

TERMS & CONDITIONS – “YEAR END ALL BANKS’ – CONVERT, GET BONUS BIG POINTS AND STAND A CHANCE TO WIN GADGETS – OCT 2019!” PROMO (MALAYSIA) FOR BIG MEMBERS

1. This “YEAR END ALL BANKS’ – CONVERT, GET BONUS BIG POINTS AND STAND A CHANCE TO WIN GADGETS - Oct 2019!” [“Promo”] is organised by BIGLIFE Sdn Bhd (formerly known as BIG Loyalty Sdn Bhd and Think BIG Digital Sdn Bhd) [“Organiser”].
2. By participating in this Promo, all participants [“Participants”] will be deemed to have read, understood and expressly agreed to be bound by the Terms & Conditions of this Promo as stated herein and any additional terms and conditions stipulated by the Organiser (as may be applicable) including the decisions of the Organiser in all matters related thereto.
3. The Promo is open to all BIG Members who are the citizens or permanent residents of Malaysia who hold credit cards and/or trading accounts offered by any of the Organiser’s partners listed below (“Organiser’s Partners”) :-
 - (i) Affin Bank Berhad and Affin Islamic Bank Berhad,
 - (ii) Alliance Bank Berhad,
 - (iii) AmBank (M) Berhad and AmBank Islamic Berhad,
 - (iv) Bank Simpanan Nasional,
 - (v) CIMB Bank Berhad,
 - (vi) Citibank Berhad,
 - (vii) Hong Leong Bank Berhad,
 - (viii) HSBC Bank Malaysia Berhad;
 - (ix) Maybank Berhad,
 - (x) Public Bank Berhad,
 - (xi) Rakuten Trade Sdn Bhd,
 - (xii) Standard Chartered Bank Malaysia Berhad,
 - (xiii) RHB Bank Berhad,
 - (xiv) RHB Investment Bank, and
 - (xv) UOB Bank Berhad
4. Information on how to participate in this Promo forms part of these conditions of entry. Registration for and/or participation in this Promo is deemed as acceptance of the conditions of entry. Acceptance of these Terms and Condition is a condition of entry.
5. This Promo runs between 16 October 2019 00:00 (GMT +8) and 31 December 2019, 23:59 (GMT +8) (inclusive) (“Promo Period”). The Organiser reserves the right to amend or extend the duration of the Promo at any time as deemed fit.
6. To qualify and participate in the Promo, Participants must fulfil the following requirements (“Promo Requirements”):
 - a. Must be an existing BIG member (having subscribed and registered for membership under the loyalty and rewards program operated by BIG under the name “BIG Loyalty”) and have a unique registration number known as the “BIG Member ID” issued by BIG at the point of participation in the Promo;

- b. Convert the respective Organiser’s Partners’ rewards points to a minimum of 1,000 BIG Points in a single transaction at the conversion ratio set by the respective Organiser’s Partners during the Promo Period, by contacting the respective Organiser’s Partners or via BIG Xchange platform on the BIG Loyalty app;
- c. Subject to a minimum conversion of 1,000 BIG Points in a single transaction, eligible Participants will be entitled to receive a bonus of (i) 50% BIG Points (if conversion is made via Organiser’s Partners’ platform); or (ii) 55% BIG Points (if conversion is made via BIG Xchange platform), in addition to the BIG Points received pursuant the points conversion transaction (“Regular BIG Points”), capped at 20,000 bonus BIG Points per conversion transaction;
- d. Each 1,000 Regular BIG Points earned pursuant to this Promo during the Promo Period will entitle the Participants to one (1) entry to stand a chance to win any one of the following prizes:-

Prizes

Prizes	Gadget	Quantity
Grand Prize	Samsung Galaxy Note 10+ (256 GB)	1
Second Prize	Samsung Galaxy Note 10 (256 GB)	1
Third Prize	Samsung S10 (128 GB)	1
Fourth Prize	Samsung 49” SMART TV	1
Fifth Prize	Samsung 40” FULL HD TV	1

- e. Winners will be selected on random basis. Each Participant can win the prize only once during the Promo Period. Winners of all other promotions and/or campaign organised by the Organiser during the Promo Period are not eligible to win the prize pursuant to this Promo. In the event the Participant is shortlisted to win multiple prizes from multiple promos organised by the Organiser, the Participant shall be entitled to win the prize that was first announced to the winner, at the sole and absolute discretion of the Organiser. The prize winners will be announced after the end of the Promo Period. The Organiser reserves the absolute right to substitute winners of the Promo if the original winner remains uncontactable after three (3) attempts to establish contact via any communication means deemed appropriate by the Organiser.
- 7. Promo is only valid for all customers of Organiser’s Partners with valid BIG Member ID only, who satisfy all the Promo Requirements.
- 8. Only successful conversion (s) during the Promo Period will be deemed qualify an entry to win the prize. Unsuccessful conversion with redemption transactions will be disqualified from the Promo.
- 9. Staff/Employees of the Organiser and Organiser’s Partners including their family and relatives are excluded from participating in this Promo. This exclusion also extends to any suppliers, advertising agencies and/or advertisers associated with this Promo and sponsors involved in this Promo.
- 10. The prizes will be presented to the prize winners within 90 days after Promo end date (or any other period as the Organiser deems necessary) subject to the Organiser receiving all information as deemed necessary.

