



## Terms and Conditions – myIOU Promotion

### Promotion Details:

Sign up & spend with myIOU app via BSN Credit Card and stand to win BSN SSP worth RM100!

<b>RM10 Welcome Voucher for newly registered customers</b> <i>Limited to first 10,000 customers.</i>	<b>Additional RM10 Welcome Voucher for successful BSN Credit Card binding with myIOU app</b> <i>Limited to first 5,000 BSN Credit Cardmembers.</i>	<b>Stand a chance to win BSN Sijil Simpanan Premium (SSP) worth RM100 with a minimum spend of RM500 in a single transaction throughout the campaign period via myIOU app</b> <i>Total 170 winners to be selected.</i>
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### Promotion Period:

14 October 2022 – 13 April 2023

### Terms and Conditions:

1. This promotion is exclusively for new and existing BSN Credit Cardmembers who download, sign up for myIOU app and bind their BSN Credit Cards with myIOU app successfully.
2. Download the app from the AppStore (iOS) and Google Play Store (Android).
3. Newly registered customer are required to claim the RM10 Welcome Voucher Code **JOMIOU10** within the app. For successful BSN Credit Card binding; the additional RM10 Welcome Voucher will be automatically applied upon check out.
4. This promotion is subject to tax or levies, where applicable.
5. The promotion is subject to the Terms and Conditions specified herein and the Terms and Conditions of the respective merchant.
6. The winners will be selected through a computerized random selection process by myIOU.
7. Each eligible winner is entitled to win once throughout the entire campaign period.
8. myIOU will notify the winners of their entitlement to prize by telephone and/or e-mail and/or any other method(s) deemed suitable.
9. Bank Simpanan Nasional (“the Bank”) reserves the right to amend, shorten, cancel, suspend or terminate the Promotion or any part of these Terms and Conditions stipulated herein by giving twenty-one (21) calendar days prior notice to Cardmembers. Such notice may be published by the Bank via website at [www.bsn.com.my](http://www.bsn.com.my), and/or through any other mode of communication as determined by the Bank.
10. The privacy notice as contained in our website at [www.bsn.com.my](http://www.bsn.com.my) shall apply.
11. Please call or whatsapp at 603- 7733 5500 or email to [support@ioupay.com](mailto:support@ioupay.com) for any enquiries and assistance. (Mon-Fri: 8am – 11pm, Sat/Sun/Public Holiday: 10am – 11pm)

### Disclaimer

The Bank does not assume any responsibility for the products and services offered under this promotion. The responsibility for the products and services are provided solely by the merchants, under such terms and conditions as determined by such merchants. Any dispute arising from these products and services shall be resolved with the relevant merchants.



## Terma dan Syarat – Promosi myIOU

### Butiran Promosi:

Muat turun myIOU aplikasi & berbelanja dengan Kad Kredit BSN untuk memenangi SSP bernilai RM100!

<b>RM10 Baucar Alu-aluan untuk pengguna yang baru berdaftar</b>  <i>Terhad untuk 10,000 Pengguna.</i>	<b>Tambahan RM10 Baucar Alu-aluan bagi mereka yang berjaya mengikat Kad BSN dengan aplikasi myIOU</b>  <i>Terhad kepada 5,000 Ahli Kad Kredit BSN pertama.</i>	<b>Berpeluang memenangi Sijil Simpanan Premium BSN (SSP) bernilai RM100 dengan perbelanjaan minimum RM500 dalam transaksi tunggal melalui aplikasi myIOU sepanjang tempoh kempen</b>  <i>Jumlah 170 pemenang akan dipilih.</i>
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### Tempoh Period:

14 Oktober 2022 – 13 April 2023

### Terma dan Syarat:

1. Promosi ini adalah eksklusif untuk Ahli Kad Kredit BSN baharu dan sedia ada yang memuat turun, mendaftar aplikasi myIOU dan Berjaya mengikat kad kredit mereka dengan aplikasi myIOU.
2. Muat turun aplikasi dari AppStore (iOS) atau Google Play Store (Android).
3. Pengguna yang baru berdaftar dikehendaki menuntut Kod Baucar Alu-aluan RM10 (**JOMIOU10**) dalam aplikasi. Untuk pengikatan Kad Kredit BSN yang berjaya, Baucar Alu-aluan tambahan RM10 akan dimasukkan secara automatik semasa pembayaran.
4. Promosi ini tertakluk pada cukai atau levi, jika berkenaan.
5. Pemenang akan dipilih melalui proses pemilihan secara rawak berkomputer oleh myIOU.
6. Pemenang akan dimaklumkan melalui telefon dan/atau e-mel dan/atau manamana kaedah lain yang dianggap sesuai oleh myIOU.
7. Setiap pemenang yang layak berhak memenangi satu (1) kali sepanjang tempoh kempen.
8. Promosi ini tertakluk pada Terma dan Syarat seperti yang dinyatakan di sini dan Terma dan Syarat pedagang terbabit.
9. Bank Simpanan Nasional ("Bank") berhak untuk meminda, memendekkan, membatalkan, menangguhkan atau menghentikan Promosi atau mana-mana bahagian Terma dan Syarat yang dinyatakan di sini dengan memberikan dua puluh satu (21) hari kalendar notis terlebih dahulu kepada Ahli Kad. Notis tersebut akan diumumkan oleh Bank melalui laman web di [www.bsn.com.my](http://www.bsn.com.my), dan/atau melalui cara komunikasi lain yang ditentukan oleh Bank.
10. Notis privasi yang terkandung dalam laman web [www.bsn.com.my](http://www.bsn.com.my) haruslah diguna pakai.
11. Sila hubungi 603- 7733 5500 atau e-mel ke [support@ioupay.com](mailto:support@ioupay.com) untul sebarang pertanyaan. (Isnin-Jumaat: 8am – 11pm, Sabtu/Ahad/Cuti Awam: 10am – 11pm)

### Penafian

Pihak Bank tidak akan bertanggungjawab terhadap produk dan perkhidmatan yang ditawarkan di bawah promosi ini. Tanggungjawab terhadap produk dan perkhidmatan ditanggung semata-mata oleh pedagang berdasarkan terma dan syarat yang ditentukan oleh pedagang tersebut. Sebarang pertikaian yang timbul daripada produk dan perkhidmatan ini hendaklah diselesaikan dengan pedagang yang berkaitan.

**BSN**

## User Journey

**Download**  **myIOU** and complete registration to **receive RM10 Welcome Voucher\***. Limited to first 10,000 registrants.

*AppStore (iOS) and  
Google Play Store (Android)*



**Bind BSN Credit Cards** with myIOU app successfully to enjoy **additional RM10 Welcome Voucher upon check out\***. Limited to first 5,000 eligible BSN Credit Cardmember.



Ready to go & spend with myIOU app at any participating merchants.

*For the full list of participating merchants, visit:  
<https://myiou.com/merchants/>*

*\*Minimum spend of RM100 in a single transaction is required.*

Additionally, BSN Credit Cardmembers who **spend a minimum of RM500 in a single transaction via myIOU app** during the campaign period will **stand a chance to win BSN Sijil Simpanan Premium (SSP) worth RM100**. Total 170 winners will be selected.

# 1. Registration Process

Select "Create Account"



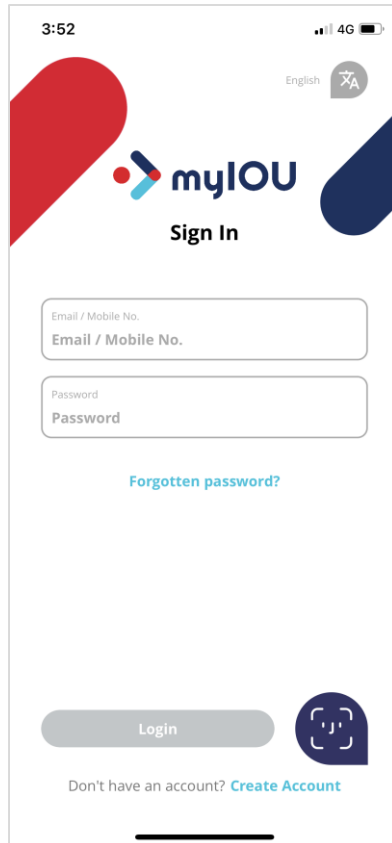
Enter email, password,  
mobile number and agree  
with our T&C and  
Privacy Policy




