

**TERMS AND CONDITIONS**  
**“BSN PARIS, MILAN, LONDON. HERE I COME!” CAMPAIGN**  
**BSN PERSONAL FINANCING**

**CAMPAIGN**

1. The ‘**BSN Paris, Milan, London. Here I Come!**’ **BSN Personal Financing** ("Campaign") is organized by Bank Simpanan Nasional (BSN) commenced from **18 May 2015 to 30 September 2015**, both dates inclusive ("Campaign Period").
2. This Campaign is held in conjunction with BSN Personal Financing special rate offers.

**ELIGIBILITY**

1. All customers that meet the following eligibility criteria are eligible to participate in the Campaign and entitle for the Prize Draw.

<b>ELIGIBILITY</b>	
<b>(a)</b>	The customer must apply, accept and sign the Letter of Offer during the Campaign Period with a minimum net disbursement of RM45,000.00.
<b>(b)</b>	The Campaign is open to the following personal financing: (i) BSN Personal Financing Public Sector; and (ii) BSN Personal Financing Private Sector.
<b>(c)</b>	1 (one) entry per approved financing with a minimum net disbursement of RM45,000.00.
<b>(d)</b>	The financing account remains active, enforceable, not in default and valid at the time the Prize Draw is made.

**PRIZES**

1. Prizes are divided into 2 categories.
  - a) **Grand Prizes** – winners will be selected at the end of the Campaign Period.
  - b) **Monthly Prizes** – winners will be selected according to the monthly cycle. Monthly cycle is determined as below :
    - i. 18 May 2015 – 30 June 2015
    - ii. 1 July 2015 – 31 July 2015
    - iii. 1 August 2015 – 31 August 2015
    - iv. 1 September 2015 – 30 September
2. Prizes offered under this Campaign are as below:

<b>PRIZES</b>	<b>CUSTOMER SEGMENT</b>	
	<b>Personal Financing Public Sector</b>	<b>Personal Financing Private Sector</b>
	<b>All-expenses-paid shopping spree trip to Paris, Milan or London x 3 winners and spouses</b>	

<b>GRAND PRIZES</b>	<b>Exclusive BSN loop shawl designed by Asha Karim, embellishment with crystal from Swarovski®</b> worth RM1,500 x 13 winners per state	<b>Exclusive ‘Yuna for BSN’ tablets</b> worth RM1,000 x 10 winners
	<b>VIP Invites to BSN Evening with Yuna Event</b> x 100 winners	
<b>MONTHLY PRIZES</b>	<b>Exclusive BSN loop shawl designed by Asha Karim</b> worth RM300 x 375 winners monthly	<b>Exclusive ‘Yuna for BSN’ merchandise</b> worth RM300 x 250 winners monthly
	<b>VIP Invites to BSN Fashion Night Out at KL Fashion Week 2015</b> x 100 winners	

Note :

For “**VIP Invites to BSN Fashion Night Out at KL Fashion Week 2015**”, winners will be selected from monthly cycle stated in para 1(b) (i) and (ii) only.

3. The following entities/individuals shall not be eligible to participate in the Campaign:
  - a. Permanent and/or contract employees of BSN and its subsidiaries and/or related companies and/or their immediate family members (i.e. spouses, children and parents) ("Staff");
  - b. Representatives and/or agents (including but not limited to advertising, promotion agents and service providers, vendors computer/systems/technology) of BSN.
  - c. Individuals below the age of 21 years.
4. The Prizes Draw will be conducted via automatic selection system.
5. Notwithstanding the number of participation, the maximum prizes that an eligible customer stands to win under the Campaign are two (2) prizes only which are one (1) for the Monthly Prizes category and one (1) for the Grand Prizes category.
6. The winners shall be responsible to pay any tax, incidental cost and/or other charges relating to any of the Prizes.
7. The Prizes are not exchangeable for cash, credit or kind, in part or in full.
8. The Prizes 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. The Bank will not be responsible on any damages on the Prizes.
9. The determination of the winners is final. No correspondence, queries, appeals or protests will be entertained.
10. Winner must abide by the terms and conditions imposed by BSN and the terms and conditions attached to the Prizes (if any).

## GENERAL

1. By participating in the Campaign, the Customers are deemed to have agreed to be bound by the Terms and Conditions herein and accept BSN's decisions relating to the Campaign is final, conclusive and undisputable.
2. In no event will BSN be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Campaign and Prizes.
3. All winners will be notified by telephone, mail or any other method as determined by BSN. Names of the winners will be announced on BSN's website via [www.mybsn.com.my](http://www.mybsn.com.my). In the event that the winner remains uncontactable for a period of 14 days from the winner's announcement on the website, BSN reserves the right to rescind/cancel the Prize and/or reallocate it to another winner subject to its sole discretion.
4. All winners may be required to attend the prize presentation ceremony for publicity purposes with the traveling cost or any other costs shall be borne by the winners.
5. BSN reserves the right to publish or display the name, picture, identification number and city of residence, photographs or other information of all the winners and the winners are deemed to have consented to such publication by participating in this Campaign.
6. BSN reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions including the Campaign Period, commencement date and the expiry date of the Campaign, at any time by notification at least 21 days prior to such amendment, deletion or addition. Any variation, additions, deletions or amendments to the Terms and Conditions herein shall be binding on the eligible customers and be deemed to be brought to the eligible customers by its display at BSN or by notice being sent by BSN or advertised or by any other mode which BSN deems fit.
7. 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 promotional materials other promotional materials advertising the Campaign.