



## **TERMS AND CONDITIONS**

### **“HAPPY Starts Here” Campaign**

#### **1. THE CAMPAIGN**

Bank Simpanan Nasional (“BSN”) “**HAPPY Starts Here**” Campaign (“Campaign”) shall commence from **1<sup>st</sup> April 2017 until 30<sup>th</sup> September 2017**, both dates inclusive (“Campaign Period”) unless notified otherwise.

#### **2. ELIGIBILITY**

- 2.1 All BSN Principal Credit Card/-i and Debit Cardmembers who are citizens of Malaysia and have successfully registered for the Campaign via SMS, are eligible to participate in the Campaign (“Eligible Cardmember(s)”).
- 2.2 BSN Principal Credit Card/-i and Debit Card hereafter will collectively referred to as (“BSN Card(s)”)
- 2.3 The following Cardmembers **ARE NOT ELIGIBLE** to participate in the Campaign:-
  - (a) Cardmembers who are employees of BSN, its subsidiaries or related companies, or their immediate family members (i.e. spouse, children and parents) whether on permanent or on contractual basis;
  - (b) Cardmembers who are employees of any of BSN representatives and/or agents (including advertising and promotion agents) and their respective immediate family members (i.e. spouse, children and parents);
  - (c) 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
  - (d) Cardmembers below the age of 18 years.

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 To participate in this Campaign, Eligible Cardmember is required to register their participation in the Campaign either:
  - 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**

- 3.2 Each Eligible Cardmember with multiple BSN Cards is only required to register once throughout the Campaign Period.
- 3.3 The Eligible Cardmember's mobile phone number maintained in BSN's record must be registered with Celcom, Maxis, Digi, U-Mobile, Tunetalk, XOX or Webe telecommunication service provider.
- 3.4 Eligible Cardmembers shall bear the standard telecommunication charges imposed for each SMS sent.
- 3.5 Upon successful registration of the participation of Eligible Cardmembers in accordance to Clause 3.1, Eligible Cardmembers shall receive confirmation SMS from BSN.
- 3.6 In the event the SMS registration is incomplete, an SMS will be sent to the Eligible Cardmembers' mobile phone number maintained in BSN's records at no cost notifying them to re-register via SMS. The Eligible Cardmembers must ensure that they have keyed in the correct code listed in Clause 3.1 and their correct NRIC number in the SMS.
- 3.7 The Eligible Cardmember shall earn and accumulate Campaign Entries from the first day of the respective Qualifying Period of the Campaign as stated in Clause 4.3, and their registration for participation is made within the respective Qualifying Period of the Campaign.
- 3.8 Upon successful registration for participation, Eligible Cardmembers must perform retail spending transactions using their BSN Cards to earn entries ("Campaign Entries") as per Qualifying Spend Criteria below:

<b>Qualifying Spend Criteria</b>	<b>No. of entries earned</b>
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

- 3.9 Retail spend made in foreign currency will be converted to Ringgit Malaysia (RM) for the purpose of calculation of retail spend and shall be based on BSN's prevailing exchange rate.

3.10 Examples of Campaign Entries calculation based on transactions made with BSN Cards:

**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 earn
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 <math>\geq</math> RM500</i>	50
<b>TOTAL</b>			<b>68</b>

**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 earn
a	Online	$RM230/50 = 4.6, 4 \times 5 = 20$	20
Weekly Total Cumulative Spend (Week 01)	-	RM230 <i>Weekly Total Cumulative Spend <math>&lt;</math> RM500</i>	0
<b>TOTAL</b>			<b>20</b>

**Example 3**

Eligible Cardmember has made multiple retail transactions with BSN Cards:

- a) RM1,500 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 earn
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)	-	$RM1500 + RM535 + RM150 = RM2,185$ <i>Weekly Total Cumulative Spend <math>\geq</math> RM500</i>	50
<b>TOTAL</b>			<b>213</b>

- 3.11 The Campaign Entries are gained automatically subject to Eligible Cardmember has successfully registered for participation and met the Qualifying Spend Criteria set in Clause 3.8.
- 3.12 To be eligible for a Grand Prize draw, Eligible Cardmember must spend a minimum RM8,000 of cumulative retail spending within the Campaign Period.
- 3.13 Qualified Retail Spend 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.
- 3.14 The Qualified Retail Spend for the Supplementary Credit Card/-i member will be aggregated to Eligible Cardmember's BSN Credit Card/-i account for the purpose of the Campaign Entries.
- 3.15 Qualified Retail Spend shall mean purchase transactions for goods and services incurred for personal consumption using BSN Cards and shall not include the following transactions:
- 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.

