



## TERMS & CONDITIONS

### #jommenabunglagi 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, a body corporate established under the Bank Simpanan Nasional Act 1974 and having its head office 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 twenty one (21) calendar days.

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

**"Eligible Product Scheme"** for Campaign refers to the BSN saving scheme that are Skim Simpanan Galakan Pelajar (SGSP), BSN Smart Junior (BSJ) and BSN Sijil Simpanan Premium (SSP) only.

**"New Customers"** means an individual who does not have any Eligible Product Scheme prior to the Campaign Period.

**"Existing Customer"** means an individual who has any Eligible Product Scheme prior to the Campaign Period.

**"Eligible Customers"** means new or existing customers of any Eligible Products Scheme subject to the eligibility and terms and condition of the Campaign.

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

#### 2. Campaign Period

2.1. The Campaign shall commence from **1 June 2020 until 30 November 2020** (both dates are inclusive) ("Campaign Period").

2.2. The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice before the variation or amendment takes effect.



### 3. Eligibility

3.1. Customers who have the following criteria(s) are eligible to participate in the Campaign:-

- a) SGSP's customer who age from 7 years old to 17 years old; or
- b) BSJ's customer who age from 7 years old to 20 years old; or
- 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 Mechanics

4.1. Campaign Month is defined as below:

Campaign Month	Campaign Month Period
Baseline	1 May 2020 – 31 May 2020
Month 1	1 June 2020 – 30 June 2020
Month 2	1 July 2020 – 31 July 2020
Month 3	1 August 2020 – 31 August 2020
Month 4	1 September 2020 – 30 September 2020
Month 5	1 October 2020 – 31 October 2020
Month 6	1 November 2020 – 30 November 2020

4.2. To be eligible for Campaign entry, Eligible Customers must meet the Campaign Entry Criteria as outlined below throughout the Campaign Period.

Category	Entries Criteria	Entries
Monthly Prize	1. Every additional saving of RM100 in SGSP / BSJ during each Campaign Month.	1
	2. Every new savings of RM200 in BSN SSP during each Campaign Month.	1
	3. Open / participate in any Eligible Product Scheme with minimum deposit as follows: a) SGSP – minimum deposit RM50 b) BSJ – minimum deposit RM150	2
	<b>Note: Additional 1 entry for students under BSN Smart Spend program for Monthly Prize category.</b>	1
Grand Prize	1. Every incremental Monthly Average Balance of RM100 in SGSP / BSJ during the Campaign Period.	1
	2. Every new savings of RM500 in BSN SSP during the Campaign Period	1
	3. Open / participate in any Eligible Product Scheme with minimum deposit as follows: a) SGSP – minimum Deposit RM50 b) BSJ - minimum deposit RM150	2



- 4.3. If the Eligible Customer has more than one Eligible Product Scheme, the entries from each Eligible Product Scheme will be combined.
- 4.4. The campaign entries earned during a particular Campaign Month shall not be carried forward to the next Monthly Prize draw. Customers is require to perform monthly savings transactions to be eligible for the next Monthly Prize category.
- 4.5. Eligible Customer is entitled to win more than one Monthly Prize category and also stand a chance to win the Grand Prize and State Prize category. However, Eligible Customer only entitled to win one (1) Grand Prize category throughout the Campaign. The Monthly Prize, State Prize and Grand Prize winners are collectively defined as “**winners**”.
- 4.6. The Campaign is only applicable for New Fund as defined in this Campaign term and condition to be eligible for the Campaign prize.
- 4.7. The incremental Monthly Average Balance (MAB) is defined as MAB for the Campaign Month minus the *Baseline*.
- 4.8. The *Baseline* is defined as MAB prior to Campaign participation. For example, sum of account balance for the month of May 2020 divided by number of days in May 2020.
- 4.9. The MAB is defined as the sum of the account’s end day balance for the particular month divided by number of calendar days of the month. New Customers who open / participate in any Eligible Product Scheme during the Campaign Period, the baseline to calculate the incremental MAB is Ringgit Malaysia zero (RM0). Bank computation of MAB shall be final, conclusive and binding.
- 4.10. Example on computation of savings growth and incremental MAB is per below:

a) **Savings growth (Monthly Prize Category)**

Month	Calculation	Total Entry
June 2020	End balance 30 June 2020 – End balance 31 May 2020:  i. End balance 30 June 2020: RM1,000 ii. End balance 31 May 2020: RM500 iii. Savings growth in June 2020: (RM1,000 - RM500 = RM500)	RM500 = 5 entries (one (1) entry for every RM100)

b) **Incremental MAB (Grand Prize Category)**

- i. Scenario 1: Customer participate in BSJ / SGSP before 1 June 2020 and has the sum of account balance as below:

Month	May 2020	June 2020
Sum of account balance in that particular month	RM10,500	RM50,000

Description	Calculation
<i>Baseline</i>	$\frac{\text{Sum of account balance from 1 May – 31 May}}{\text{Total number of days in May 2020}}$ $= \frac{\text{RM10,500}}{31 \text{ days}}$ $= \text{RM338.70}$
MAB for Campaign Month June 2020	$\text{MAB} = \frac{\text{Sum of account balance in June 2020}}{\text{Total number of days in June 2020}}$ $= \frac{\text{RM50,000}}{30 \text{ days}}$ $= \text{RM1,666.66}$
Incremental MAB	$\text{Incremental MAB} = \text{MAB for Campaign Month June 2020} - \text{Baseline}$ $= \text{RM1,666.66} - \text{RM338.70}$ $= \text{RM1,327.96 (equivalent for 13 entry)}$

- ii. Scenario 2: Customer open / participate in BSJ on 1 June 2020 with deposit placement of RM300 and has the sum of account balance as below:

Month	June 2020
Sum of account balance in June 2020	RM15,500

Description	Calculation
<i>Baseline</i>	RM0.00
MAB for Campaign Month June 2020	$\text{MAB} = \frac{\text{Sum of account balance in June 2020}}{\text{Total number of days in June 2020}}$ $= \frac{\text{RM15,500}}{30 \text{ days}}$ $= \text{RM516.66}$
Incremental MAB	$\text{Incremental MAB} = \text{MAB for Campaign Month June 2020} - \text{Baseline}$ $= \text{RM516.66} - \text{RM0.00}$ $= \text{RM516.66 (equivalent for 5 entry)}$
Total entries earned	<p>Participated in BSJ with deposit placement RM300 during Campaign Period = 2 entries (RM300/RM150)</p> <p>Incremental MAB = 5 entries</p> <p>Total entries earned = 7 entries</p>



#### 4.11. Campaign Prizes

Category	Campaign Prize Category	Campaign Prize	No. of Winners
Grand Prize	1 <sup>st</sup> Prize	Hong Kong Disneyland Package worth RM12,000 for 3 days 2 nights	1
	2 <sup>nd</sup> Prize	Singapore Universal Studios Package worth RM9,000 for 2 days 1 night	3
	3 <sup>rd</sup> Prize	Legoland Malaysia Package worth RM6,000 2 days 1 night	3
	Consolation Prize	Cash worth of RM150	50

Category	Month	Campaign Prize	No. of Winners
Monthly Prize	June	Airpods	2
	July	Smartphone Huawei Nova	2
	August	Ipad Mini	2
	September	Nintendo Switch	2
	October	Apple Watch	2

Category	Campaign Prize	No. of Winners
State Prize	Bicycles (3 winners per state)	39

4.12. The Grand Prize category includes return flight tickets, tickets to the theme park and accommodation for 3 pax.

4.13. The Eligible Customer's savings scheme must be valid and active throughout and after the Campaign Period. If Eligible Customer has more than one (1) Eligible Product Scheme for example SGSP and BSJ, at least one (1) must be active and not closed. If, at any time during the Campaign Period, the Eligible Customer closes their Eligible Product Scheme for any reason whatsoever, their participation in the Campaign becomes null and void with immediate effect.

### 5. Campaign's Winner Selection Mechanism

5.1. The winner selection process are as follows:

- a) Monthly Prize winners are selected based on the total entries earned throughout the respective Campaign Month.
- b) Grand Prize's and State Prize's winners are selected based on the total entries earned throughout the Campaign Period.



- c) The winner selection will be using BSN's computerized random selection system.
- d) The Bank shall not be held liable in the event the Shortlisted Eligible Customer(s) cannot be contacted for whatsoever reason.
- e) Selection of winners will be conducted within 90 (ninety) days from the expiry of the Campaign Period or at any time as deemed fit and appropriate by the Bank.
- f) The winners' names shall be published at [www.mybsn.com.my](http://www.mybsn.com.my) ("BSN website") or any other method of communication or in any form of media that the Bank deemed appropriate.

