

TERMS AND CONDITIONS FOR TAP TAP! RELOAD JE! CAMPAIGN
TERMA DAN SYARAT KEMPEN: TAP TAP! RELOAD JE!

Effective 1 April 2026 – 30 June 2026 / Berkuat kuasa mulai 1 April 2026 – 30 Jun 2026

IMPORTANT NOTICE:

CUSTOMER IS ADVISED TO READ AND UNDERSTAND THE TERMS AND CONDITIONS BEFORE AGREEING TO SUBSCRIBE FOR ANY PRODUCT OR SERVICE AND/OR PARTICIPATING IN ANY OF BANK ISLAM'S CAMPAIGNS AND PROMOTIONS.

THESE TERMS AND CONDITIONS ARE TO BE READ TOGETHER WITH U MOBILE'S 2026 PREPAID PLAN CAMPAIGN TERMS AND CONDITIONS

NOTIS PENTING:

PELANGGAN ADALAH DINASIHATI UNTUK MEMBACA DAN MEMAHAMI TERMA DAN SYARAT SEBELUM BERSETUJU UNTUK MELANGGAN MANA-MANA PRODUK ATAU PERKHIDMATAN DAN/ATAU MENGAMBIL BAHAGIAN DI DALAM MANA-MANA KEMPEN DAN PROMOSI BANK ISLAM.

TERMA DAN SYARAT INI HENDAKLAH DIBACA BERSAMA DENGAN TERMA DAN SYARAT KEMPEN PELAN PRABAYAR U MOBILE 2026.

1. DEFINITION

- 1.1. For the purpose of these Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:-

"**Bank**" means Bank Islam Malaysia Berhad (Company No. 198301002944(98127-X)), a company incorporated in Malaysia under the Companies Act 2016 and having its registered address at Level 32, Menara Bank Islam, 22 Jalan Perak, 50450 Kuala Lumpur.

"**Campaign**" refers to **Tap Tap, Reload Je!** Prepaid Reload campaign organised by Bank Islam where details are set out in these Terms and Conditions.

"**Campaign Period**" means the duration of the Campaign which is from **1 April 2026** until **30 June 2026**

"**BIMB Mobile**" means the Bank Islam Mobile Banking application.

"**Eligible Customer**" means Bank Islam customers who perform prepaid reload transactions via BIMB Mobile during the Campaign Period.

"**Participants**" means those who participate in this campaign during the Campaign Period and satisfies the requirement of the campaign mechanics to participate in the campaign.

2. ELIGIBILITY CRITERIA

- 2.1. This Campaign is open to **existing Bank Islam customers who perform prepaid reload transactions via BIMB Mobile during the Campaign Period.**

1. DEFINISI

- 1.1. Bagi tujuan Terma-terma dan Syarat-syarat ini, perkataan dan ekspresi berikut adalah seperti makna yang diberikan dibawah melainkan terdapat konteks yang membawa maksud sebaliknya:-

"**Bank**" bermaksud Bank Islam Malaysia Berhad (No. Syarikat 198301002944(98127-X)), sebuah syarikat yang diperbadankan di Malaysia di bawah Akta Syarikat 2016 dan mempunyai alamat berdaftar di Tingkat 32, Menara Bank Islam, 22 Jalan Perak, 50450 Kuala Lumpur.

"**Kempen**" bermaksud **Tap Tap, Reload Je!** menurut Terma-terma dan Syarat-syarat yang ditetapkan di sini.

"**Tempoh Kempen**" bermaksud tempoh kempen bermula dari **1 April 2026** hingga **30 June 2026**

"**BIMB Mobile**" bermaksud aplikasi perbankan mudah alih Bank Islam.

"**Pelanggan yang Layak**" bermaksud pelanggan Bank Islam yang melakukan transaksi tambah nilai prabayar melalui BIMB Mobile sepanjang Tempoh Kempen.

"**Peserta**" bermaksud individu yang menyertai sesi siaran langsung sepanjang Tempoh Kempen dan memenuhi keperluan mekanisme program untuk menyertai kempen tersebut.

