



BSN SKIM GALAKAN SIMPANAN PELAJAR (SGSP)

Terms and Conditions

1. ELIGIBILITY AND PARTICIPATION

- 1.1 Bank Simpanan Nasional (“BSN”) is the organiser of Skim Galakan Simpanan Pelajar (SGSP) and this competition is open to all primary dan secondary students in Malaysia, not including students in private schools (“Participant(s)”). This competition will be organised throughout the year.
- 1.2 The Participant must be a Malaysian citizen aged between 7 to 17 years old.
- 1.3 The Participant must be a BSN savings account holder.
- 1.4 A minimum amount of RM10 must be deposited by the Participant.
- 1.5 There are three (3) categories in this competition which are Individual Category, School Category and BSN Adopted School Teacher Category.

2. SELECTION PROCESS AND WINNERS NOTIFICATION

- 2.1 The competition will be based on the current annual savings.
- 2.2 Scoring criteria for **Individual category, School category and BSN Adopted School Teacher category** are as below:
 - A. Individual category – Average Savings Balance, Average Savings Net Growth and Savings Frequency during the year of competition
 - B. School category:
 - (i) Best SGSP Savings – Highest Average Savings and Enrolment Rate
 - (ii) Best SGSP Savings Growth – Highest Savings Net Growth
 - (iii) Best SGSP Enrolment Growth – Highest Enrolment Growth
 - (iv) Best SGSP Consistent Savings BSN Adopted School – Highest Savings Net Growth in three (3) years
 - (v) *Anugerah Tabungan Berhemah* – Highest Savings and Enrolment Growth in three (3) years
 - C. BSN Adopted School Teacher category – Highest Savings and Enrolment Growth in three (3) years
- 2.3 The selection of winners will be judged by a panel of judges consisting of :-
 - A. External judges:
 - (i) Ministry of Education (MOE) - *Bahagian Ko-kurikulum & Kesenian, Bahagian Pendidikan Sekolah Harian, Jabatan Pendidikan Negeri W.Persekutuan dan Jabatan Pendidikan Negeri Selangor.*
 - (ii) MARA – *Bahagian Pendidikan Menengah MARA.*
 - B. Internal Judges:
 - (i) Banking Operations Department
 - (ii) Audit Department
 - (iii) Finance Department
- 2.4 Selections of winners by the panel of judges are deemed as final. Any further appeal and/or correspondence will not be entertained.
- 2.5 The winners will be notified by telephone and/or mail and/or any other method(s) deemed suitable by BSN.
- 2.6 The name of the winners will be announced within 6 months after the SGSP competition ends.
- 2.7 Winners are required to submit a photocopy of their identification card and other supporting documents as and when required by BSN for verification purposes.
- 2.8 BSN reserves the right to select any other winner to substitute any selected winner who is ineligible or disqualified for any other reason whatsoever throughout the competition period.

3 GIFT

Fantastic Cash Prizes to be won are as follows:

Category	RM	No. Of Winners
Individual		
Primary School	RM7,400.00	26
Secondary School	RM11,600.00	26
School		
Primary School	RM56,000.00	33
Secondary School	RM81,000.00	33
Anugerah Tabungan Berhemah		
Primary School	RM32,000.00	4
Secondary School	RM40,000.00	4
BSN Adopted School Teacher		
Primary School	RM2,500.00	2
Secondary School	RM4,500.00	2
Total	RM235,000.00	130

4 GENERAL TERMS AND CONDITIONS

- 4.1 By participating in this SGSP, the Participants agree:-
- To be bound by the T&C of SGSP and any other relevant T&C that BSN may impose from time to time;
 - To access BSN's Website <https://www.mybsn.com.my/> on regular basis to ensure that the Participants are up-to-date with any change or variation made to the T&C;
 - All BSN's decisions on all matters relating to this SGSP, Grand Prize and other prizes shall be final, conclusive and binding on all Participants. No further correspondence and/or appeal to dispute the same will be entertained.
- 4.2 Participants also agree and consent to their personal details including without limitation to personal data or information being collected, processed and used by BSN for the purpose of this SGSP.
- 4.3 Participants hereby expressly provide consent to BSN, at BSN's discretion, publishing and/or displaying materials and/or any information including but not limited to the names and/or photographs of the Participants for current and future advertising and promotional purposes in any manner that BSN may deem appropriate.
- 4.4 Participants may be invited to attend Prize Giving Ceremony or other publicity events at a location to be confirmed by BSN. BSN reserves the exclusive right to publish or display the names and photographs of the winners in media, marketing or advertising materials or BSN's Website for publicity purposes. Winners are responsible for all expenses incurred in attending the ceremony.
- 4.5 BSN reserves the right to vary, delete, add or amend any of the T&C 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 Participants by posting at BSN's Website, by post, by notification in the mass media, by posting the notice at BSN's branches or by electronic transmission or any other method that BSN think

appropriate.

- 4.6 In the event of any discrepancy between the T&C and any advertising, promotional, publicity and other materials relating to or in connection with this SGSP, the final T&C on BSN's Website shall prevail. Any matter with regards to this SGSP which is not covered in this T&C will be determined solely by BSN at its discretion.
- 4.7 The Bank reserves the right at its sole discretion to withdraw, cancel or suspend this SGSP earlier than the period of the SGSP competition or extend the period of the SGSP contest beyond the period of the SGSP contest by giving at least twenty-one (21) calendar days prior notice.
- 4.8 The Bank shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
- 4.9 All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.

END OF TERMS & CONDITIONS

