



TERMS AND CONDITIONS
“Impian Tunai 8 Kini Kembali” Campaign

THE CAMPAIGN PERIOD

The “Impian Tunai 8 Kini Kembali” Campaign (“Campaign”) shall commence from 14th May 2015 and ends on 14th September 2015 (both dates inclusive) unless notified otherwise (“Campaign Period”).

ELIGIBILITY

1. This Campaign is open to all new and existing Principal 1TeachersCard Credit Card/-i Cardmembers (“CardMembers”).
2. Only Principal CardMembers are eligible to win the Prizes but Supplementary CardMember’s Credit Card/-i Qualified Retail Transaction(s) will be aggregated to Principal CardMember’s Credit Card/-i account for the purpose of Campaign entries.
3. The CardMembers account must be valid and in good standing during the Campaign Period.
4. The employees of BSN, representatives and/or agents of BSN (including but not limited to advertising and promotional agents) and/or their immediate family members (i.e. spouse(s), children and parents) are **NOT ELIGIBLE** to participate in the Campaign

PARTICIPATION & CAMPAIGN MECHANICS

1. To participate in this Campaign, no pre-registration, SMS or Campaign entry form is required. Entries are gained automatically based on the criteria set below :-

Requirement	No. of Automatic Entries
<ul style="list-style-type: none"> • Apply for a new Principal 1TeachersCard Credit Card/-i and spend a minimum of RM88 in a single receipt. 	8X
<ul style="list-style-type: none"> • For every minimum RM88 spent locally in a single receipt. • For every minimum RM88 spent overseas in a single receipt. 	1X 3X

2. Eligible CardMembers are entitled to unlimited number of Campaign entries.
3. Campaign entries will be monitored based on CardMember’s transactions and entries that have been accumulated for the Weekly, Monthly and Grand Prize draw throughout the Campaign Period.
4. To be eligible for the Prizes draw, minimum accumulated spending required are as below:-
 - a) Grand Prize – RM3,000 throughout the Campaign Period.
 - b) Monthly Prize – RM888 per month.
 - c) Weekly Prize – RM88 per week.
5. The Qualified Retail Transaction refers to retail transactions made locally and overseas, including online transactions.
6. The following transactions shall not be considered as “Qualified Retail Transaction” for the purpose of this Campaign:-

- a) Auto-billing,
- b) BSN Balance Transfer Plan,
- c) BSN EasyCash Plan,
- d) BSN EasyPay Plan,
- e) BSN Instalment-Pay Plan,
- f) Cash Advance/Withdrawal Transactions/Cash Back,
- g) Reversals or Refunds,
- h) Disputed, Unauthorized and/or Fraudulent Retail Transactions,
- i) Split and/or Void Transactions,
- j) Any other fees or charges such as cash advance fees, finance charges and late charges.

Any determination by BSN as to what constitutes retail transaction shall be conclusive and shall not be challenged in any manner whatsoever.

WINNER SELECTION PROCESS

All eligible Cardmembers who met the criteria of the Campaign will be selected through a computerized random selection process using BSN draw system based on entries earned throughout the Campaign Period.

THE PRIZES

1. Eligible CardMembers will stand a chance to win the following prizes ("The Prizes"):-

Prize Category	Prizes	No. Of Winners
Grand Prize	Cash of RM88,888 (1 winner)	1
Monthly Prizes	Cash of RM8,888 (2 winners X 4 months)	8
Weekly Prize	Cash of RM888 (2 winners X 18 weeks)	36

2. The eligible period to win the prizes has been divided as follows :-

Monthly Lucky Draw	Participating Months
Month 1	14 May – 13 June 2015
Month 2	14 June – 14 July 2015
Month 3	15 July – 14 August 2015
Month 4	15 August – 14 September 2015

Weekly Lucky Draw	Participating Weeks
Week 1	14 May – 20 May 2015
Week 2	21 May – 27 May 2015
Week 3	28 May – 3 June 2015
Week 4	4 June – 10 June 2015
Week 5	11 June – 17 June 2015
Week 6	18 June – 24 June 2015
Week 7	25 June – 1 July 2015
Week 8	2 July – 8 July 2015
Week 9	9 July – 15 July 2015
Week 10	16 July – 22 July 2015
Week 11	23 July – 29 July 2015
Week 12	30 July – 5 August 2015
Week 13	6 August – 12 August 2015
Week 14	13 August – 19 August 2015
Week 15	20 August – 26 August 2015
Week 16	27 August – 2 September 2015
Week 17	3 September – 8 September 2015
Week 18	9 September – 14 September 2015

WEEKLY PRIZES

1. The collected Campaign entries will be monitored on a weekly basis. The entries will be calculated at the end of each week and shall not be carried forward to the following week.