2. KRITERIA KELAYAKAN

- 2.1. Kempen ini terbuka kepada **pelanggan sedia ada Bank Islam yang melakukan transaksi tambah nilai prabayar melalui BIMB Mobile sepanjang Tempoh Kempen.**

Appendix 1

**TERMS AND CONDITIONS FOR TAP TAP! RELOAD JE! CAMPAIGN
TERMA DAN SYARAT KEMPEN: TAP TAP! RELOAD JE!**

Effective 1 April 2026 – 30 June 2026 / Berkuat kuasa mulai 1 April 2026 – 30 Jun 2026

- | | |
|---|---|
| <p>2.2. Participants must be Malaysian citizens with a valid Bank Islam account.</p> <p>2.3. Employees of Bank Islam and their immediate family members may participate in the Campaign but shall not be eligible to win prizes unless otherwise approved by the Bank.</p> <p>2.4. Customers must ensure that their BIMB Mobile account and Bank Islam account remain active throughout the Campaign Period and until prize fulfilment.</p> | <p>2.2. Peserta mestilah warganegara Malaysia dan mempunyai akaun Bank Islam yang sah.</p> <p>2.3. Kakitangan Bank Islam dan ahli keluarga terdekat mereka boleh menyertai Kempen ini tetapi tidak layak memenangi hadiah kecuali diluluskan oleh pihak Bank.</p> <p>2.4 Pelanggan hendaklah memastikan akaun BIMB Mobile dan akaun Bank Islam kekal aktif sepanjang Tempoh Kempen dan sehingga proses pemberian hadiah selesai.</p> |
|---|---|

3. CAMPAIGN MECHANICS

- 3.1. To participate in this Campaign, Participants must:
- i. Log in to the **BIMB Mobile application.**
 - ii. Perform a **minimum prepaid reload transaction of RM10** via BIMB Mobile.
 - iii. Each successful prepaid reload transaction will be counted as **one (1) entry.**
 - iv. Any transactions that are failed, reversed, cancelled, or refunded shall not be considered as valid entries for this Campaign.

- 3.2. There is **no limit to the number of entries** a Participant can accumulate during the Campaign Period.
- 3.3. The Campaign will run for **three (3) months, with monthly prize draws conducted for each campaign month.**
- 3.4. Monthly prize draw periods are as follows:

Campaign Month	Campaign Period
Month 1	1 April 2026 – 30 April 2026
Month 2	1 May 2026 – 31 May 2026
Month 3	1 June 2026 – 30 June 2026

- 3.5. At the end of each campaign month, eligible entries will be compiled and winners will be selected via **random draw.**
- 3.6. Each Participant is eligible to win **only one (1) prize per campaign month.**

4. PRIZES

- 4.1. The prize structure for the Campaign is as follows:

Prize	Amount (RM)
1st Prize	1,500.00
2nd Prize	1,000.00
3rd Prize	500.00

- 4.2. Total prizes awarded per campaign month:
Total prizes awarded per campaign month:

RM3,000

- 4.3. Total prize pool for the entire Campaign Period:

RM9,000

3. MEKANISME KEMPEN

- 3.1. Untuk menyertai Kempen ini, Peserta hendaklah:
- i. Log masuk ke aplikasi **BIMB Mobile;**
 - ii. Melakukan transaksi **tambah nilai prabayar minimum RM10** melalui BIMB Mobile; dan
 - iii. Setiap transaksi tambah nilai prabayar yang berjaya akan dikira sebagai **satu (1) penyertaan.**
 - iv. Sebarang transaksi yang gagal, dibatalkan, diterbalikkan (reversed), atau dipulangkan (refunded) tidak akan diambil kira sebagai penyertaan yang sah.
- 3.2.