11. Winners shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address provided are current and updated. In the event of any reason that the winner is unable to collect the prizes, the notification and/or delivery of the prizes by the Organiser will be based on the winner's telephone number and mailing address in Malaysia maintained with the Organiser. The delivery of the prizes is only valid for mailing addresses that are based within Malaysia and will not be valid for mailing address that is based outside Malaysia. The Organiser shall not be responsible to the winners for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the prize in the event the winner's telephone number and/or mailing address in the Organiser's record is not current or correct.
12. The winner of the Promo will at the sole and absolute discretion of the Organisers be required to attend and participate in a prize-giving ceremony and/or other related events organized by the Organiser (if any) and if the prize winners fail to attend such ceremonies and/or events, the Organiser reserves the right to forfeit the prizes and select another prize winner.
13. The Organiser's liability with regards to the prizes is only to pay the purchase price for the same to the vendor. The prizes are to be given on an 'as is' basis, which is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. The Organiser reserves the right to select the colour of the prizes, where applicable. Visual(s) of the prizes used in any advertisement, promotional, publicity and other materials relating to or in connection with the Promo is/are only for illustration purposes and may not depict the actual colour of the prizes and excludes any optional accessories. No changes are to be made on the model or colour of the prizes.
14. The inclusion of the prizes in this Promo cannot be construed as any endorsement or recommendation of the prizes by the Organiser. For any dispute in relation to quality or warranty of the prizes or any Terms and Conditions in respect thereof, the prize winners shall deal with the authorised dealer or supplier directly without any recourse to the Organiser. The Organiser shall not be held liable for any breach of quality or warranty of the prizes or any Terms and Conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the prizes.
15. By acceptance or receipt of the prizes, the prize winners agree to hold harmless the Organiser and its affiliates and their respective directors, officers, employees and agents from and against any claim, action, proceeding, judgment, damage, loss, expense or liability suffered by the Organiser and its affiliates and their respective directors, officers, employees and agents in connection with such prize winner's participation in the Promo or receipt, redemption or use of the prizes. All risks, loss or damage associated with the redemption or use of the prizes shall be assumed by the winners.
16. The Organiser will not entertain any complaint(s) whatsoever in connection with the prizes. The prizes have not been certified by the Organiser and under no circumstances shall the inclusion of any prizes in this Promo be construed as an endorsement or recommendation of the prizes by the Organiser.
17. The Regular BIG Points will be credited into the eligible Participant's BIG account within the standard period determined by the Organiser and respective Organiser's Partners whereas the

bonus BIG Points will be credited into eligible Participant's BIG account within 90 days after the end of the Promo Period (or any other period as the Organiser deems necessary) subject to the Organiser receiving all information as deemed necessary.

18. The winner announcement will be made on AirAsia BIG's facebook page or any other communication mean deemed appropriate by the Organiser within 90 days after the Promo ends.
19. All conversion of points pursuant to this Promo is subjected to each of the Organiser's Partners respective conversion terms and conditions that can be located at <https://www.airasiabig.com/my/en/earn-redeem#pointconversion>
20. The Organiser reserves the absolute right, at any time, to verify the validity of entries and Participants. Without limitation, Participants agree to provide a copy of the identification card or passport to the Organiser upon request. The Organiser's decision in relation to all aspects of the Promo are final, binding and conclusive under any circumstances and no correspondence nor appeal will be entertained.
21. All Participants hereby consent to the Organiser using all their details at the Organiser's website, Facebook page and/or other relevant social media for the purpose of promoting, publicising or marketing this Promo including any outcome.
22. If for any reason this Promo is not capable of running as planned, including but not limited to tampering, unauthorised intervention, fraud or any other causes beyond the control of the Organiser which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promo, the Organiser reserves the right in its sole discretion to cancel, terminate, modify or suspend the Promo.
23. The Organiser reserves the right at its sole discretion to disqualify any Participant and/or to retract or forfeit the prize from any Participant if it believes the Participant has (singularly or jointly with any other Participant) undertaken fraudulent practice and/or activities to earn the BIG Points and/or bonus BIG Points and/or prize or undertaken in any activities harmful to this Promo or to the Organiser.
24. The Organiser reserves the absolute right to cancel, terminate or suspend the Promo with or without any prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension by the Organiser shall not entitle the Participants to any claim or compensation against the Organiser for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
25. The Organiser accepts no responsibility for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected conversion or correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise.
26. The Organiser, subsidiaries, affiliates and associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising

from any person's negligence) in connection with this Promo or prizes, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).

27. The terms and conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representation contained in any other promotional or advertising materials for the Promo.
28. The Organiser reserves the absolute right to vary (including the prizes), delete or add to any of these terms and conditions (wholly or in part) from time to time without any prior notice to the Participants.
29. All conversion will be the property of the Organiser. The information Participants provide will be used by the Organiser for the purpose of conducting this Promo. The Organiser may disclose Participant's personal information to contractors and agents to assist in conducting this Promo.
30. These terms and conditions may be translated into other languages. In the event of inconsistencies between these terms and conditions and the translated versions, the English version shall prevail.
31. The Organiser further reserves its right to use any personal data of Participants in any manner and/or for any purpose related to this Promo and the Participants are deemed to consent to such use with no monetary payment.
32. Once the rewards/ loyalty points of the Organiser's Partners are converted to BIG Points, the BIG Points cannot be changed, cancelled or converted back to the rewards/ loyalty points of the Organiser's Partners.
33. The rewards/ loyalty points of the Organiser's Partners and BIG Points cannot be exchanged for cash. Usage of BIG Points is subject to BIG Membership Terms and Conditions.