

## **TERMS & CONDITIONS – “ALL BANKS’ – CONVERT AND STAND A CHANCE TO WIN BIG POINTS – MAY 2019!” PROMO (MALAYSIA & BRUNEI) FOR BIG MEMBERS**

1. This “ALL BANKS’ – CONVERT AND STAND A CHANCE TO WIN BIG POINTS- May 2019!” [“Promo”] is organised by BIGLIFE Sdn Bhd (formerly known as BIG Loyalty Sdn Bhd and Think BIG Digital Sdn Bhd) [“Organiser”].
2. By participating in this Promo, all participants [“Participants”] will be deemed to have read, understood and expressly agreed to be bound by the Terms & Conditions of this Promo as stated herein and any additional terms and conditions stipulated by the Organiser (as may be applicable) including the decisions of the Organiser in all matters related thereto.
3. The Promo is open to all BIG Members who are the citizens or permanent residents of Malaysia and/or Brunei who hold credit cards and/or trading accounts offered by the Organiser’s partners listed below ( “Organiser’s Partners”) :-
  - (i) Affin Bank Berhad,
  - (ii) Alliance Bank Berhad,
  - (iii) AmBank (M) Berhad and AmBank Islamic Berhad,
  - (iv) Bank Islam Brunei Darussalam Bhd (BIBD),
  - (v) Citibank Berhad,
  - (vi) Hong Leong Bank Berhad,
  - (vii) Maybank Berhad,
  - (viii) Public Bank Berhad,
  - (ix) Rakuten Trade Sdn Bhd,
  - (x) Standard Chartered Bank Malaysia Berhad,
  - (xi) RHB Bank Berhad,
  - (xii) RHB Investment Bank, and
  - (xiii) UOB Bank Berhad
4. Information on how to participate in this Promo forms part of these conditions of entry. Registration for and/or participation in this Promo is deemed as acceptance of the conditions of entry. Acceptance of these Terms and Condition is a condition of entry.
5. This Promo runs between 27 May 2019 00:00 (GMT +8) and 30 June 2019, 23:59 (GMT +8) (inclusive) ( “Promo Period”). The Organiser reserves the right to amend or extend the duration of the Promo at any time as deemed fit.
6. To qualify and participate in the Promo, Participants must fulfil the following requirements ( “Promo Requirements”):
  - a. Must be an existing BIG member (having subscribed and registered for membership under the loyalty and rewards program operated by BIG under the name “BIG Loyalty”) and have a unique registration number known as the “BIG Member ID” issued by BIG at the point of participation in the Promo;

- b. Convert the respective Organiser's Partners' rewards points to a minimum of 1,000 BIG Points in a single transaction at the conversion ratio set by the respective Organiser's Partners during the Promo Period, by contacting the respective Organiser's Partners;
- c. Subject to a minimum conversion of 1,000 BIG Points in a single transaction, Participants will be entitled to receive a bonus of (i) 30% BIG Points (if conversion is made via Organiser's Partners' platform); or (ii) 35% BIG Points (if conversion is made via BIG Xchange platform), in addition to the BIG Points received pursuant the points conversion transaction.;
- d. Each 1,000 BIG Points earned pursuant to this Promo during the Promo Period will entitle the Participants to one (1) entry to stand a chance to win any one of the prizes offered below;