- 3.3. Tiada had kepada bilangan penyertaan yang boleh dikumpulkan oleh Peserta sepanjang Tempoh Kempen.
- 3.4. Kempen ini akan berlangsung selama **tiga (3) bulan**, dengan cabutan hadiah bulanan diadakan bagi setiap bulan kempen.
- Tempoh cabutan hadiah bulanan adalah seperti berikut:

Bulan Kempen	Tempoh Kempen
Bulan 1	1 April 2026 – 30 April 2026
Bulan 2	1 Mei 2026 – 31 Mei 2026
Bulan 3	1 Jun 2026 – 30 Jun 2026

- 3.5. Pada akhir setiap bulan kempen, semua penyertaan yang layak akan dikumpulkan dan pemenang akan dipilih melalui **cabutan rawak.**
- 3.6. Setiap Peserta hanya layak memenangi **satu (1) hadiah bagi setiap bulan kempen.**

HADIAH

- 4.1. Struktur hadiah bagi Kempen ini adalah seperti berikut:

Hadiah	Jumlah (RM)
Hadiah Pertama	1,500.00
Hadiah Kedua	1,000.00
Hadiah Ketiga	500.00

- 4.2. Jumlah hadiah bagi setiap bulan kempen ialah **RM3,000.**

- 4.3. Jumlah keseluruhan hadiah sepanjang Tempoh Kempen ialah **RM9,000.**

Commented [NM1]: 1.Kindly clarify whether failed, reversed, or refunded transactions are excluded from campaign entries.

2. Please confirm if there are any controls for suspicious or multiple transactions to prevent abuse.

Commented [AF2R1]: 1. Failed / Reversed / Refunded Transactions

Only **successful prepaid reload transactions** via BIMB Mobile will be counted as eligible entries. Transactions that are **failed, reversed, cancelled, or refunded** will be **excluded from the campaign entries.**

2.Controls for Suspicious or Multiple Transactions

The following controls will be in place to mitigate potential abuse:

- Only **successful and completed transactions** will be captured for entry eligibility.

- System validation and reconciliation** will be conducted prior to winner selection to ensure transaction legitimacy.

- Bank Islam reserves the right to **disqualify any suspicious, irregular, or non-genuine transactions**, including but not limited to system manipulation or abnormal transaction patterns.

- Entries are generated based on **actual transaction value (RM10 = 1 entry)**, ensuring proportional participation and reducing risk of exploitation.

Commented [NM3]: Please elaborate on the random draw methodology. Is this system automated? Any internal governance / audit oversight?

Commented [AF4R3]:

Appendix 1

**TERMS AND CONDITIONS FOR TAP TAP! RELOAD JE! CAMPAIGN
TERMA DAN SYARAT KEMPEN: TAP TAP! RELOAD JE!**

Effective 1 April 2026 – 30 June 2026 / Berkuat kuasa mulai 1 April 2026 – 30 Jun 2026

4.4. A total of **nine (9) winners** will be selected throughout the Campaign Period:

Month	Winners
April 2026	3 winners
May 2026	3 winners
June 2026	3 winners

4.4. Sebanyak **sembilan (9) pemenang** akan dipilih sepanjang Tempoh Kempen seperti berikut:

Month	Winners
April 2026	3 pemenang
Mei 2026	3 pemenang
Jun 2026	3 pemenang

Commented [NM5]: Kindly specify:
1.Mode of notification (SMS / call / email)
2.Timeline for winner response
3.Forfeiture mechanism if winners are uncontactable

4.5. **Winner Notification and Prize Fulfilment**

- i. Winners will be notified via email, and may also be announced on Bank Islam's social media platforms and corporate website;
- ii. The prize fulfilment process will be completed within three (3) months after the end of the Campaign Period.
- iii. There shall be no forfeiture of prizes. All winners will receive their prize, as the cash prize will be credited directly into the winners' Bank Islam account;
- iv. For the avoidance of doubt, in the event a winner is uncontactable, the prize will still be successfully disbursed without requiring further action from the winner.