#### **4. CAMPAIGN PRIZES**

- 4.1 There are three (3) categories of prizes under this Campaign ("Prizes") as follows:

<b>Category</b>	<b>Campaign Prize</b>	<b>Total no. of prizes</b>	<b>Total no. of winner</b>
Grand Prize	Mercedes-Benz GLA 200	2	2
Monthly Prize	Apple MacBook Air 128GB	6	6
Weekly Prize	Apple iPad mini 4 32GB Wi-Fi	26	26

4.2 Regardless of the category, each Eligible Cardmember is eligible to win only one (1) prize throughout the Campaign period.

4.3 The Qualifying Period to win the Prizes has been divided according to the following:

<b>Campaign Prizes</b>	<b>Qualifying Period</b>	<b>Total no. of winner</b>	<b>Winner Announcement Date</b>
<b>Grand Prize</b>	1 April 2017 – 30 September 2017	2	Within 12 week from the end of the Campaign/Qualifying Period
<b>Monthly Prize</b>			
Month 1	1 April 2017 – 30 April 2017	1	Within 12 week from the end of the Qualifying Period
Month 2	1 May 2017 – 31 May 2017	1	Within 12 week from the end of the Qualifying Period
Month 3	1 June 2017 – 30 June 2017	1	Within 12 week from the end of the Qualifying Period
Month 4	1 July 2017 – 31 July 2017	1	Within 12 week from the end of the Qualifying Period
Month 5	1 August 2017 – 31 August 2017	1	Within 12 week from the end of the Qualifying Period
Month 6	1 September 2017 – 30 September 2017	1	Within 12 week from the end of the Qualifying Period
<b>Weekly Prize</b>			
Week 01	1 April 2017 – 9 April 2017	1	Within 12 week from the end of the Qualifying Period
Week 02	10 April 2017 - 16 April 2017	1	Within 12 week from the end of the Qualifying Period
Week 03	17 April 2017 – 23 April 2017	1	Within 12 week from the end of the Qualifying Period
Week 04	24 April 2017 - 30 April 2017	1	Within 12 week from the end of the Qualifying Period
Week 05	1 May 2017 – 7 May 2017	1	Within 12 week from the end of the Qualifying Period
Week 06	8 May 2017 – 14 May 2017	1	Within 12 week from the end of the Qualifying Period
Week 07	15 May 2017 – 21 May 2017	1	Within 12 week from the end of the Qualifying Period
Week 08	22 May 2017 - 28 May 2017	1	Within 12 week from the end of the Qualifying Period
Week 09	29 May 2017 – 4 June 2017	1	Within 12 week from the end of the Qualifying Period
Week 10	5 June 2017 – 11 June 2017	1	Within 12 week from the end of the Qualifying Period

Week 11	12 June 2017 – 18 June 2017	1	Within 12 week from the end of the Qualifying Period
Week 12	19 June 2017 – 25 June 2017	1	Within 12 week from the end of the Qualifying Period
Week 13	26 June 2017 – 2 July 2017	1	Within 12 week from the end of the Qualifying Period
Week 14	3 July 2017 – 9 July 2017	1	Within 12 week from the end of the Qualifying Period
Week 15	10 July 2017 – 16 July 2017	1	Within 12 week from the end of the Qualifying Period
Week 16	17 July 2017 – 23 July 2017	1	Within 12 week from the end of the Qualifying Period
Week 17	24 July 2017 – 30 July 2017	1	Within 12 week from the end of the Qualifying Period
Week 18	31 July 2017 – 6 August 2017	1	Within 12 week from the end of the Qualifying Period
Week 19	7 August 2017 – 13 August 2017	1	Within 12 week from the end of the Qualifying Period
Week 20	14 August 2017 – 20 August 2017	1	Within 12 week from the end of the Qualifying Period
Week 21	21 August 2017 – 27 August 2017	1	Within 12 week from the end of the Qualifying Period
Week 22	28 August 2017 – 3 September 2017	1	Within 12 week from the end of the Qualifying Period
Week 23	4 September 2017 – 10 September 2017	1	Within 12 week from the end of the Qualifying Period
Week 24	11 September 2017 – 17 September 2017	1	Within 12 week from the end of the Qualifying Period
Week 25	18 September 2017 – 24 September 2017	1	Within 12 week from the end of the Qualifying Period
Week 26	25 September 2017 – 30 September 2017	1	Within 12 week from the end of the Qualifying Period

4.4 The details and classification of Campaign Prizes as follows:

**A. Grand Prize – Mercedes-Benz GLA 200**

- i. The Grand Prize is a Mercedes-Benz GLA 200 with standard car specification only. It is not inclusive of road tax and insurance, optional or additional accessories, cost of transporting the vehicle to the winner and/or any other incidental cost.
- ii. Actual car specification, model, year of manufacture and/or colour may vary from the visual advertised. Visuals shown are for illustration purposes only.

