



TERMS & CONDITIONS

#JOMMENABUNGBSN CAMPAIGN

1. Definition

1.1 For the purpose of this Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:-

"The Bank" means Bank Simpanan Nasional, company incorporated in Malaysia under the Companies Act 1965 and having its registered address at Wisma BSN, 117 Jalan Ampang, 50450 Kuala Lumpur.

"Day" means Monday to Friday, and whereby the registered office of the Bank is open, unless stated otherwise.

"Prior Notice" means notice by the Bank of certain facts or of a particular state of affairs of at least three (3) calendar days.

"Campaign" means the #jommenabungBSN Campaign organized by the Bank in accordance with the Terms and Conditions set here.

"Eligible Products" for Campaign means saving accountholders who participate in Skim Simpanan Galakan Pelajar (SGSP), BSN Smart Junior (BSJ) and BSN Sijil Simpanan Premium (SSP).

"New Customers" means an individual who does not have any qualifying products with BSN prior to the start of the Campaign Period and is subject to the eligibility of the campaign as below.

"Existing Customer" means an individual who has any eligible product before the start period campaign and is subject to the following eligible campaigns.

"Eligible Customers" means new or existing customers of individuals who have used eligible products under this Campaign.

"New Fund" means new or additional money placement for the purpose of participating in this Campaign.

2. Campaign Period

2.1. The Campaign shall commence from **1 June 2019 until 31 December 2019** (both dates are inclusive) ("Campaign Period").

2.2. The Bank reserves the right to vary or amend the duration of the Campaign Period at its sole and absolute discretion with Prior Notice.

3. Eligibility

3.1. Eligible Customers joining this Campaign are individual customers who have the following criteria(s):

- a) SGSP's customer who age from 7 years old to 17 years old;
- b) BSJ's customer who age from 7 years old to 20 years old;
- c) BSN SSP's customer who age from 12 years old to 20 years; and



d) Malaysian Citizen

3.2. BSN's family members are also eligible to participate in the Campaign.

4. Campaign Mechanism

4.1. Campaign Prizes

Winners' Category	Prizes	Winners Quantity
Highest Savings Growth	First Prize: RM1,000	3 highest winners from each state
	Second Prize: RM800	
	Third Prize: RM500	
Lucky Draw (Nationwide Level)	First Prize: Apple iPad Pro	4 Winners
	Second Prize: Apple Watch Nike+	5 Winners
	Third Prize: Sony PlayStation 4	6 Winners
	Shopee Voucher worth of RM100	50 Winners
	Faber Castell Stationary Set worth of RM50	100 Winners
Lucky Draw (State Level)	Mountain Bike	2 winners from each state

4.2. Each customer is entitled to win all winner categories provided that they comply with all the requirements under Clause 3 and Clause 4.3 of this Terms & Conditions during the Campaign Period.

4.3. Subject to the terms and conditions contained herein, to participate in this Campaign, Eligible Customers may obtain entries and have the opportunity to win the Campaign Prize mentioned in Clause 4.1 above in the following manner:

No	Campaign's Criteria	Total Entry Point
1.	Open new account: i. BSN Smart Junior with min. RM150; ii. SGSP with min. RM10; <u>OR</u> iii. BSN SSP with min RM10	1
2.	Every incremental Daily Average Balance of RM500 in any student account (BSJ / SGSP) in each month during campaign period.	1
3.	Every new BSN SSP savings of RM300 in each month during campaign period. <i>(with subject the Eligible Customer must have at least one student account with BSN)</i>	1

4.4. The Campaign is only applicable for deposit of New Fund as defined in this campaign term and condition to be eligible for the Contest Prize.

4.5. The Daily Average Balance is defined as an incremental deposit in the Eligible Customer's account. The formula is Daily Average Balance (DAB) from the savings account during the Campaign Period, minus the closing balance in the savings account the day before the Contest



Period commences. For new savings accounts during the Campaign Period, the basis for the Daily Average Balance is RM0.00 (Ringgit Malaysia). The formula is as stated below:

Customer Type	Formula
<p>New Customer</p>	<p>1) The baseline for new account opened during Campaign Period is RM0.00. 2) The formula for DAB calculation for new account opened during Campaign Period:</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> $\frac{\text{Total end day balance of new account from the day opened to the last day of calendar month}}{\text{Number of days in a month since account was opened}} = \text{DAB}$ </div> <p>3) The Formula for Incremental DAB: Incremental DAB = DAB – Baseline (RM0.00)</p>
<p>Existing Customer</p>	<p>1) The formula for DAB calculation for existing account opened before Campaign Period:</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> $\frac{\text{The total balance of the existing account from the first day until the last day of the month}}{\text{Number of days in a month}} = \text{DAB}$ </div> <p>2) The formula for DAB May 2019:</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> $\frac{\text{The total balance of the existing account in May 2019}}{31 \text{ days}} = \text{DAB May 2019}$ </div> <p>3) The formula for Incremental DAB: Incremental DAB = DAB – DAB May 2019</p>

5. Contest's Winner Selection Mechanism

5.1. The winning selection mechanism is based on the winners' categories:

5.1.1 Highest Savings Growth

5.1.1.1 Three customers with the highest amount of savings growth in each state during the Campaign Period.

5.1.1.2 If there is customer with the same amount of savings growth, the selection (tie – breaker) will be based on the savings end balance at 31 December 2019.