4.5. **Pemberitahuan Pemenang dan Pemenuhan Hadiah**

- i. Pemenang akan dimaklumkan melalui e-mel, dan juga boleh diumumkan di platform media sosial serta laman web korporat Bank Islam;
- ii. Proses pemenuhan hadiah akan diselesaikan dalam tempoh tiga (3) bulan selepas tamat Tempoh Kempen.
- iii. Tiada pelucuthakan hadiah bagi kempen ini. Semua pemenang akan menerima hadiah masing-masing kerana hadiah wang tunai akan dikreditkan terus ke dalam akaun Bank Islam pemenang;
- iv. Bagi mengelakkan keraguan, sekiranya pemenang tidak dapat dihubungi, hadiah tetap akan dikreditkan tanpa memerlukan sebarang tindakan lanjut daripada pemenang.

Commented [AF6R5]: 1. Mode of Notification
Winners will be notified via email, social media posting and corporate website.
2. Timeline for Winner Response / Fulfilment
The prize fulfilment process will be completed within three (3) months after the end of the campaign period (30 June 2026).
3. Forfeiture Mechanism
All winners will receive their prize, as the cash prize will be credited directly into the winners' Bank Islam account. Therefore, even if a winner is uncontactable, the prize will still be successfully disbursed without requiring further action from the customer.

5. **SPECIAL PROMOTION FOR U MOBILE CUSTOMERS**

5.1. During the Campaign Period, customers who perform U Mobile prepaid reload transactions via BIMB Mobile may also qualify to participate in U Mobile's 2026 Prepaid Plan Campaign, subject to the terms and conditions set by U Mobile.

5.2. Eligible U Mobile prepaid purchases made through online banking channels including Bank Islam may qualify for additional incentives under the U Mobile campaign.

5.3. Participation in the U Mobile campaign is subject to U Mobile's own Terms and Conditions, including minimum plan purchase requirements and eligibility criteria.

5.4. Any cashback or reward offered under the U Mobile campaign shall be provided in the form as determined by U Mobile, which may include but is not limited to credit into the customer's prepaid account, e-wallet, or any other reward mechanism as specified in U Mobile's Terms and Conditions.

5.5. The cashback or reward, if any, will be credited within the timeframe stipulated by U Mobile, subject to verification and fulfilment processes, and may vary depending on the campaign mechanics.

5.6. All cashback or reward fulfilment, including the method and timing of crediting, shall be managed solely by U Mobile. Bank Islam shall not be responsible for any delay, non-receipt,

5. **PROMOSI KHAS UNTUK PELANGGAN U MOBILE**

5.1. Sepanjang Tempoh Kempen, pelanggan yang melakukan transaksi tambah nilai prabayar U Mobile melalui BIMB Mobile juga layak menyertai **Kempen Pelan Prabayar U Mobile 2026**, tertakluk kepada terma dan syarat yang ditetapkan oleh U Mobile.

5.2. Pembelian prabayar U Mobile yang layak melalui saluran perbankan dalam talian termasuk Bank Islam mungkin melayakkan pelanggan menerima ganjaran tambahan di bawah kempen U Mobile.

5.3. Penyertaan dalam kempen U Mobile adalah tertakluk kepada **Terma dan Syarat U Mobile**, termasuk keperluan pembelian plan minimum dan kriteria kelayakan.

5.4. Sebarang pulangan tunai atau ganjaran yang ditawarkan di bawah kempen U Mobile akan diberikan dalam bentuk **kredit prabayar**, atau bentuk lain seperti yang ditentukan oleh U Mobile, dan akan dikreditkan ke dalam akaun prabayar U Mobile pelanggan selaras dengan Terma dan Syarat U Mobile;

5.5. Pulangan tunai atau ganjaran, jika ada, akan dikreditkan dalam tempoh masa yang ditetapkan oleh U Mobile, tertakluk kepada proses pengesahan dan pemenuhan;

5.6. Semua pemenuhan pulangan tunai atau ganjaran, termasuk kaedah dan tempoh pengkreditan, adalah di bawah tanggungjawab sepenuhnya U

Commented [NM7]: Kindly clarify:
1.Scope of data sharing with service providers
2.Whether data is shared with U Mobile, if applicable
3.Please clarify the customer journey and separation of responsibility between Bank Islam and U Mobile to avoid customer confusion.