**Prizes**

Grand Prize : 5x 100,000 BIG Points each

Consolation Prizes : 50x 10,000 BIG Points each

- e. Winners will be selected on random basis. Each Participant can win the prize only once during the Promo Period. Winners of all other promotions and/or campaign organised by the Organiser during the Promo Period are not eligible to win the prize pursuant to this Promo. In the event the Participant is shortlisted to win multiple prizes from multiple promos organised by the Organiser, the Participant shall be entitled to win the prize that was first announced to the winner, at the sole and absolute discretion of the Organiser. The winners of the Grand Prizes and Weekly Prizes will be announced after the end of the Promo Period. The Organiser reserves the absolute right to substitute winners of the Promo if the original winner remains uncontactable after three (3) attempts to establish contact via any communication means deemed appropriate by the Organiser.
- 7. Promo is only valid for all customers of Organiser's Partners with valid BIG Member ID only, who satisfy all the Promo Requirements.
  - 8. Only successful conversion (s) during the Promo Period will be deemed qualify an entry to win the prize. Unsuccessful conversion with redemption transactions will be disqualified from the Promo.
  - 9. Staff/Employees of the Organiser and Organiser's Partners including their family and relatives are excluded from participating in this Promo. This exclusion also extends to any suppliers, advertising agencies and/or advertisers associated with this Promo and sponsors involved in this Promo.
  - 10. The BIG Points, bonus BIG points, Grand and Consolation Prize winners will have their BIG Points credited into their BIG account within 90 working days after winners' announcement date (or any other period as the Organiser deems necessary) subject to the Organiser receiving all information as deemed necessary.
  - 11. The winner announcement will be made on AirAsia BIG's facebook page or any other communication mean deemed appropriate by the Organiser within the 90 days after the Promo ends.

12. All conversion of points pursuant to this Promo is subjected to each of the Organiser's Partners respective conversion terms and conditions that can be located at <https://www.airasiabig.com/my/en/earn-redeem#pointconversion>
13. The Organiser reserves the absolute right, at any time, to verify the validity of entries and Participants. Without limitation, Participants agree to provide a copy of the identification card or passport to the Organiser upon request. The Organiser's decision in relation to all aspects of the Promo are final, binding and conclusive under any circumstances and no correspondence nor appeal will be entertained.
14. All Participants hereby consent to the Organiser using all their details at the Organiser's website, Facebook page and/or other relevant social media for the purpose of promoting, publicising or marketing this Promo including any outcome.
15. If for any reason this Promo is not capable of running as planned, including but not limited to tampering, unauthorised intervention, fraud or any other causes beyond the control of the Organiser which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promo, the Organiser reserves the right in its sole discretion to cancel, terminate, modify or suspend the Promo.
16. The Organiser reserves the right at its sole discretion to disqualify any Participant and/or to retract or forfeit the prize from any Participant if it believes the Participant has (singularly or jointly with any other Participant) undertaken fraudulent practice and/or activities to earn the BIG Points or undertaken in any activities harmful to this Promo or to the Organiser.
17. The Organiser reserves the absolute right to cancel, terminate or suspend the Promo with or without any prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension by the Organiser shall not entitle the Participants to any claim or compensation against the Organiser for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
18. The Organiser accepts no responsibility for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected conversion or correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise.
19. The Organiser, subsidiaries, affiliates and associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Promo, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
20. The terms and conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representation contained in any other promotional or advertising materials for the Promo.

21. The Organiser reserves the absolute right to vary (including the prizes), delete or add to any of these terms and conditions (wholly or in part) from time to time without any prior notice to the Participants.
22. All conversion will be the property of the Organiser. The information Participants provide will be used by the Organiser for the purpose of conducting this Promo. The Organiser may disclose Participant's personal information to contractors and agents to assist in conducting this Promo.
23. These terms and conditions may be translated into other languages. In the event of inconsistencies between these terms and conditions and the translated versions, the English version shall prevail.
24. The Organiser further reserves its right to use any personal data of Participants in any manner and/or for any purpose related to this Promo and the Participants are deemed to consent to such use with no monetary payment.
25. Once the rewards/ loyalty points of the Organiser's Partners are converted to BIG Points, the BIG Points cannot be changed, cancelled or converted back to the rewards/ loyalty points of the Organiser's Partners.
26. The rewards/ loyalty points of the Organiser's Partners and BIG Points cannot be exchanged for cash. Usage of BIG Points is subject to BIG Membership Terms and Conditions.