5.1.2 Lucky draw (nationwide and state level)

5.1.2.1 A list of shortlisted Eligible Customers shall be generated using BSN system.

5.2. Selection of winners will be conducted within 90 (ninety) days from the last date of the Contest Period or at any time as deemed fit and appropriate by the Bank.

5.3. The Bank shall have the rights and absolute discretion to vary / revise / amend the selection criteria / mechanism / process as it deems fit and necessary at any time.



5.4. The winners' names shall be published at www.bsn.com.my website or any other method of communication or in any form of media that the Bank, at its absolute discretion, shall choose.

5.5. The Bank shall not be held liable in the event the Shortlisted Eligible Customer(s) cannot be contacted for whatsoever reason.

6. Contest Prize Redemption

6.1. Prize winners of the Contest shall be required to attend and participate in a prize giving ceremony in order to redeem the Contest Prize and / or any promotional events organised by the Bank at any date and time that shall be determined by the Bank, if any.

6.2. The winners will be notified by telephone and / or mail and / or any other method(s) deemed suitable by BSN.

6.3. Prize(s) will be given or issued in the name of the winners and is non-transferable to any third party and non-exchangeable for cash, credit or any such kinds.

6.4. The Contest Prizes will be available for collection by the winners within 90 (Ninety) days after the winner announcement have been made through BSN's website. The cash prize will be credited into winners' savings account (SGSP / BSJ).

6.5. The winners shall bear and be responsible for ALL incidental costs relating to accepting the Prize(s) including but not limited to any applicable taxes, insurance/takaful payments, registration fees, processing fees, administrative fees, fuel charges, and all other incidental expenses.

6.6. In the event that the winners withdraw the incremental monies or close the account during the term of the Contest Period or during the fulfilment of the Contest Prizes, for any reason whatsoever, the winners will be automatically disqualified.

6.7. The Bank shall not be held liable for any additional request such as additional traveling packages and/or any additional cost for the Contest prizes, tax, incidental cost, charges and/or damages caused by the prize and non-fulfilment by any of its agents/distributors.

6.8. The Bank shall not be liable nor shall it accept any form of liability of whatsoever nature and howsoever arising or suffered by the winners (including negligence) with respect to death, injury, any losses, damages or accidents arising from the use of the prize won by the winners.

6.9. The Bank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral with respect to the quality or suitability of the prize(s). The Bank will also bear no responsibility for resolving disputes with the manufacturer or supplier of the prize(s) and the winners are to deal directly with the traveling agency or manufacturer or suppliers for all warranty information.

6.10. The Bank reserves the right to disqualify the winner and forfeit the Prize if such person has committed fraudulent or wrongful acts in relation to his/her account.



7. General

- 7.1. By participating in this Contest, the Eligible Customer(s) and/or any party related herein consent and agree to be bound by the terms and conditions herein, to be read together with:
 - (a) Terms and Conditions for SGSP;
 - (b) Terms and Conditions for BSJ; and
 - (c) Terms and Conditions for BSN SSP.
- 7.2. The Bank shall have, at any time whatsoever, the right and absolute discretion to cancel, terminate or suspend this Contest with Prior Notice without assigning any reason.
- 7.3. The Bank shall have the right and absolute discretion to vary, amend, delete or add to any of the terms and conditions set out herein, in whole or in any part, from time to time including to vary the Contest Period as it deems fit, necessary and appropriate with Prior Notice.
- 7.4. Any notice to be given by the Bank shall be posted in the Bank's official website at www.bsn.com.my or its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 7.5. The Bank reserves the absolute right to disqualify or exclude any Customer from participating in the Campaign if it finds that:
 - (a) Eligible Customers have provided incorrect information or act in error in any manner during the admission process or during the Period Campaign; or
 - (b) The Customer has breached or potentially breached the terms and conditions herein contained.
- 7.6. Unless expressly stated otherwise, these terms and conditions shall prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for the Contest.
- 7.7. By participating in this Campaign, Eligible Customers and/or any parties related herein agree to be bound by this Terms and Conditions.
- 7.8. The Bank's decision on all matters and / or disputes relating to this Campaign shall be final, binding on all Eligible Participants and any correspondence or appeal will not be entertained.
- 7.9. All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- 7.10. In the event of any discrepancies or conflict in the interpretation of this Terms and Conditions, the English and Bahasa Malaysia versions of each of this Terms and Conditions shall be construed as equivalent and each of the Terms and Conditions stipulated shall carry the same meaning.
- 7.11. All customers are required to log in to the corporate website of the Bank to keep up to date with the promotion at www.bsn.com.my for the latest Terms & Conditions, if any.



8. Personal Data

- 8.1. By participating in this Campaign, Customers hereby voluntarily gives express consent to the Bank and/or its affiliates, to use the Personal Data and Customers Details as provided to the Bank for the purposes of this Campaign only.

- 8.2. Customers 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 the Bank.