Commented [AF8R7]: 1.Scope of Data Sharing with Service Providers
Customer data will only be used internally by Bank Islam for the purpose of campaign administration, including eligibility validation, draw process, and prize fulfilment. Any involvement of service providers (if applicable) will be strictly limited and governed under Bank Islam's data protection and confidentiality requirements.
2.Data Sharing with U Mobile
There will be no sharing of customer data with U Mobile. All customer information and transaction data remain within Bank Islam's systems.
3.Customer Journey and Responsibility Separation
•Customers will perform prepaid reload transactions via BIMB Mobile, which is fully managed by Bank Islam.
•Participation in the Tap Tap Reload Je! Campaign (including lucky draw and prize fulfilment) is fully administered by Bank Islam.
•The U Mobile campaign is a separate partner campaign, where any additional rewards (e.g. cashback) are governed by U Mobile's own Terms & Conditions.
•Bank Islam's role is limited to facilitating the reload channel and promoting the campaign, while U Mobile is responsible for their own campaign mechanics and reward fulfilment.

**TERMS AND CONDITIONS FOR TAP TAP! RELOAD JE! CAMPAIGN
TERMA DAN SYARAT KEMPEN: TAP TAP! RELOAD JE!**

Effective 1 April 2026 – 30 June 2026 / Berkuat kuasa mulai 1 April 2026 – 30 Jun 2026

or dispute relating to such cashback or rewards.

5.7. Any cashback or reward is not guaranteed and is subject to eligibility criteria, campaign mechanics, and U Mobile's Terms and Conditions.

5.8. Any cashback or reward is not guaranteed and is subject to eligibility criteria, campaign mechanics, and U Mobile's Terms and Conditions.

5.9. Eligible Customers who perform U Mobile prepaid purchases may therefore enjoy additional chances to receive rewards from both campaigns, subject to the respective campaign requirements.

Mobile. Bank Islam tidak bertanggungjawab terhadap sebarang kelewatan, kegagalan penerimaan, pelucuthakan, atau pertikaian berkaitan pulangan tunai atau ganjaran tersebut;

5.7. Sebarang pulangan tunai atau ganjaran adalah tidak dijamin dan tertakluk kepada kriteria kelayakan, mekanisme kempen, serta Terma dan Syarat U Mobile.

5.8. Bank Islam tidak bertanggungjawab terhadap pentadbiran, pemenuhan atau sebarang pertikaian berkaitan ganjaran kempen U Mobile.

5.9. Pelanggan yang melakukan pembelian prabayar U Mobile yang layak berpeluang menikmati ganjaran daripada **kedua-dua kempen**, tertakluk kepada syarat kempen masing-masing.

6. GENERAL CLAUSE IN THE T&C (CAMPAIGN)

6.1. Eligible Customer is advised to read and understand these terms and conditions before participating in any of our campaign or promotion.

6.2. To participate in our campaign or promotion, Eligible Customer must fall within the eligibility criteria and fulfill the campaign or promotion mechanics. Unless stated otherwise by the Bank, Eligible Customer/ Customer is not required to sign up or fill up any application form to participate in the said campaign or promotion.

6.3. By participating in this campaign or promotion, the Eligible Customer:

- a. shall give consent for the Bank to disclose their personal data to the Bank's service provider to the extent necessary for the purpose of this Campaign;
- b. shall agree for the Bank to publish or display their names or photos in media, marketing or the Bank's Website for the purpose of this Campaign (where applicable); and
- c. shall agree to the Bank's decision on all matters relating to the campaign or promotion, selection of winners and prizes shall be final, conclusive and binding on all Eligible Customer and no further correspondence and/ or appeal to dispute the Bank's decision shall be entertained

6.4. The Bank accepts no responsibility for any tax responsibilities that may arise from the prizes or the use thereof. Any tax filing obligation or tax payment (if any) due to any tax authority as a result of receipt of the prizes remains the sole responsibility of the winners. It is the responsibility of the winners to seek an independent tax advice on the

6. TERMA DAN SYARAT UMUM (KEMPEN)

6.1. Pelanggan yang Layak/ Pelanggan adalah dinasihatkan supaya membaca dan memahami terma-terma dan syarat-syarat di sini sebelum mengambil bahagian di dalam mana-mana kempen atau promosi kami.

