



TERMS AND CONDITIONS

“BSN Visa Debit/-i and BSN Batman Visa Debit/-i Cards” Campaign

THE CAMPAIGN

Bank Simpanan Nasional (“BSN”) “BSN Visa Debit/-i and BSN Batman Visa Debit/-i Cards” campaign (“Campaign”) shall commence from 1st November 2015 until 31st January 2016, both dates inclusive (“Campaign Period”) unless notified otherwise.

ELIGIBILITY

1. The Campaign is opened to all new and existing BSN Debit Card/-i cardholders (“Cardmember”) as follows:

Eligible Debit Cards	<ul style="list-style-type: none">• BSN Visa Debit Card/-i• BSN BATMAN Visa Debit Card/-i <p><i>Note: BSN Matrix Card/-i Cardmember and BSN Giro/-i e-Saver Card is not eligible to participate in this Contest.</i></p>
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2. All BSN Visa Debit Card/-i and BSN Batman Visa Debit Card/-i are eligible for the Campaign entries and stand a chance to win the prizes.
3. The CardMembers account must be current, valid and in good standing during the Campaign Period until the announcement of the Winners.
4. The following are **NOT ELIGIBLE** to participate in the Campaign:-
 - i. Cardmembers who are employees of BSN, its subsidiaries or related companies, or their immediate family members (i.e. spouse, children and parents) whether on permanent or on contractual basis (“Staff”);
 - ii. Employees of any of BSN representatives and/or agents (including advertising and promotion agents) and their respective immediate family members (i.e. spouse, children and parents);
 - iii. CardMembers whose accounts with BSN have been suspended, closed or who are in breach of their Agreement with BSN ;
 - iv. Individuals below the age of 18 years.

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

PARTICIPATION & CAMPAIGN MECHANICS

1. Eligible CardMembers are required to use their BSN Visa Debit/-i Cards in the following manner to qualify for the campaign entries:-

Eligibility	No of Automatic Entries	
	BSN BATMAN Visa Debit/-i Card	BSN Visa Debit/-i Card
New debit card application with minimum accumulative spends of RM800 within the Campaign Period.	10	5
Conversion of BSN Matrix/-i Card to new Debit Card/-i with minimum accumulative spend of RM450 within the Campaign Period.	6	3
Every RM50 or more spends in a single receipt.	2	1

2. Entries are gained automatically subject to CardMembers meet the requirements herein. No pre-registration, SMS, or Campaign entry form is required.
3. The Eligible CardMembers are entitled to unlimited Campaign entries based on the above eligibility during the Campaign Period.
4. Qualified Retail Transaction refers to retail transactions made locally and overseas, including online transactions.
5. The following shall not be considered as "Qualified Retail Transaction" for the purpose of this Campaign:
 - a) Withdrawal Transactions/Cash Back,
 - b) Reversals or Refunds,
 - c) Disputed, Unauthorized and/or Fraudulent Retail Transactions,
 - d) Split and/or Void Transactions,
 - e) Any Bill Payment, Financing Payment, e/SSP Purchase, PIN Purchase and Prepaid Load.

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

THE PRIZES

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

No.	Prizes	Description	No of Winners
1	Grand Prize	Perodua Axia 1.0 Standard G- Automatic	1
2	Bonus Prizes	Samsung Galaxy Note 5	10
3	Special Prizes	Flight E- Vouchers	15
4	Complimentary Prizes	Touch 'n Go : SmartTAG	100

2. The details and classification of prizes as follow:

A. Grand Prize- Perodua Axia 1.0 Standard G (Automatic)

- i. The Grand Prize is ONE (1) Perodua Axia 1.0 Standard G (Automatic) with standard car specification only, inclusive of road tax and insurance. It is not inclusive of optional or additional accessories.
- ii. Actual car specification, model, year of manufacture and/or colour may vary from the visual advertised. Visuals shown are for illustration purposes only.
- iii. Cardmembers are required to have minimum accumulative retail spending of RM800 to be eligible for the Grand Prize draw,
- iv. Winner will be selected after the end of the campaign period via randomizer.
- v. The Winner will be requested to attend a prize giving ceremony, of which the date, time and venue will be notified by BSN. All transportation, accommodation, personal and/or any other related costs, fees and/or expenses incurred to redeem the Grand Prize are the sole responsibility of the Winner.
- vi. Each CardMember can win only one (1) prize throughout the Campaign Period.

