



## **TERMS AND CONDITIONS**

*"GET RM88 CASH BACK NOW!"* Campaign

### **THE CAMPAIGN**

Bank Simpanan Nasional ("BSN") "Get RM88 Cash Back Now!" Campaign ("Campaign") shall run from 1<sup>st</sup> May 2015 to 31<sup>st</sup> December 2015 (both dates inclusive) ("Campaign Period").

### **ELIGIBILITY**

1. Subject to clause 1(b), this Campaign is open to all new Principal AIAFAM-BSN Visa Platinum Business Credit Card ("CardMember"), whose applications are approved by BSN from Campaign Period and whose activated and used the card not later than 15<sup>th</sup> January 2016.
2. The CardMembers account must be current, valid and in good standing during the Campaign Period.
3. The following individuals/entities are **NOT ELIGIBLE** to participate in the Campaign:-
  - a) Permanent and/or contract employees of BSN, its subsidiaries and/or related companies, and/or their immediate family members (i.e. spouse(s), children and parents) ("Staff");
  - b) Representatives and/or agents (including advertising and promotion agents) of BSN and their immediate family members (i.e. spouse(s), children and parents);
  - c) CardMembers whose accounts with BSN have been suspended, closed or who are in breach of their Agreement with BSN ;

Notwithstanding the above, BSN shall have the sole and absolute discretion to decide the eligibility criteria for the Campaign.

### **PARTICIPATION & CAMPAIGN MECHANICS**

1. Subject to these terms and conditions, all successful applicants will entitled to receive a RM88 Cash Back, provided that they had:
  - a) Submitted the completed AIAFAM-BSN Visa Platinum Business Credit Card application form with all required documents and approved by BSN from Campaign Period and whose activated and used the card not later than 15<sup>th</sup> January 2016.
  - b) RM88 Cash Back is limited to the first 1,000 approved CardMembers who activate and use the card with a minimum retail spend of RM50 in a single receipt during the Campaign Period or not later than 15<sup>th</sup> January 2016 (based on first-come first-serve basis).
2. Qualified Retail Transaction refers to retail transactions made locally and overseas, including online transactions.
3. The following 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,
  - d) BSN Easy Pay Plan,
  - e) Cash Advance/Withdrawal Transactions,
  - f) Reversals or Refunds,

- g) Disputed, Unauthorized and/or Fraudulent Retail Transactions,
- h) Split and/or Void Transactions,
- i) Any other fees or charges such as cash advance fees, finance charges and late charges,
- j) AIAFAM Insurance Premium transactions under 12 months Zero Interest Plan (ZIP) or 0.8% Cash Back Programme.

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

- 4. RM88 Cash Back will be credited to eligible CardMembers' credit card account not later than 28<sup>th</sup> February 2016.

#### **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 relating to the Campaign are final, conclusive and shall not be disputed. No further correspondence or attempt to dispute the same will be entertained.
- 2. BSN reserves the right not to disclose its reason for not approving any credit card applications.
- 3. The Eligible CardMembers also agree and consent to their personal details including without limitation personal data or information being collected, processed and used by BSN for the purposes of the Campaign.
- 4. BSN reserves the right to cancel, terminate or suspend the Campaign earlier or to vary, delete, amend and/or modify any of the T&Cs stated herein at any time at its absolute discretion by notification to the CardMembers at least 21 days via BSN's website or any other channel(s) deemed suitable by BSN.
- 5. 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.
- 6. Any termination of AIAFAM-BSN Visa Platinum Credit Card account made during the entire duration of the Campaign Period automatically disqualifies the CardMember from receiving the Cash Back.
- 7. These T&Cs shall prevail over any provisions or representations contained in any advertising and/or other promotional materials for this Campaign.