Enter OTP code that  
was sent to your  
mobile number



Select "Let's do it!"  
to proceed to verify  
your identity



3:52 4G


English 

**myIOU**  
Sign In

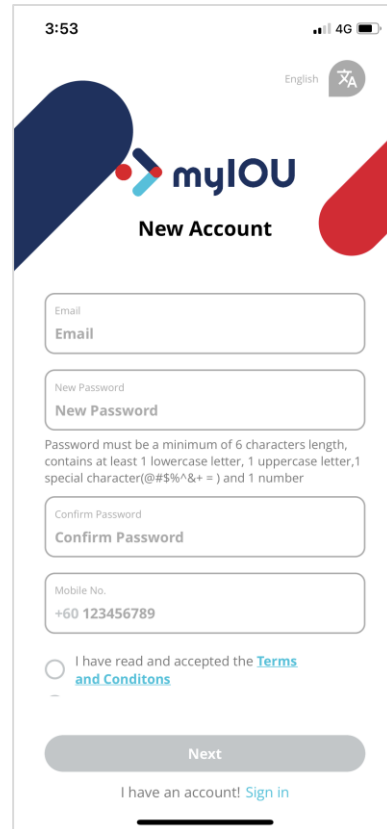
Email / Mobile No.  
Email / Mobile No.

Password  
Password


[Forgotten password?](#)

Login 

Don't have an account? [Create Account](#)



3:53 4G

English 

**myIOU**  
New Account

Email  
Email

New Password  
New Password

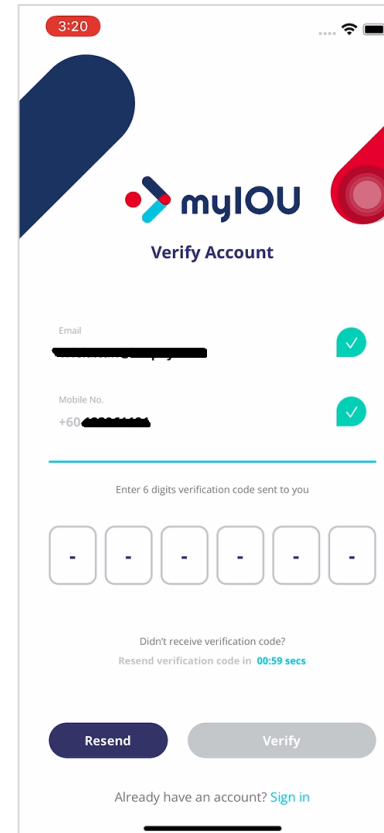
Confirm Password  
Confirm Password

Mobile No.  
+60 123456789

☐ I have read and accepted the [Terms and Conditions](#)

Next

I have an account! [Sign in](#)



3:20

**myIOU**  
Verify Account

Email  
[Redacted] ✓

Mobile No.  
+60 [Redacted] ✓

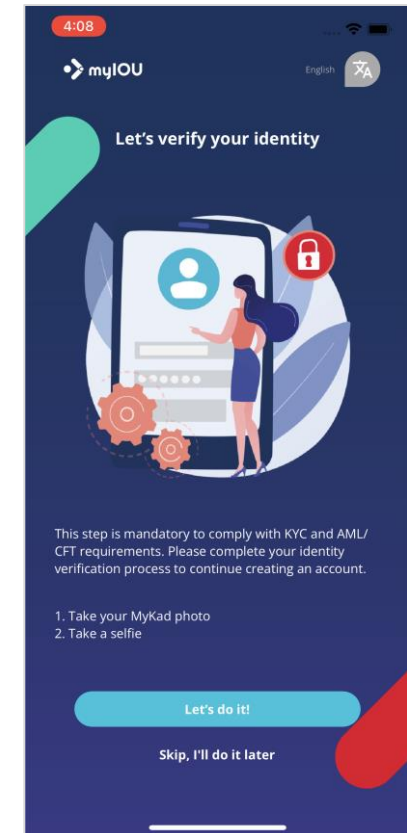
Enter 6 digits verification code sent to you

[ ][ ][ ][ ][ ][ ]

Didn't receive verification code?  
Resend verification code in **00:59 secs**

Resend Verify


Already have an account? [Sign in](#)



4:08

**myIOU**

Let's verify your identity



This step is mandatory to comply with KYC and AML/ CFT requirements. Please complete your identity verification process to continue creating an account.

1. Take your MyKad photo  
2. Take a selfie

Let's do it!

