



TERMS AND CONDITIONS

“eWallet Top Up Cash Back” Campaign

1. THE CAMPAIGN

- 1.1 Bank Simpanan Nasional (“BSN”) “eWallet Top Up Cash Back” Campaign (“Campaign”) shall commence from **15 May 2020 to 15 August 2020**, both dates inclusive (“Campaign Period”) unless notified otherwise by BSN.
- 1.2 BSN reserves the right to amend, vary or extend the Campaign Period at any time, by giving a minimum of twenty one (21) days prior notice before the changes take effect.

2. ELIGIBILITY

- 2.1 This Campaign is organized by BSN and is open to all new and existing BSN Principal Credit Card/-i (“Eligible Cardmember(s)”).
- 2.2 All BSN Principal Credit Card/-i hereafter will collectively referred to as (“BSN Card(s)”).
- 2.3 The following Cardmembers **ARE NOT ELIGIBLE** to participate in the Campaign:-
 - a) All BSN Supplementary Credit Card/-i Cardmembers;
 - b) Cardmembers whose accounts with BSN are believed to be operated fraudulently or which have been invalid, suspended, closed, cancelled, delinquent or who are in breach of their Agreement with BSN; or

Notwithstanding the above, BSN shall have the sole and absolute discretion to decide on the eligibility criteria of the Eligible Cardmembers for the Campaign.

3. CAMPAIGN MECHANICS

- 3.1 The Eligible Cardmembers are required to meet the below Qualifying Criteria in order to be rewarded with 10% cash back.

Qualifying Criteria	Participating eWallet Partners	Cash Back Rewards
Top up any eWallet with a minimum of RM100 in a single transaction	Touch ‘n Go eWallet GrabPay Boost	10%

Note: 10% subject to the maximum cash back capping allowed per Cardmember.

- 3.2 Each Eligible Cardmember is entitled to a maximum cash back of RM10 per participating month on first-come, first-served basis.
- 3.3 Total cash back payout of RM30,000 is available during the entire Campaign Period. The cash back allocation is as follows:-

Month	Qualifying Period	Maximum Cash Back Capping per Cardmember (RM)	No. of Eligible Cardmembers	Cash Back Allocation (RM)
Month 01	15 May – 14 June 2020	10	1,000	10,000
Month 02	15 June – 15 July 2020	10	1,000	10,000
Month 03	16 July – 15 August 2020	10	1,000	10,000
Total			3,000	30,000

- 3.4 In the event that there is a tie on the last cash back funding on the same day of the month, the Cardmember with the highest accumulated total card spend of the day will be entitled for the cash back.
- 3.5 The cash back payment will be credited to Eligible Cardmember's BSN Card(s) account within twelve (12) weeks from the end of each Qualifying Period as specified under Clause 3.3.
- 3.6 In the event that after the cash back payment is credited into the Cardmembers card account and there is a reversal of entry made due to the reason of void transaction, Cardmember is required to reimburse the Bank the cash back payment credited into his/her account.
- 3.7 Cash back are strictly non-transferable or non-exchangeable for cash, in part or in full.
- 3.8 BSN reserves the rights to select any additional Winner to substitute any Winner who may be ineligible or disqualified for any other reason whatsoever throughout the Campaign Period.
- 3.9 Eligible Cardmember account must be current, valid and in good standing. In the event the Eligible Cardmember terminates the BSN Card account then BSN reserves the right to disqualify the Eligible Cardmember from receiving any cash back.
- 3.10 All BSN's decisions on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Cardmembers. No further correspondence and/or appeal to dispute the same will be entertained.
- 3.11 By participating in the Campaign the Eligible Cardmembers consent to BSN, at its discretion, publishing and/or displaying materials and/or any information including but not limited to the names and/or photographs of the Eligible Cardmembers for current and future advertising and promotional purposes in any manner that BSN and/or its authorized service providers deem appropriate.

4. RIGHTS OF BSN

- 4.1 BSN reserves the right to modify, suspend or cancel this Campaign in the event that it becomes incapable of running as planned, technically interfered or corrupted, including but not limited to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures, or any other causes beyond the control of BSN, despite the best efforts of BSN.
- 4.2 BSN reserves the right, in its sole discretion, to disqualify any Eligible Cardmembers that is found or suspected of tampering with the operation of this Campaign or to be in violation of the Terms and Conditions of this Campaign. BSN reserves the right to pursue legal action against any individual it believes has undertaken fraudulent activities or other activities harmful to this Campaign.

5. GENERAL TERMS & CONDITIONS

- 5.1 By participating in this Campaign, the Eligible Cardmembers agree:-
- a) To be bound by these Terms and Conditions (T&Cs) of the Campaign, General T&Cs of the BSN Cards and/or any other relevant T&Cs that BSN may impose from time to time;
 - b) To access to BSN's Website on regular basis to ensure that the Eligible Cardmember is updated with any change or variation made to the T&Cs.
- 5.2 Eligible Cardmembers also agree and consent for their personal details including but not limited to personal data or information being collected, processed and used by BSN for the purposes of the Campaign.
- 5.3 BSN reserves the right to vary, delete, add or amend any of these T&Cs contained herein, wholly or in part by giving at least a minimum of twenty-one (21) calendar days prior notice before the changes take effect. BSN may give such notice or communication to Eligible Cardmembers by posting at BSN's Website, by post, by notification in the mass media, by posting the notice in the BSN's branches or by electronic transmission or any other method that BSN think appropriate.
- 5.4 The T&Cs of this Campaign is an addition to the General T&Cs applicable to the BSN Cards. In the event of discrepancy between the T&Cs of this Campaign and the General T&Cs to the BSN Cards, these T&Cs shall prevail in so far as they apply to this Campaign.
- 5.5 In the event of any discrepancy between the T&Cs and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on the BSN's Website shall prevail. Any matter with regards to the Campaign which is not covered in these T&Cs will be determined solely by BSN at its discretion.
- 5.6 BSN at its discretion may withdraw, cancel or suspend the Campaign earlier than the Campaign Period or extend the Campaign beyond the Campaign Period by giving at least a minimum of twenty-one (21) calendar days prior notice.

- 5.7 BSN shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Eligible Cardmember resulting directly or indirectly from the participation in the Campaign or otherwise. Furthermore, BSN shall not be liable for any default of its obligation under the Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of BSN.
- 5.8 These T&Cs shall be governed and construed in accordance by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

6. LIABILITY & RESPONSIBILITY

- 6.1 Eligible Cardmembers shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in this Campaign.
- 6.2 Any expenses incurred to participate in this Campaign and/or to redeem the prize is the sole responsibility of the Eligible Cardmembers.
- 6.3 BSN is not responsible for technical problems that prevent any individual from participating in this Campaign.
- 6.4 Unless prohibited by law, BSN in its absolute discretion may refuse any warranty of any kind. BSN cannot guarantee and does not promise any specific results from participating in this Campaign.

7. PERSONAL DATA

- 7.1 By participating in this Campaign, the Eligible Cardmembers hereby voluntarily gives express consent to BSN and/or its affiliates, to use the Personal Data and Participation Details as provided to BSN for the purposes of this Campaign only.
- 7.2 Eligible Cardmembers have the right at any time to;
- a) Withdraw their consent for the use of Personal Data;
 - b) Request for any correction/update of Personal Data; and
 - c) Raise any questions regarding the use of Personal Data by contacting BSN.

END OF CAMPAIGN TERMS & CONDITIONS