**B. Monthly Prize – Apple MacBook Air 128GB**

- i. The Monthly Prize is an Apple MacBook Air 128GB with standard device specification only. It is not inclusive optional or additional accessories.
- ii. Actual specification, model, year of manufacture and/or colour may vary from the visual advertised. Visuals shown are for illustration purposes only.

**C. Weekly Prize – Apple iPad mini 4 32GB Wi-Fi**

- i. The Weekly Prize is an Apple iPad mini 4 32GB Wi-Fi with standard device specification only. It is not inclusive optional or additional accessories.
- ii. Actual specification, model, year of manufacture and/or colour may vary from the visual advertised. Visuals shown are for illustration purposes only.

**5. WINNER SELECTION AND NOTIFICATION PROCESS**

- 5.1 Based on the Campaign Entries earned by the Eligible Cardmembers, the Winners will be selected through a computerized random selection process based on Campaign Entries that have been recorded during the Campaign Period.
- 5.2 All Prizes will be retained for three (3) months from the date of announcement of Winners and will be forfeited if not claimed within the stipulated period. Details of the Winners (name and truncated identification number) will be available at [www.mybsn.com.my](http://www.mybsn.com.my) (BSN's Website) within twelve (12) weeks after the Campaign ends.
- 5.3 Winners will be notified by telephone and/or mail and/or any other method(s) deemed suitable by BSN after their names have been published on BSN's website.
- 5.4 If the Winner is not contactable after two (2) attempts, BSN reserves the right to disqualify the Winner and proceed to contact the next shortlisted Winner.
- 5.5 BSN will not be responsible if the contact number and/or address in BSN database is not updated or incorrect and in the event the Winners cannot be contacted for whatsoever reasons.
- 5.6 Winners will be announced within twelve (12) weeks from the end of the Campaign Period as per Clause 4.3.
- 5.7 Winners are required to submit a photocopy of their Identification card and other supporting documents as and when required by BSN for verification purpose.
- 5.8 Winners are to attend a Prize Giving Ceremony or other publicity events at a location to be confirmed by BSN as and when required at their own costs and expenses. BSN reserves the exclusive right to publish or display the names and photographs of the Eligible Cardmembers in media, marketing or advertising materials or BSN's Website for publicity purposes of this Campaign.
- 5.9 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.

- 5.10 Eligible Cardmember account must be current, valid and in good standing at the time of Campaign Winner selection failing which the Eligible Cardmember will be automatically disqualified from receiving any Prizes in the event the Eligible Cardmember is selected as a Winner.
- 5.11 Prizes are given on an “As Is” basis. Visuals of the Prizes shown in printed materials and/or website are for illustration purpose only. Such visuals may not depict the actual colour, model of specifications of the Prizes and does not include any additional accessories.
- 5.12 Prizes are strictly non-transferable or non-exchangeable for cash or kind, in part or in full. BSN reserves the right to substitute the Prizes with similar value if the awarded Prizes are unavailable for any reason.
- 5.13 BSN makes no representation or warranty with respect to quality and/or suitability of the Grand Prize and other Prizes and shall not be responsible to replace any lost, stolen or defective Grand Prize and/or other Prizes due to defects in materials or workmanship by manufacturer under warranty or otherwise. The Winner is to deal directly with the manufacturer for such warranty information or claim without recourse to BSN.
- 5.14 The Prizes distribution method will be determined by BSN at its sole discretion.
- 5.15 All BSN’s decisions on all matters relating to the Campaign, Grand Prize and other prizes shall be final, conclusive and binding on all Eligible Cardmembers. No further correspondence and/or appeal to dispute the same will be entertained.
- 5.16 By registering to participate 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.

## **6. GENERAL TERMS & CONDITIONS**

- 6.1 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.
- 6.2 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.
- 6.3 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. 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.



- 6.4 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.
- 6.5 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.
- 6.6 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.
- 6.7 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.
- 6.8 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.

**END OF CAMPAIGN TERMS & CONDITIONS**