



FREQUENTLY ASKED QUESTIONS (FAQs) “HAPPY Starts Here” Campaign

1. What is the Campaign about?

This Campaign is to spend with BSN Cards, earn entries and stand a chance to win amazing Prizes.

2. When is the Campaign period?

The Campaign will commence from 1st April 2017 to 30th September 2017.

3. Who is eligible to participate in this Campaign?

Subject to the eligibility criteria, BSN Principal Credit Card/-i and Debit Card cardmembers who are citizens of Malaysia and have successfully registered for the Campaign via SMS, are eligible to participate in the Campaign.

4. Is there any registration required to participate in this Campaign?

Yes, SMS registration is required to participate in this Campaign.

5. How to register for this Campaign?

To register to this Campaign, Eligible Cardmember is required to perform either of the following:

- a) by sending one (1) short message service (“SMS”) to 66300 typing **BSN1/BSN2/BSN4/BSN5<space>12-digit NRIC Number** during the Campaign Period using the mobile phone number maintained in BSN’s record.

SMS Example:

BSN1 790400123456

- b) by responding to BSN SMS sent to their mobile phone number maintained in BSN’s record by typing **BSN3/BSN6/BSN7** to 66300 during the Campaign Period.

SMS Example:

BSN3

6. If I have more than one (1) BSN Cards, how many times do I have to register?

Eligible Cardmember with multiple BSN Cards is only required to register once for the Campaign.

7. How to earn entry for this Campaign?

| Qualifying Spend Criteria | No. of entries earned |
|--|-----------------------|
| Every RM50 local retail spend in a single receipt | 1 entry |
| Every RM50 overseas or online retail spend in a single receipt | 5 entries |
| Cumulative retail spend of RM500 and above per week | 50 entries |

Example 1

Eligible Cardmember has made multiple retail transactions with BSN Cards:

- a) RM60 local retail spend in a single receipt during Week 01
- b) RM880 local retail spend in a single receipt during Week 01

| Transaction | Type of transaction | Calculation | No. of entries earned |
|---|---------------------|---|-----------------------|
| a | Local | $RM60/50 = 1.2$ | 1 |
| b | Local | $RM880/50 = 17.6$ | 17 |
| Weekly Total Cumulative Spend (Week 01) | - | $RM60 + RM880 = RM940$ <i>Weekly Total Cumulative Spend \geqRM500</i> | 50 |
| TOTAL | | | 68 |

Example 2

Eligible Cardmember has made retail transactions with BSN Cards:

- a) RM230 online retail spend in a single receipt during Week 01

| Transaction | Type of transaction | Calculation | No. of entries earned |
|---|---------------------|--|-----------------------|
| a | Online | $RM230/50 = 4.6, 4 \times 5 = 20$ | 20 |
| Weekly Total Cumulative Spend (Week 01) | - | RM230 <i>Weekly Total Cumulative Spend $<$RM500</i> | 0 |
| TOTAL | | | 20 |

Example 3

Eligible Cardmember has made multiple retail transactions with BSN Cards:

- a) RM1500 overseas retail spend in a single receipt during Week 01
- b) RM535 local retail spend in a single receipt during Week 01
- c) RM150 local retail spend in a single receipt during Week 01

| Transaction | Type of transaction | Calculation | No. of entries earned |
|---|---------------------|--|-----------------------|
| a | Overseas | $RM1500/50 = 30, 30 \times 5 = 150$ | 150 |
| b | Local | $RM535/50 = 10.7$ | 10 |
| c | Local | $RM150/50 = 3$ | 3 |
| Weekly Total Cumulative Spend (Week 01) | - | $RM1500 + RM535 + RM150 = RM2185$ <i>Weekly Total Cumulative Spend \geqRM500</i> | 50 |
| TOTAL | | | 213 |

8. What is the minimum spend required for the Grand Prize draw?

To be eligible for the Grand Prize draw, a minimum RM8,000 cumulative retail spend is required within the Campaign Period.

9. What is the “Qualified Retail Spend” for this Campaign?

Qualified Retail Spending for the Campaign will be local, overseas and/or online retail spending charged to any of the Eligible Cardmember’s BSN Cards during the Campaign Period.

10. What are not considered as Qualified Retail Spend for this Campaign?

The following shall not be considered as Qualified Retail Spend for the purpose of this Campaign:

- a) BSN Balance Transfer Programme;
- b) BSN EasyCash Plan;
- c) BSN Instalment-Pay Plan (Monthly Installment);
- d) BSN 0% EasyPay Plan (Monthly Installment);
- e) Standing instructions/ auto-payment services;
- f) Payment of service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties imposed by BSN or otherwise;
- g) Cash advance/ Withdrawal/ Deposit Transaction/Cash Back;
- h) Debit card transaction made via Auto Teller Machine (ATM);
- i) Disputed retail spending which is subsequently cancelled, refunded, disputed, unauthorized, void, split and/or fraudulent;
- j) Any Bill Payment, Financing Payment, e/SSP Purchase, PIN Purchase, Prepaid Reload and/or Touch ‘n Go reload;
- k) Quasi Cash transactions – e.g. betting and/or gaming transaction.

Such other transaction as BSN may determine. Any determination by BSN as to what constitutes retail transaction shall be conclusive and shall not be challenged in any manner whatsoever.

11. What are the Campaign Prizes?

There will be a total of 34 Campaign Prizes to be won as follows:-

| Category | Campaign Prize | Total no. of prizes | Total no. of winner |
|---------------|------------------------------|---------------------|---------------------------|
| Grand Prize | Mercedes-Benz GLA 200 | 2 | 2 |
| Monthly Prize | Apple MacBook Air 128 GB | 6 | 6 (1 winner per month) |
| Weekly Prize | Apple iPad mini 4 32GB Wi-Fi | 26 | 26 (1 winner per week) |

12. How are the Winners being selected?

All Eligible Cardmembers who met the Qualifying Spend Criteria of the Campaign will be selected via a computerized random selection process based on entries that have been recorded during the Campaign Period.

13. When will the Winner(s) be announced?

The winner(s) will be announced within 12 weeks from the end of qualifying period as stated in the Terms and Conditions. Winners will be notified by via telephone and/or mail and/or any other method(s) deemed suitable by BSN. The name of the Winners will also be published on BSN's website at www.mybsn.com.my.

14. How many Prizes that a Cardmember will be eligible to win for this Campaign?

Each Eligible Cardmember is eligible to win a maximum of one (1) Grand Prize or one (1) Weekly Prize or one (1) Monthly Prize throughout the Campaign Period.

15. Can I exchange the Prize for cash or other products?

No. Prizes are given on an "As Is" basis. Prizes are strictly non-transferable or non-exchangeable for cash or kind, in part or in full.

16. Can BSN Credit Card/-i Supplementary Cardmembers participate in this Campaign and win Prizes?

No. Only Principal Credit Card/-i members are eligible to participate and win in this Campaign. However total spending by the Supplementary Credit Card/-i members will be aggregated to the Principal Credit Card/-i account.

Note:

We advise you to read and understand the full terms and conditions of the BSN "HAPPY Starts Here" Campaign.