Skip, I'll do it later

## 2. e-KYC Process (NRIC)

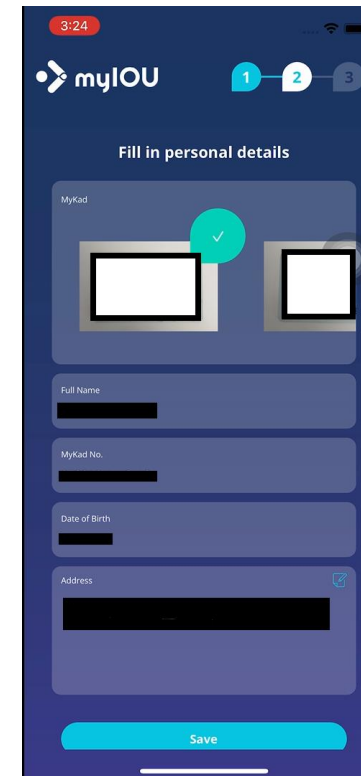
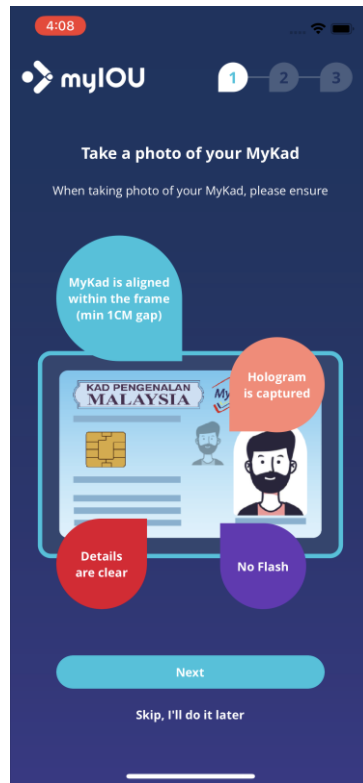
Select “Next” to verify your identity



Capture the front and back of your MyKad



Check your information before selecting “Save”

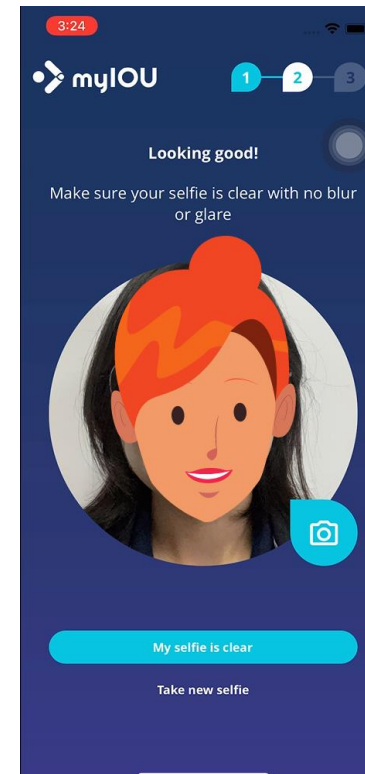
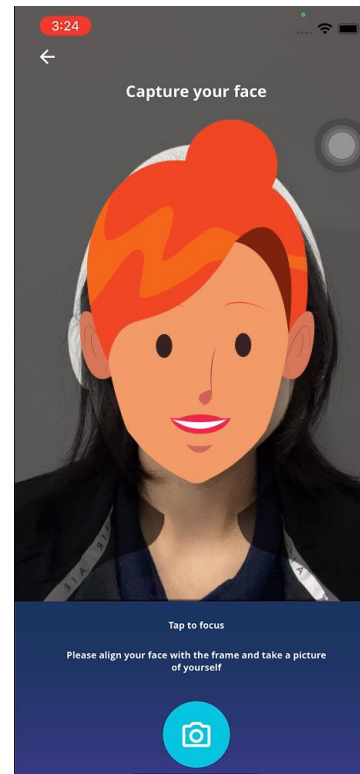
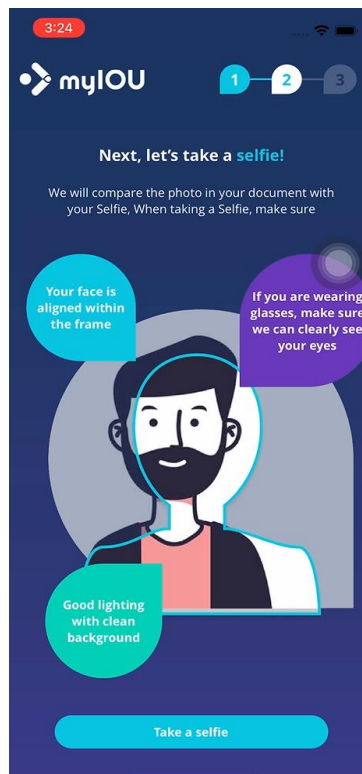