6.2. Untuk mengambil bahagian di dalam kempen atau promosi kami, Pelanggan yang Layak/ Pelanggan mestilah termasuk didalam kriteria kelayakan dan memenuhi mekanisme kempen/ promosi. Melainkan dinyatakan sebaliknya oleh pihak Bank, Pelanggan yang Layak/ Pelanggan tidak perlu menandatangani atau melengkapkan apa-apa borang permohonan untuk mengambil bahagian di dalam kempen atau promosi tersebut.

6.3. Dengan mengambil bahagian di dalam kempen atau promosi ini, Pelanggan yang Layak/ Pelanggan:

- a) akan membenarkan pihak Bank untuk mendedahkan maklumat peribadinya kepada penyedia perkhidmatan Bank setakat mana yang perlu untuk tujuan Kempen ini;
- b) akan bersetuju untuk pihak Bank menerbitkan atau memaparkan nama-namanya atau gambar-gambarnya di dalam media pemasaran atau laman sesawang Bank untuk tujuan Kempen ini (dimana berkenaan); dan
- c) bersetuju dengan keputusan Bank terhadap semua perkara berkaitan dengan kempen atau promosi ini, pemilihan pemenang-pemenang dan hadiah-hadiah adalah muktamad, konklusif, dan mengikat ke atas semua Pelanggan yang Layak dan tiada surat menyurat selanjutnya dan/ atau rayuan untuk memperlembatkan keputusan Bank akan dilayan.

**TERMS AND CONDITIONS FOR TAP TAP! RELOAD JE! CAMPAIGN
TERMA DAN SYARAT KEMPEN: TAP TAP! RELOAD JE!**

Effective 1 April 2026 – 30 June 2026 / Berkuat kuasa mulai 1 April 2026 – 30 Jun 2026

