haji account
- (b) Staff of eChannels Division of Bank Islam (permanent/contract) is not eligible to participate in this Campaign.

**4. Campaign Mechanics**

- (a) Participants must complete a minimum of 3 transactions each month during the Campaign Period.
- (b) Participants who linked Tabung Haji account to Bank Islam and made the first transaction will earn 10 entries followed by 1 entry for every 3 subsequent transactions.
- (c) Eligible transactions to qualify for the lucky draw are as follows:
- i. Transfer from Bank Islam to Tabung Haji
  - ii. Transfer from Tabung Haji to Bank Islam

- (d) Transactions must be made via the following channels:
- i. Bank Islam Internet Banking
  - ii. GO by Bank Islam mobile app
  - iii. Bank Islam Self Service Terminal/CRM

Note: Tabung Haji linking can be done at ATM and Over the Counter only

## 5. Winners and Prizes

- (a) Selection of winners will be based on a random draw captured by Bank Islam at the end of the Campaign Period

- (b) Prizes

Prize	No of Winners	Prizes
Cash Prize	50	RM1,000 each winner

- (c) Eligible Customer can only win one (1) prize throughout the Campaign Period.
- (d) A list of winners will be published on Bank Islam's website and social media within 60 days after the Campaign Period ends.
- (e) The prizes will be credited to the winners' Bank Islam account within 90 days after the Campaign Period ends.

## 6. General Terms and Conditions

- (a) To participate in the Campaign, Eligible Customers must fall within the Eligibility Criteria and fulfill the Campaign Mechanics. Unless stated otherwise by the Bank, Eligible Customers are not required to sign up or fill up any application form to participate in the Campaign.
- (b) By participating in this Campaign, the Eligible Customers:
- i. shall give consent for the Bank to disclose their personal data to the Bank's service provider to the extent necessary for the purpose of this Campaign;
  - ii. shall agree for the Bank to publish or display their names and / or photos in media, marketing or the Bank's Website for the purpose of this Campaign (where applicable); and
  - iii. shall agree to the Bank'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 the Bank's decision shall be entertained.
- (c) The Bank 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 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 the Bank 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 the Bank.
- (f)** If the prize is not available for whatsoever reason, the Bank reserves the right to substitute the prize for any item of equivalent value upon the Bank 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 the Bank'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, the Bank 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 the Bank 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 the Bank's control with regards to this Campaign or anything related thereto.
- (j)** Subject to compliance with Shariah rules and principles, the Bank reserves the rights to amend, cancel, terminate, or suspend the Campaign 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 the Bank's branches and / or website. For the avoidance of doubt, amendment, cancellation, termination or suspension by the Bank of the Campaign shall not entitle the customers who participate in this Campaign to any claim or compensation

against the Bank 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 the Bank'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. 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>**