## 2(b). e-KYC Process (Selfie)

Select "Take a Selfie"  
to verify your identity

Make sure that your face is  
within the frame

Check your selfie before  
confirming





### 3. Card Binding Process

Fill up card info to bind Credit Card

Payment gateway page

Set up 6-digit PIN

Fill in the billing address

Check the information before selecting "Save"

Get instant credit approval upon registration

3:24

myIOU

1 2 3

### Add Payment Method

We will deduct future payments from this card. You'll only be charged if you make a purchase. All information below is required in order to Receive myIOU services.

Card Holder Name\*

Name

Card Number\*

0000 0000 0000 0000

Expiry Date\*

MM / YY

CVV\*

000

Card Nickname (Optional)

Nickname

☐ Set as default Card

Note: MYR1.00 will be charged to your card for pre-authorization purposes. This pre-authorization charges will be fully refunded within 14 working days.

Save Card Details

Skip I'll do it later

Please do not click BACK button

### Summary Of Transaction

Net Charges MYR 1.00

Payment ID T084368745321

### Credit / Debit Card Details

Timeout: 07:27

Name

Credit / Debit Card No.

CVC/CVV2

Expiry Date

Issuing Country Malaysia

Issuing Bank Please Select

☐ I authorize IPY\*IOUPAY to debit the above net charges from my credit / debit card and I have read & agreed to [iPay88 Privacy Statement](#).

Amount: 1.00 will be used for pre-authorization on the credit / debit card. Your credit / debit card will not be charge/capture.

Important Note: [i!](#)

Proceed Cancel

3:27

myIOU

1 2 3

### Setup Payment PIN

Enter your 6 digits PIN

- - - - -

1 2 3

4 5 6

7 8 9

0

✓

3:28

myIOU

1 2 3

### Billing Address

Please enter the address that matches the billing address on the file with the credit card issuer. All information below is required in order to Receive myIOU services.

Line 1

Unit/Floor/Street

Line 2

Area/Building

City

Town/District

Post Code

Post Code

State

State

Country

Country

☐ Set as default address

3:30

myIOU

1 2 3

Please enter the address that matches the billing address on the file with the credit card issuer. All information below is required in order to Receive myIOU services.