- possible tax responsibilities to their financial situations.
- 6.5. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any).
- 6.6. The prize is not redeemable or exchangeable for any other items or cash. Winners must accept the prize 'as it is' and must acknowledge that the Bank shall not be held responsible in the value of the prize due to the variation of prices in the market during the prize redemption/ collection by the winner at the time stipulated by the Bank.
- 6.7. If the prize is not available for whatsoever reason, the Bank reserves the right to substitute the prize for any item of equivalent value upon the Bank issuing at least fourteen (14) days prior notice to all Eligible Customer/ Customer. The mode of notifications could be in writing, via electronic means or displayed at the Bank's branches or websites.
- 6.8. Winners may be invited to attend prize presentation ceremony or other publicity events (if any) at the location to be advised on a later date. Winners are fully responsible for all expenses incurred in attending the said prize giving ceremony.
- 6.9. In compliance with the Personal Data Protection Act (PDPA) 2010, the Bank shall protect the personal data of the customers. By participating in this campaign or promotion, winners shall consent and agree that their names and photographs may be published in any media selected by the Bank for publicity purposes.
- 6.10. The Bank and its affiliates and its respective directors, officers, employees and agents shall not be liable for the following:
- a) any misinterpretation on facts, and/ or inflicted injuries and/ or loss of lives and/ or valuables resulting from the prize won through this campaign or promotion; and
 - b) any loss and damage or for any personal injury and/ or whatsoever suffered or sustained by the Eligible Customer/ Customer/ winner in connection with this campaign or promotion whether their participation in this campaign or promotion or the receipt or use of any of the prizes or may be suffered in the course of the prize giving travel, except for any liability which cannot be excluded by law.
- 6.4. Pihak Bank dengan ini tidak bertanggungjawab bagi apa-apa tanggungjawab cukai yang mungkin timbul daripada hadiah-hadiah atau penggunaannya. Sekiranya terdapat apa-apa tanggungjawab pemfailan cukai atau bayaran cukai (sekiranya ada) kepada jabatan berkuasa yang berkenaan lanjutan daripada penerimaan hadiah-hadiah ianya tetap dibawah tanggungjawab para pemenang sepenuhnya. Adalah menjadi tanggungjawab para pemenang untuk mendapatkan nasihat bebas mengenai tanggungjawab cukai yang mungkin timbul terhadap kedudukan kewangan mereka.
- 6.5. Hadiah-hadiah di dalam Kempen ini tidak termasuk kos-kos lain seperti pengangkutan melainkan kos seperti yang dinyatakan di dalam terma dan syarat ini (jika ada).
- 6.6. Hadiah ini tidak boleh ditebus atau ditukarkan dengan hadiah lain atau wang tunai. Pemenang-pemenang hadiah mestilah menerima hadiah seperti sedia ada ("as it is") dan mengakui bahawa pihak Bank tidak akan bertanggungjawab ke atas nilai hadiah berikutan harga hadiah yang berbeza dipasaran ketika pemenang menebus/ memungut hadiah pada masa seperti yang ditetapkan oleh pihak Bank.
- 6.7. Jika hadiah yang dimenangi tidak dapat diperolehi atas apa juga sebab, Bank berhak menggantikan hadiah yang dimenangi dengan hadiah lain yang sama nilai dan memberi notis sekurang-kurangnya empat belas (14) hari kepada Pelanggan yang Layak/ Pelanggan. Kaedah pemberitahuan boleh dilakukan secara bertulis melalui cara elektronik, atau dipaparkan di cawangan-cawangan Bank mahupun di laman sesawang Bank.
- 6.8. Pemenang mungkin akan dijemput untuk menghadiri majlis penyampaian hadiah atau majlis seumpamanya (jika ada) di lokasi dan tarikh yang akan ditetapkan kemudian. Pemenang-pemenang adalah bertanggungjawab sepenuhnya terhadap segala perbelanjaan yang timbul bagi menghadiri majlis penyampaian hadiah tersebut.
- 6.9. Sebagai mematuhi Akta Perlindungan Data Peribadi 2010, pihak Bank akan melindungi data peribadi pelanggan-pelanggan. Dengan menyertai kempen atau promosi ini, pemenang memberikan kebenaran dan bersetuju untuk menyiarkan atau memaparkan nama dan gambar pemenang di mana-mana media yang dipilih oleh Bank. Oleh yang demikian, Bank berhak untuk menyiar atau memaparkan nama dan gambar pemenang bagi tujuan promosi atau publisiti.
- 6.10. Bank dan sekutunya berserta pengarah-pengarah, pegawai-pegawai, pekerja-pekerja dan ejen-ejen yang terlibat tidak akan bertanggungjawab seperti berikut:
- a) sebarang kesilapan dalam pentaksiran fakta, dan/ atau sebarang kecederaan dan/ atau kehilangan ke atas nyawa dan/ atau kerugian harta

Appendix 1
**TERMS AND CONDITIONS FOR TAP TAP! RELOAD JE! CAMPAIGN
TERMA DAN SYARAT KEMPEN: TAP TAP! RELOAD JE!**
Effective 1 April 2026 – 30 June 2026 / Berkuat kuasa mulai 1 April 2026 – 30 Jun 2026