2. To be eligible for the Weekly Prize draw, the eligible CardMembers are required to spend a minimum spending of RM88 per week.
3. Each CardMember can win only one (1) Weekly Prize throughout the Campaign Period.
4. Weekly winners are eligible to win the Monthly Prize and Grand Prize (subject to the minimum accumulative spending as specified by the Bank).

MONTHLY PRIZES

1. The collected Campaign entries will be monitored on a monthly basis. The entries will be calculated at the end of each month and shall not be carried forward to the following month.
2. To be eligible for the Monthly Prize draw, the eligible CardMembers are required to spend a minimum accumulative spending of RM888 per month.
3. Each CardMember can win only one (1) Monthly Prize throughout the Campaign Period.
4. Monthly winners are eligible to win the Grand Prize (subject to the minimum accumulative spending as specified by the Bank).

GRAND PRIZE

1. All collected entries throughout the Campaign Period will be accumulated for the Grand Prize draw.
2. To be eligible for the Grand Prize draw, the eligible CardMembers are required to spend a minimum accumulative spending of RM3,000.00 throughout the Campaign Period.
3. Weekly or Monthly Prize Winners are eligible to win the Grand Prize (subject to the minimum accumulative spending as specified by the Bank).

WINNER NOTIFICATION

1. All 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 via www.mybsn.com.my
2. Weekly, Monthly and Grand Prize winners will be announced within 6-8 weeks after the Campaign ends.
3. Weekly Prize, Monthly Prize and Grand Prize will be credited into Winner's 1TeachersCard Credit Card/-i account or any other method to be determined by BSN at its sole discretion.
4. BSN reserves the rights to select other Winner(s) to substitute any Winner(s) who may be ineligible or disqualified for any other reason whatsoever throughout the Campaign Period.

GENERAL TERMS & CONDITIONS

1. By participating in this Campaign, the CardMembers agree to be bound by these Terms & Conditions herein ("T&Cs") and agree that all decisions on all matters relating to the Campaign are final, binding and conclusive. No further correspondence, protests, appeals or enquiries will be entertained.
2. The Eligible CardMembers also agree and consented to their personal details including without limitation personal data or information being collected, processed and used by BSN for the purposes of the Campaign.
3. Winners may be invited to attend a Prize Presentation Ceremony or other publicity events for publicity purposes with the travelling cost and any other costs shall be borne by the Winners.

4. The Winners are hereby consented that their names and photographs may be featured in any promotional material or publicity events organized by BSN in conjunction with the Campaign without any remuneration or reward whatsoever.
5. BSN reserve the right to request any documentation or written proof of the Winners identity and details for verification purposes.
6. BSN reserves the right to vary, delete, amend and/or modify any of the terms and conditions including the Campaign Period, commencement date and the expiry date of the Campaign stated herein, at any time at its absolute discretion by notification at least 21 days prior to such variation, deletion, amendment or modification via BSN's website or any other channel(s) deemed suitable by BSN.
7. These T&Cs herein are in addition to the CardMembers Agreement applicable to the CardMembers. In the event of inconsistency between these T&Cs and the said Agreement, the T&Cs herein shall prevail in so far as they apply to this Campaign.
8. Any termination of Principal 1TeachersCard Credit Card/-i account made during the duration of the Campaign Period automatically disqualifies the CardMember from receiving any prizes in the event the CardMember is selected as a winner.
9. These Terms and Conditions, as the same may be amended from time to time in accordance with Clause 6 above, shall prevail over any provisions or representations contained in any advertising and/or other promotional materials for this Campaign.