Line 1

Level 3, Menara Ken

Line 2

Ttdi

City

Kuala Lumpur

Post Code

60000

State

Kuala Lumpur

Country

Malaysia

☒ Set as default address

Save Billing Address

Skip, I'll do it later

16:20

myIOU

Available Balance RM1,000.00

Next Payment RM0.00

Want to Increase your credit limit? →

### Services

myIOU Merchant

myIOU Merchant+

myIOU Credit+

myIOU Vouchers

myIOU Referral Rewards

myIOU More

### Promotions

myIOU

RM20 CASHBACK

with any 12345 67 89101

Voucher Code BONUS20

1st March - 30th June

### Featured Merchants



## 4. RM10 Welcome Voucher Claiming for Newly Registered Customers

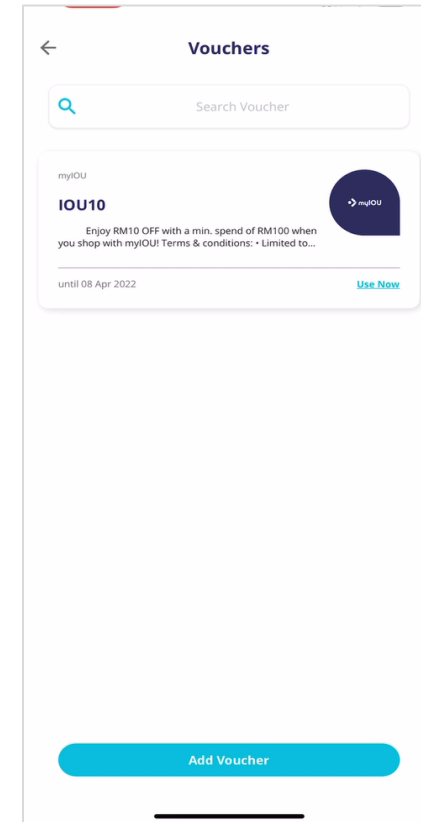
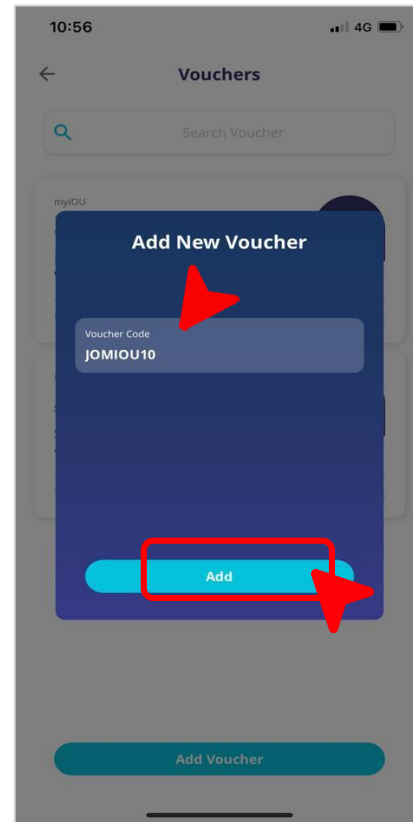
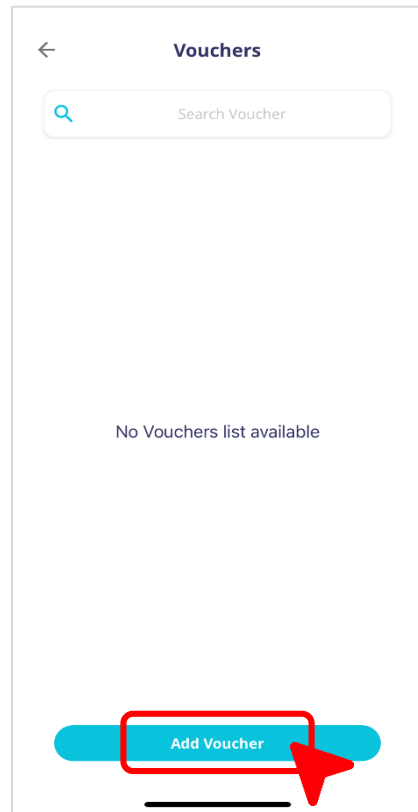
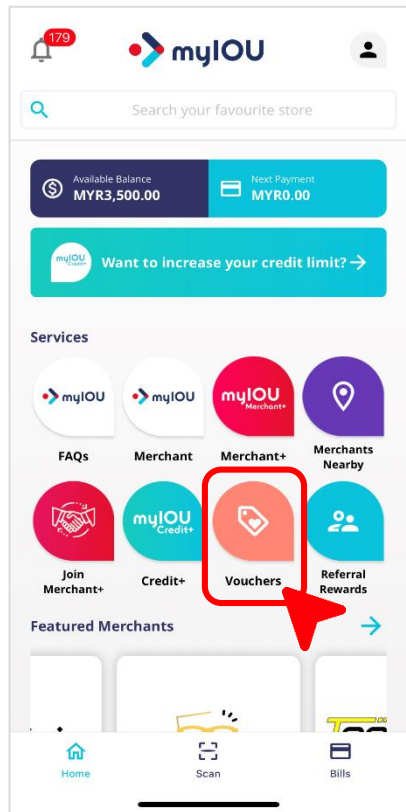
Launch the app and  
Tap “Vouchers”

Tap “Add Voucher”  
at the bottom

Enter the voucher code  
**JOMIOU10** manually  
and tap “Add”

All claimed vouchers  
can be viewed at the  
vouchers section

Tap “Use Now” to  
apply the voucher





## *BSN SSP Winner Selection & Redemption Flow*

There are 2 phases for the winner selection:

Phase	Participation Period	Total Winners	Winner Announcement
1	14 October 2022 - 13 January 2023	85	Winner announcement will be made within 3 weeks after the participation period in each phase.
2	14 January 2023 – 13 April 2023	85	

1

The winners will be selected through a computerized random selection process by myIOU based on the eligible transactions made during the campaign period.

2

myIOU will notify the winners of their entitlement to prize by telephone and/or e-mail and/or any other method(s) deemed suitable.

3

The Sijil Simpanan Premium BSN will be issued in the form of physical voucher. The SSP Voucher will be sent via courier to all the winners.

4

The winner has to visit any BSN branches for registration and to convert the voucher into SSP cert during the stipulated period which will be informed by myIOU.