

**TERMS AND CONDITIONS FOR “THE JOURNEY 2.0” CAMPAIGN**  
*(Effective Date: 1 June 2019)*

**1.0 DEFINITION**

The following words and expressions in the Campaign Terms and Conditions (“T&C”) shall have the meanings assigned to them, unless the context otherwise requires:-

‘**Bank**’ means MBSB Bank Berhad, its respective predecessors-in-title, successors-in-title and assigns.

‘**Campaign**’ means “THE JOURNEY 2.0” campaign organized by the Bank in accordance with the Terms & Conditions as stipulated herein.

‘**Campaign Period**’ means the duration of the Campaign which is from 1 June 2019 to 31 May 2020 (both dates inclusive).

‘**Eligible Customer(s)**’ means a new and/or existing customers of Personal Financing-i, Property Financing-i, Equipment Financing-i, Wealth Management products, Current Account-i & Savings Account-i (CASA-i), Term Deposit-i and Online Journey Individual Retail Internet Banking (“RIB”) services during the Campaign Period and satisfies Eligibility and Campaign Criteria as set out in the Clause 2.0 and Clause 3.0 herein.

**2.0 ELIGIBILITY CRITERIA**

2.1 The Campaign is open to all Eligible Customer(s) of the Bank who meet all the following criteria:-

- (a) All new and existing Eligible Customer(s) from the individual (Malaysian residents only) segment;
- (b) All new and existing Eligible Customer(s) from the non-individual segment (excluding corporate bodies such as public listed companies, statutory bodies, federal and state government agencies, multi-national companies, cooperatives, etc.);
- (c) The Eligible Customer(s) must apply a minimum two (2) of the combination products from the product segments below;

No	Product Segments	Minimum Criteria
1	Personal Financing-i	Minimum financing of RM50,000 and above.
2	Property Financing-i	Minimum financing of RM250,000 and above.
3	Equipment Financing-i	Minimum financing of RM200,000 and above.
4	Wealth Management products	i) Advisory products: <ul style="list-style-type: none"> <li>• Any Takaful products/packages with a minimum contribution of RM100 per month</li> <li>• Will Writing</li> </ul> ii) Any bundles or packages with Personal, Property or Equipment financing products e.g. Group Credit Family Takaful (GCFT), Mortgage Reducing Term Takaful (MRTT), General Takaful, Hasanah, An-Nur, Group Personal Accident (GPA), etc.
5	CASA-i <i>(Subject to new account opening)</i>	To retain a minimum balance of RM1,000 and above.
6	Term Deposit-i <i>(Subject to new deposit placement)</i>	Minimum placement of RM10,000 and above.
7	Online Journey Individual RIB	Per registration

- (d) Any combination of the products must meet the following criteria;
- i) For Personal Financing-i and Equipment Financing-i, the facility must be approved, accepted and disbursed during the Campaign period.
  - ii) For Property Financing-i, the facility must be approved and accepted during the Campaign period.
  - iii) For financing accounts, all accounts must be active and performing i.e. not in default and/or non-performing financing (“NPF”).
  - iv) For Wealth Management products, all products subscription must be in force during the Campaign Period
  - v) For CASA-i products, all accounts must be active and in good credit standing.
  - vi) For Term Deposit-i products, tenure for deposit placement shall be a minimum of three (3) months.
  - vii) For Online Journey Individual RIB, the account must be active and not been terminated during the Campaign period.

2.2 The following are excluded from participating in the Campaign:-

- (a) Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt/ wound up or are subject to any bankruptcy/ winding up proceedings;
- (b) Customers whose account(s) are delinquent, involved in fraudulent transactions, suspected under Anti-Money Laundering & Counter Financing of Terrorism related matters and any other breaches which warrant the Bank to take appropriate actions;
- (c) Customers whose account(s) are dormant or terminated during the Campaign period;
- (d) The Bank employees.

2.3 The Bank reserves the right to decline any customers' eligibility for the Campaign for any reason whatsoever as the Bank may, in its absolute discretion, deem fit and the customers shall have no recourse to the Bank.

### **3.0 CAMPAIGN MECHANICS**

3.1 The Campaign is applicable for all products and services under Personal Financing-i, Property Financing-i, Equipment Financing-i, Wealth Management products, CASA-i, Term Deposit-i and Online Journey Individual RIB whereby all terms and conditions applicable under respective products and services shall apply accordingly.

3.2 The Eligible Customer(s) is not required to sign up or fill up any application form to participate in the Campaign. The Eligible Customer(s) shall participate in the Campaign automatically if they fall within the Eligibility Criteria and fulfil the Campaign mechanics.