B. Bonus Prizes – Samsung Galaxy Note 5

- i. All entries that meet the criteria throughout the Campaign Period will be calculated and eligible for Samsung Galaxy Note 5 draw.
- ii. Winners will be selected after the end of the campaign period via randomizer.
- iii. Each CardMember can win only one (1) prize throughout the Campaign Period.

C. Special Prizes – Flight E- Vouchers

- i. All entries that meet the criteria throughout the Campaign Period will be calculated and eligible for Flight E- Vouchers draw.
- ii. Winners will be selected after the end of the campaign period via randomizer.
- iii. Each CardMember can win only one (1) prize throughout the Campaign Period.
- iv. CardMember must have valid email address registered with BSN.

D. Complimentary Prizes – Touch’n Go: Smart Tag

- i. All entries that meet the criteria throughout the Campaign Period will be calculated and eligible for Touch’n GO: Smart Tag draw.
- ii. Winners will be selected after the end of the campaign period via randomizer.
- iii. Each CardMember can win only one (1) prize throughout the Campaign Period.

WINNER SELECTION AND NOTIFICATION PROCESS

1. Campaign entries will be monitored based on CardMembers transactions in BSN system and winners will be selected through a computerized random selection process based on entries that have been recorded during the Campaign Period.
2. All prizes will be retained for **3 months** from the date of announcement of winners and will be forfeited if not claimed within the stipulated period. Details of the Winners (name and truncated identification number) will also be available at www.mybsn.com.my (BSN’s Website) on the following month after the campaign ends.
3. BSN will not be responsible if the contact number and/or address in our database is not updated or incorrect.
4. All prizes are given on an “As Is” basis. Prizes are strictly not transferable or exchangeable for cash, in part or in full. BSN reserve the right to substitute the Prizes with that of similar value at any time upon giving twenty one (21) days prior notification to the Cardmembers.
5. BSN makes no representation or warranty with respect to quality of the Grand Prize and other Prizes and shall not be responsible to replace any lost, stolen or defective Grand Prize and/or other 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. 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.
7. Where the second attempt is also unsuccessful, BSN reserves the right to disqualify the shortlisted Winner and proceed to contact the next shortlisted Winner.
8. All winners will be announced within 6-8 weeks after the Campaign ends.
9. All winners are required to submit a photocopy of their Identification card and other supporting documents as and when required by BSN for verification purpose.
10. BSN reserves the rights to select any additional Winner(s) to substitute any Winner(s) who may be ineligible or disqualified for any other reason whatsoever throughout the Campaign Period.
11. The prizes distribution method will be determined by BSN at its sole discretion.

GENERAL TERMS & CONDITIONS

1. By participating in this Campaign, the CardMembers agree:-
 - a) To be bound by these Terms & Conditions herein ("T&Cs");
 - b) To access to BSN's Website at regular time intervals to view the T&C and to ensure to be kept up-to-date on any change or variation to the T&Cs:
 - c) that all BSN's decisions on all matters relating to the Campaign, Grand Prize and other prizes shall be final, conclusive and binding on all Cardmembers. No further correspondence and/or appeal to dispute the same will be entertained.
2. The CardMembers also agree and consent to their personal details including without limitation to 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 Giving Ceremony or other publicity events at a location to be confirmed by BSN. BSN 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. Winners are responsible for all expenses incurred in attending the ceremony.
4. BSN reserves the right to add, delete, suspend or vary the Terms and Conditions contained herein, wholly or in part at its absolute discretion by way of posting on BSN's Website, or in any manner deemed suitable by BSN with twenty-one (21) calendar days' prior notice.
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 BSN Visa Debit Card/-i and/or BSN Batman Visa Debit Card/-i account made during the entire duration of the Campaign Period automatically disqualifies the CardMember from receiving any prizes in the event the CardMember is selected as a winner.
7. These T&Cs shall prevail over any provisions or representations contained in any advertising and/or other promotional materials for this Campaign.

END OF CAMPAIGN TERMS & CONDITIONS