- c) any matters beyond the Bank's control with regards to this campaign or promotion or anything related thereto.
- 6.11. Subject to compliance with Shariah rules and principles, the Bank reserves the rights to amend, cancel, terminate, or suspend the campaign or promotion by providing sufficient notice not less than fourteen (14) days prior to the date of amendment, cancellation, termination or suspension. The mode of notification could be in writing, via electronic means or display of notices at the Bank's branches and websites. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the campaign or promotion shall not entitle the customers who participate in this campaign or promotion to any claim or compensation against the Bank for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of cancellation, termination or suspension.
- 6.12. Eligible Customer/ Customer/ Winner is advised to access the Bank's website from time to time to view campaign or product Terms and Conditions and to ensure to be kept up-to-date on any change or variation to the Terms and Conditions thereof.
- 6.13. The Terms and Conditions herein contained are in addition to and without prejudice to the product/ facility terms and conditions. In the event of any inconsistency between these terms and conditions, this Terms and Conditions shall prevail with regards to this campaign or promotion.
- 6.14. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the customers agree to submit to the jurisdiction of the Courts of Malaysia.
- benda berikutan hadiah yang dimenangi menerusi kempen atau promosi ini; dan
- b) sebarang kerugian atau kerosakan atau apa-apa kecederaan peribadi dan/ atau apa-apa yang dialami oleh Pelanggan yang Layak/ Pelanggan/ pemenang berhubung dengan penyertaan pelanggan dalam kempen atau promosi atau penerimaan atau semasa menggunakan hadiah atau apa-apa yang dialami semasa dalam perjalanan untuk menebus atau mengambil hadiah, kecuali apa-apa liabiliti yang tidak dikecualikan oleh undang-undang.
- c) segala urusan di luar bidang dan kawalan Bank dalam pentadbiran dan pemprosesan kempen atau promosi ini.
- 6.11. Tertakluk kepada pematuhan peraturan dan prinsip Syariah, pihak Bank berhak untuk meminda, membatalkan, menamatkan atau menggantung kempen atau promosi ini dengan memberikan notis yang secukupnya dalam tempoh tidak kurang daripada empat belas (14) hari sebelum tarikh pindaan, pembatalan, penamatan atau penggantungan tersebut. Kaedah pemberitahuan boleh dilakukan secara bertulis melalui media elektronik, atau dipaparkan di cawangan-cawangan Bank mahupun di laman sesawang Bank. Untuk mengelakkan keraguan, sebarang pembatalan, penamatan atau penggantungan kempen atau promosi oleh pihak Bank, tidak membolehkan pelanggan-pelanggan yang menyertai kempen atau promosi ini membuat sebarang tuntutan atau pampasan terhadap Bank bagi sebarang kerugian atau kerosakan atau apa juga yang ditanggung atau dialami oleh pelanggan-pelanggan sama ada secara langsung dan tidak langsung akibat daripada pembatalan, penamatan atau penggantungan tersebut.
- 6.12. Pelanggan yang Layak/ Pelanggan/ Pemenang adalah dinasihatkan untuk melayari laman sesawang Bank dari semasa ke semasa untuk menyemak Terma-Terma dan Syarat-Syarat kempen atau promosi untuk mengambil maklum atas sebarang perubahan atau pindaan kepada terma-terma dan syarat-syarat;
- 6.13. Terma-terma dan Syarat-syarat di dalam ini adalah tambahan dan tanpa prejudis kepada terma-terma dan syarat-syarat produk/ kemudahan. Sekiranya ada di antara terma-terma dan syarat-syarat tersebut yang tidak konsisten, Terma-terma dan Syarat-syarat ini akan diguna pakai berhubung kempen atau promosi.
- 6.14. Semua Terma-terma dan Syarat-syarat di dalam ini adalah tertakluk dan akan ditafsirkan mengikut undang-undang Malaysia dan Pelanggan bersetuju untuk terikat dengan bidang kuasa Mahkamah- Mahkamah Malaysia.



BIMB - Confidential

Appendix 1

**TERMS AND CONDITIONS FOR TAP TAP! RELOAD JE! CAMPAIGN
TERMA DAN SYARAT KEMPEN: TAP TAP! RELOAD JE!**

Effective 1 April 2026 – 30 June 2026 / Berkuat kuasa mulai 1 April 2026 – 30 Jun 2026

For more information, please visit Bank Islam branches or call our Contact Centre & Customer Care at 03 26 900 900 or visit our website at <https://www.bankislam.com>.

Untuk maklumat lanjut, sila kunjungi cawangan Bank Islam atau hubungi Pusat Panggilan & Khidmat Pelanggan kami di 03 26 900 900 atau layari laman [sesawang kami di https://www.bankislam.com](https://www.bankislam.com).