3.3 The Eligible Customer(s) will stand chances to win lucky draw prizes based on the followings:-

- i) Minimum three (3) tickets to be eligible for the “Amazing Draw”.
- ii) Minimum four (4) tickets to be eligible for the “Grand Draw”.
- iii) Minimum five (5) products to be eligible for the “Mystery Draw”.

3.4 The tickets shall be earned based on the following criteria:-

NO	PRODUCTS & SERVICES	TICKET ENTITLEMENT	
		1 ticket (A)	2 tickets (B)
1*	Personal Financing-i ("PF-i") (Minimum RM50,000)	Below RM150,000	RM150,000 and above
2	Group Credit Family Takaful (Bundles product selection)	Reducing Term	Level Term
3*	Property Financing-i ("CMPF-i") (Minimum RM250,000)	Below RM500,000	RM500,000 and above
4*	Equipment Financing-i ("IHP-i") (Minimum RM200,000)	Below RM250,000	RM250,000 and above
5	Wealth Management products ("WM")  i) Advisory products • Takaful (Minimum RM100 monthly) • Will Writing  All bundles product payment via financing facilities e.g. MRTT, General Takaful, Hasanah, An-Nur, GPA etc.	Monthly, quarterly, half-yearly payment mode	Yearly payment mode
		Per application	N/A
		Per application	N/A
6	CASA-i (Minimum balance of RM1,000)	Average balance less than RM2,000	Average balance of RM2,000 and above
7	Term Deposit-i (Minimum placement of RM10,000)	Below RM50,000	RM50,000 and above
8	Online Journey Individual RIB	Registration	Minimum 20 transactions during the period of draw (JomPay/ DuitNow)
<p><b>*Note:</b> 3 bonus tickets will be rewarded for Customers under bracket 1, 3 and 4 who open CASA-i and retain deposit balance of minimum RM5,000 during the period of draw.</p>			

3.5 The Eligible Customer(s) entitlement for the lucky draw tickets could be illustrated as follows;

Scenario	Product & Service (1)	Product & Service (2)	Product & Service (3)	Product & Service (4)	Product & Service (5)	Lucky Draw Chances
Customer 1	PF-i @ RM70,000	GCFT Reducing	CASA-i @2,000	GPA	An-Nur	<b>6 tickets*</b>
Customer 2	CMPF-i @ RM500,000	MRTT	CASA-i @RM5,000**	Will Writing	-	<b>9 tickets</b> (for Amazing and Grand Draw)
Customer 3	IHP-i @ RM300,000	General Takaful	Will Writing	TD-i @ RM10,000	RIB (Registration)	<b>6 tickets*</b>
Customer 4	PF-i @ RM50,000	GCFT Reducing	-	-	-	<b>2 tickets</b> (not qualify for lucky draw)
Customer 5	PF-i @ RM150,000	RIB (Registration)	CASA-i @RM5,000**	GPA	Will Writing	<b>10 tickets*</b>
Customer 6	TD-i @ RM50,000	RIB (Registration)	GPA	-	-	<b>4 tickets</b> (for Amazing and Grand Draw)
Customer 7	CASA-i @ RM5,000	RIB (Registration)	RIB (Transaction ≥20)	GPA	-	<b>6 tickets</b> (for Amazing and Grand Draw)
Customer 8	TD-i @ RM100,000	RIB (Registration)	CASA-i @2,000	RIB (Transaction ≥20)	Hasanah	<b>8 tickets*</b>

**Note:**

\*Customer who qualify for all draw categories i.e. "Amazing Draw", "Grand Draw" and "Mystery Draw".

\*\*Customer who retain deposit balance of minimum RM5,000 during draw period and entitle for 3 bonus tickets.

- 3.6 The entitlement for lucky draw ticket shall be accumulated as long as the Eligible Customer(s) applies for another new products and services within the Campaign Period.

#### 4.0 CAMPAIGN PRIZES

- 4.1 There are total of 38 prizes will be given away to all lucky winners under this Campaign as follows:-

- i) “Amazing Draw” (The selection of winners will be conducted on quarterly basis):

Item	Draw 1	Draw 2	Draw 3	Draw 4
Period of Draw	June 2019 – August 2019	September 2019 – November 2019	December 2019 – February 2020	March 2020 – May 2020
Prize / Reward	Smart Phone	Digital Camera	Cash RM5,000 in PrimeWin CASA-i	Gold Bullion (20g)
Number of Winners	10 winners	10 winners	5 winners	5 winners

- ii) “Grand Draw” (The selection of winners will be conducted at the end of Campaign period):

No of Winners	Destination	Eligibility Criteria
1	• Umrah / Jordan + Egypt	✓ Period of Draw : June 2019 to May 2020
1	• Umrah / Balkans	✓ Only eligible for customers with a minimum of four (4) tickets
1	• Umrah / Dubai	✓ 1 winner will get all-inclusive holiday packages for 2 persons