## **6. Campaign Prize Redemption**

- 6.1. The 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.
- 6.2. Prize(s) given under this Campaign are in "as is basis" and guaranteed by the supplier, subject to the warranty's terms and conditions by the respective supplier.
- 6.3. Prizes will be given and issued in the name of Winners and are strictly not transferable or exchangeable for cash, in part or in full. BSN reserves the right to substitute the Prizes with that of equal or greater value without giving any prior notice to the Winners if the awarded Prizes are unavailable for any reason whatsoever.
- 6.4. The Winners are required to submit a photocopy of their Identification card and other supporting documents as and when required by BSN for verification purpose.
- 6.5. Campaign 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' SGSP / BSJ savings scheme.
- 6.6. The winners shall bear and be responsible for any 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.
- 6.7. The visual of Prizes shown in any advertising, promotion and other materials relating to this Campaign is for illustrative purposes such visuals may not depict the actual colour, model of specifications of the Prizes and does not include any additional accessories.
- 6.8. In the event that the winners withdraw the monies or close the account during the term of the Campaign Period until the Campaign prize giving ceremony, for any reason whatsoever, the winners will be automatically disqualified.
- 6.9. The Bank shall not be held liable for any additional cost such as cost for additional traveling packages, tax, incidental cost, charges and/or damages caused by the acceptance of prize by the Winners.
- 6.10. The Bank shall not be liable nor shall it accept any form of liability that arising or suffered by the winners with respect to death, injury, any losses, damages or



accidents arising from the use of the prize won by the winners except due to the Bank's negligence.

- 6.11. BSN makes no representation or warranty with respect to quality and/or suitability of the Prizes and shall not be responsible to replace any lost, stolen or defective 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.
- 6.12. 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. BSN reserves the rights to select any additional Winner to substitute any Winner who may be ineligible or disqualified for any reason whatsoever throughout the Campaign Period until the prize giving ceremony.
- 6.13. The determination of the winners is final. No correspondence, queries, appeals or protest will be entertained.

## **7. Use of Customer's Personal Data**

- 7.1. By participating in this Campaign, Customers hereby voluntarily gives express consent to the Bank and/or its affiliates, to use their personal details including without limitation to personal data or information as provided to the Bank for the purposes of this Campaign only.
- 7.2. 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.

## **8. General terms and condition**

- 8.1. By participating in this Campaign, the Customer(s) is consent and agree:-
  - a) To be bound by these Terms & Conditions (T&Cs) of the Campaign, General T&Cs of the Eligible Product Scheme i,e SGSP, BSJ, BSN SSP and/or Smart Spend and 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 Customers are up-to-date with any change or variation made to the Terms and Conditions;
  - c) All BSN's decisions on all matters relating to the Campaign and Prizes shall be final, conclusive and binding on all Customers. No further correspondence and/or appeal to dispute the same will be entertained.
- 8.2. The Bank shall have the right to vary, amend, delete or add to any of the terms and conditions set out herein, in whole or in any part, by giving Prior Notice by posting at BSN's Website, by posting the notice in the BSN's branches or by electronic transmission or notification in the mass media, or any other method that BSN think appropriate.



- 8.3. The Bank reserves the right to disqualify Customer's participation or the winner's eligibility 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 Campaign Period; or;
  - b) The Customer has breached or potentially breached the terms and conditions herein contained.
- 8.4. Winners may be invited to attend a Prize Giving Ceremony or other publicity events at a location to be confirmed by Bank. Bank 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 of this Campaign. For avoidance of doubt, Winners are responsible for all expenses incurred in attending the ceremony or event.
- 8.5. The T&Cs of this Campaign is an addition to the General T&Cs applicable to the Eligible Saving Scheme. In the event of discrepancy between the T&Cs of this Campaign and the General T&Cs to the Eligible Saving Scheme, these T&Cs shall prevail in so far as they apply to this Campaign.
- 8.6. 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 Bank at its discretion.
- 8.7. Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Customers resulting directly or indirectly from the Customers' participation in the Campaign or otherwise. Furthermore, Bank 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, epidemic, pandemic, drought, storm or any event beyond the reasonable control of Bank.
- 8.8. All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.