

BSN SSP Terms & Conditions

Terms & Conditions for BSN Sijil Simpanan Premium (BSN SSP) Results and Prizes Claim

No	Item	Information
1	BSN SSP Draw Results	<ol style="list-style-type: none"> BSN SSP Draw winners will be contacted by Bank through mailing based on the latest address in the Bank's record. Results also can be viewed via BSN's official website (www.bsn.com.my)
2	Notification to Winners	Notification will be sent to winner's latest address in the Bank's record within 14 days from the date of the Draw Results, been published.
3	Documents required from Winners	<ol style="list-style-type: none"> The Grand Prize winner is required to submit the following information and documents to the Bank in order to claim the prize: <ul style="list-style-type: none"> » A photocopy of Identification Card (NRIC) » Copy of BSN SSP Certificate or Official BSN SSP Savings Receipt (if any) » A passport size photograph » Mailing Address » Telephone number Winners shall submit the information and documents via post or fax to BSN Head Quarters address or fax number as stated in Item 7 below. The Bank shall not be held responsible for any loss or damage to any documents submitted by the winners.
4	Delivery of the BSN SSP Prizes	<ol style="list-style-type: none"> The Bank will appoint a supplier to deliver the prizes (except for prizes in the form of BSN SSP) to the winners. The method and manners of delivery will be determined by the Bank from time to time at its discretion. Winners hereby agree and authorize the Bank to share their information as deemed necessary to the supplier for the prizes delivery purposes. The supplier will contact the winner directly on the delivery of the prizes. Prizes must be claimed by the winners themselves. Claims by any third party will not be entertained (Subject to terms of draw categories). For prizes in the form of BSN SSP, winners are advised to check their prizes at any of BSN Branches by presenting the notification letter and personal identification documents.
5	Terms and Conditions for Prizes	<ol style="list-style-type: none"> The winning prizes are strictly non-transferable and exchangeable for cash or credit, either in part or in whole. BSN makes no representation or warranty with respect to quality and/or suitability of the Prizes and shall not be responsible to replace any lost, stolen or defective 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. For the prize in the form of vehicle, the registration of ownership must be registered under the name of winner. The Bank shall bear the costs of the vehicle registration. Shall there be any form of changes on the cost; it shall be determined by the Bank from time to time at its absolute discretion. Once the vehicle is registered under the winner's name, the Bank shall not be liable in any circumstances whatsoever for damage or defects of the vehicle.
6	Prize Claim Period	<ol style="list-style-type: none"> BSN SSP Draw Prizes must be claimed by the winners within 12 months from the BSN SSP draw date. The Bank will not entertain any claims after the expiry of the said period. If the winners died, legitimate heirs may claim the prizes won whether in the form of BSN SSP units or vehicles or items within 12 months after the draw date or the date of deceased (whichever comes first). Winners or his/her heirs are deemed to relinquish their rights if they fail to claim their prizes within the specified period.
7	Bank's Address and Telephone Number for BSN SSP Prizes Claim Enquiry or	Strategy & Support Section, Deposit Strategy & Channels Division Deposit & Payment Department 8 th Floor, Wisma BSN,

	correspondences	117, Jalan Ampang, 50450 Kuala Lumpur. Telephone: 03-20283222 Ext. 12620 / 14553 Fax : 03-20286675
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Terms & Conditions for BSN SSP

No	Item	Information
1	General Terms and Conditions	<ol style="list-style-type: none"> Customers who made savings and/or participate in any campaigns under BSN SSP are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein. Customers also agree and consent to their personal details including the personal data or other relevant information being collected, processed and used by BSN for the purpose related to BSN SSP. BSN reserves right to amend, cancel or add any of these Terms and Conditions contained herein, wholly or in part by giving at least a minimum of 21 days prior notice to such amendments, cancellations or additions. Such amendments, cancellation or additions shall prevail over any provisions or representations contained in any promotional materials advertising regarding BSN SSP. Any changes, additions, cancellations or amendments to these Terms and Conditions shall be valid and binding on the Customers and shall be deemed to be brought to the Customer's knowledge by posting such notices or communication at BSN official Website, BSN Branches or by sending notices to Customers or by advertising the same in the media or by any other methods that BSN deems appropriate from time to time. BSN reserves its right to change / substitute any of the Prizes with other items of similar value or either the same or different models from time to time by giving 21 days' notice before the change / replacement take effect. BSN shall not be liable for any damages or losses (including but not limited to loss of income, profits or goodwill whether directly or indirectly, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, arising from or in connection with the BSN SSP Draws or Prizes. BSN's decision on all matters relating to BSN SSP shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same would not be entertained in any event. Save and except for the specific Terms and Conditions stated herein, all other terms and conditions set out in the rules and regulation governing the BSN SSP shall continue to apply.
2	Certless BSN SSP Savings	<ol style="list-style-type: none"> The Bank has introduced a Certless BSN SSP whereby the Bank will issue an official BSN SSP Savings Receipt as a substitution to the certificate during the savings transaction. This receipt is deemed to be a valid document evidencing the savings of the BSN SSP unit. This receipt shall be of no value to other person except the said BSN SSP holders / savers. In the event the receipt is missing or lost, the BSN SSP holders just have to present a valid identification documents such as identity card or passport at any BSN Counter. The Bank reserves the right to impose any charges for services provided by the Bank at a reasonable rate, from time to time and it is subject to Bank Negara Malaysia guidelines by giving notice to Customers within 21 days before such charges take effect.
3	Term & Conditions of BSN SSP	<ol style="list-style-type: none"> These transactions are conducted in accordance with the Mudarabah contract and subject to the SSP Rules under the Bank Simpanan Nasional Act 1974. Customers are required to present their identification documents for verification purposes during BSN SSP redemption at the counter or when requested by BSN. The unredeemed BSN SSP is eligible to participate in the BSN SSP Draw. BSN SSP redemption may be made at any of Bank's Branches. BSN SSP can be fully or partially redeemed after forty five (45) days from the date of savings. The minimum savings period to eligible the Customer for BSN SSP Special RM 1 Million Draw is ninety (90) days. Any changes of Customer's information must be notified in writing to any of the Bank's Branches for records update. In the event BSN SSP holder died, prize claim can be made by the legitimate heirs at any of the Bank's Branches in accordance with the Bank's current procedures. All correspondences sent to the Customer's latest address in the Bank's record is deemed to have been delivered to the Customers.

		<p>10. Should the Customer's signature is used for authentication; the signature should be similar as the one in BSN record to avoid any difficulties.</p> <p>11. If any information appearing on the BSN SSP is found to be inaccurate, a report should be lodged by the Customer immediately at any of the Bank's Branches for remedial action.</p> <p>12. All BSN SSP information will be kept strictly confidential.</p> <p>13. Any profit (if any) will be distributed between the Customer and the Bank based on the agreed Profit Sharing Ratio at the end of financial year.</p> <p>14. Profit (Dividend) shall be calculated as per following formula: Monthly Minimum Balance x Indicative Profit Rate* x No. of Days / 365 (non-leap year) or 366 (leap year) <i>*Note: Please refer the indicative profit rate via BSN website www.bsn.com.my</i></p> <p>15. Any Profit (Dividend) amounting to less than RM1 or any other amount will be channeled to the Charity Account as approved by the Bank.</p>
4,	BSN SSP SE Campaign Terms & Conditions	<p>1. More information regarding the terms and conditions of the BSN SSP SE Campaign can be found via link below: BSN SSP SE Campaign Terms & Conditions</p>