- iii) “Mystery Draw” (The selection of winners will be conducted at the end of Campaign period):

items	Description
Period of Draw	June 2019 – May 2020
Eligibility Criteria	Eligible for Customers with a minimum subscription of five (5) products and services during the Campaign period
Prize (Mystery Prize)	The Mystery Prize will be only disclosed during winners’ announcement in major communication media i.e. website, newspaper, printing advertisement, etc.
Number of Winners	5 winners

- 4.2 One (1) Eligible Customer(s) is only entitled to win one (1) prize under “Amazing Draw”. Nevertheless, the winners of the “Amazing Draw” still have the chance to win prizes in the “Grand Draw” and “Mystery Draw”.

#### 5.0 GENERAL

- 5.1 By participating in this Campaign, Eligible Customer(s) is deemed to have read, understood and agreed to be bound by the Campaign T&C.
- 5.2 By participating in the Campaign, the Eligible Customer(s) gives consent to the Bank to disclose their personal data to the Bank’s service providers to the extent where it is necessary for the purpose of the Campaign.
- 5.3 The Prizes featured in all printed materials and/or on the Bank’s Websites are for illustration purposes only. Any props, accessories or equipment featured together with the Prizes in any advertising, promotional, publicity and pictorial materials are for decorative purposes and shall not form part of the Prizes.
- 5.4 At the time of draws and claiming of the prizes, the winners must ensure all products segment are still active and in force i.e. not in default and/or non-performing financing (“NPF”) and/or dormant and/or terminated.
- 5.5 The decision of the Bank in relation to the Campaign shall be final, binding and conclusive. The Bank reserves its absolute rights and discretion to disqualify and/or reject any Eligible Customer(s) that it determines or reasonably suspects to be tampering with the process or the operation of the Campaign, or to be acting in breach of the Terms and Conditions herein.

- 
- 5.6 The Bank shall not be held responsible for any defects to the prizes won by the winners. The winners shall take up any disputes directly with the manufacturers or distributors of the prizes for repairs or replacement of defective prizes (if any), as per the terms of the warranty. In addition, the Bank shall not be responsible for any loss, injury or damages suffered due to inaccuracy/discrepancy in relation to the prizes won by the winners.
- 5.7 If the prize is a holiday package, the holiday must be taken in accordance with the dates and destination specified by the Bank, failing which, it shall be forfeited. No cash alternative or alternative destination will be offered by the Bank.
- 5.8 It shall be the responsibility of the winners to obtain the necessary visa and/or any other travel documents (if so required) at their sole cost and expense. Passport control and in-country authorities reserve the right to refuse entry. If the winner of a holiday prize is refused passage, entry or exit to or from the country being visited, the Bank will not be responsible in any way to compensate the winner for such refusal of passage, entry or exit and any additional costs incurred will be at the sole cost and responsibility of the winner.
- 5.9 By participating in this Campaign, Eligible Customer(s) agrees to participate in any prize-giving ceremony, interviews or other publicity events as required by the Bank and are deemed to have given their permission to the Bank to disclose and/or publish their names, photographs and any information about the Eligible Customer(s) or their account that the Bank sees fit in the media, marketing and advertising materials.
- 5.10 The Bank reserves the right to change, substitute the Prizes under the Campaign with other products of similar value for any reason whatsoever as the Bank may in its absolute discretion deem fit, with prior notice to the Eligible Customer(s) by way of posting on Bank's Website or in any other manner deemed suitable by the Bank.
- 5.11 The Bank reserves the rights to amend, cancel, terminate and suspend the Campaign by providing sufficient notice of 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 shall not entitle the Eligible Customer(s) who participate in the Campaign to any claim or compensation against the Bank for any losses or damages whatsoever suffered or incurred as a direct and/or indirect result of the act of cancellation, termination or suspension.
- 5.12 By participating in the Campaign, the Eligible Customer(s):
- (a) have read, understood and agree to be bound by the T&Cs of the Campaign, Bank's privacy policy/privacy notice, the terms and conditions of the campaign which are available at <https://www.mbsbbank.com> and any other relevant terms and conditions that the Bank may impose from time to time;
  - (b) agree to access to the Bank's Website at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any change or variation to the T&Cs;
- 5.13 If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English version or other language version of these terms and conditions, the English version of these terms and conditions shall prevail. Notwithstanding the aforementioned where request had been made by the customers and noted and acknowledged by the Bank in its record that the Bahasa Malaysia version of the terms and conditions shall govern the operation of the Participating Account, then the Bahasa Malaysia version of the terms and conditions herein shall prevail.

[End]

---