

## A BUNDLE OF WEALTH CAMPAIGN

|                     |  |
|---------------------|--|
| <b>Name</b>         |  |
| <b>NRIC no</b>      |  |
| <b>Telephone No</b> |  |

|  |   |  |  |  |  |
|--|---|--|--|--|--|
| <b>Package</b>   | <b>(v) Tick your package here</b>                 |  |  |  |  |
| <b>A – Basic</b>   |   |  |  |  |  |
| <b>B – Total Financial Solution</b>  |   |  |  |  |  |
| <table border="1"> <tr> <td><b>Will Writing at Promotional Price of RM300</b></td> <td></td> </tr> <tr> <td><b>Free BSN Takaful Sakinah Plan for those who eligible (on reimbursement basis)</b></td> <td></td> </tr> </table> | <b>Will Writing at Promotional Price of RM300</b> |  | <b>Free BSN Takaful Sakinah Plan for those who eligible (on reimbursement basis)</b> |  |  |
| <b>Will Writing at Promotional Price of RM300</b>  |   |  |  |  |  |
| <b>Free BSN Takaful Sakinah Plan for those who eligible (on reimbursement basis)</b>   |   |  |  |  |  |

### TERMS & CONDITIONS

#### 1. CAMPAIGN DETAILS

- 1.1. The Campaign is valid from 1<sup>st</sup> May 2022 until 31<sup>st</sup> December 2022 (“Campaign Period”).
- 1.2. This Campaign offers two (2) options for placement of Sijil Simpanan Premium Special Edition (SSP SE) savings plan as in Table 1 below:-

**TABLE 1:**

| Option | Package                  | Minimum Eligible Amount | SSP SE Tenure | Special Profit Rate |
|--------|--------------------------|-------------------------|---------------|---------------------|
| A      | Basic                    | RM5,000 to RM24,990     | 3 Months      | 6% per annum        |
| B      | Total Financial Solution | RM25,000 and above      |               | 8% per annum        |

**Important:**

Placement of SSP SE savings for a period of 3 months is eligible to enjoy Special Profit Rate as per **Table 1** above subject to Criteria and Terms & Conditions of the Campaign as stipulated below.

- 1.3. Customers who opted for Option B will also be eligible to enjoy special discount for product listed in **Table 2** Below:

**TABLE 2:**

| No | Product              | Actual Price | Discount | Discounted Price |
|----|----------------------|--------------|----------|------------------|
| 1  | Will Writing         | RM500        | RM200    | <b>RM300</b>     |
| 2  | BSN Takaful Sakinah* | RM55**       | RM55     | <b>Free***</b>   |

\*Applicable to Eligible Customers (subject to BSN Takaful Sakinah T&C) only and on reimbursement basis

\*\*Limited to Plan RM55 ONLY

\*\*\* For one year subscription only

|                  |  |
|------------------|--|
| Customer initial |  |
|------------------|--|

## 2. ELIGIBILITY

2.1. The Campaign is open to all eligible customers of the Bank ("The Customer") who meet the following criteria:-

- a) Individuals aged **18 years old** and above.
- b) New and existing individual account holders of BSN.
- c) To retain the SSP SE deposit placement for a tenure of three (3) **months**.

### 2.2. OPTION A

This option is for customers who made placement of **minimum RM5,000 to RM24,990** in the SSP SE **AND** placement of the equivalent amount in a Unit Trust investment.

### 2.3. OPTION B

This option is for customers who made placement of **minimum RM25,000** in the SSP SE **AND** placement of the equivalent amount in a Unit Trust investment.

## 3. ELIGIBLE PRODUCT

3.1. The eligibility of the Campaign is limited to the participating products as follows:-

- a) **Sijil Simpanan Premium Special Edition (SSP SE)** and
- b) **Participating Unit Trust Funds (As per Appendix 2)**

3.2. The Campaign is subject to the Terms & Conditions governed by Unit Trust Investments as stipulated in the relevant Prospectus and/or Information Memorandum, Product Highlight Sheet(s) of the participating Unit Trust fund(s) as well as the SSP SE Terms and Conditions.

## 4. TERM AND CONDITIONS OF THE CAMPAIGN

### 4.1. Sijil Simpanan Premium Special Edition (SSP SE) with Special Profit Rate

Customer will entitle to the **selected Special Profit Rate** as stated in **Table 1** above and in the Clause 5 (Promotion Package) below, subject to the following conditions:-

- a) The SSP SE placement must be in the form of fresh fund or fund from the redemption of SSP.
- b) The minimum deposit amount in the SSP SE is made in one (1) single transaction as per Table 1 and to retain for a period of THREE (3) months.
- c) Participation of more than one placement are allowed and each placement subject to the minimum deposit amount allowed herein.
- d) Each new deposit placement of SSP SE must be made in a single transaction (one certificate).
- e) Transaction can be made via Transfer from BSN Account only.
- f) The SSP SE placement under this Campaign is allowed for full redemption only.

- g) Pre-matured redemption (within the savings retention period) is allowed and shall be subjected to the existing terms and conditions of SSP SE redemption.
- h) Any premature redemption of the SSP SE is a breach to the conditions of the Campaign. As such, the Customer shall not be entitled to receive the Special Profit Rate offered.
- i) If Customers make early redemption or demand for selling price (deposit amount plus profit) before its maturity date, Customers hereby acknowledge and agree to grant rebate (ibra') by release all or part of profit comprise in the agreed selling price and subsequently agree to the following shall apply:-
  - i. Redemption made within the period less than one (1) month from the savings date, Customers are not entitled to receive any profit.
  - ii. Redemption made after the period of one (1) month or more from the savings date, Customers only entitle to receive profit based on BSN SSP's indicative profit rate.
- j) The calculation of profit is based on the daily saving balance.
- k) The Special Profit rate for this SSP SE will be automatically converted to a normal SSP Profit Rate based on Mudharabah contract in the event the initial savings is not redeemed after the SSP SE Tenure (3 months).
- l) Placement of the SSP SE deposit must be made on the same day the Booking of Investment in the selected Unit Fund is made by providing proof of investment (Transfer Slip from Savings Account to Wealth Management Unit Trust Account).
- m) The total placement amount in SSP SE must be equivalent with the amount of investment in the selected Unit Trust Fund investment(s).
- n) The Unit Trust investment account holder must also be the account holder for the SSP SE account.
- o) This terms and conditions campaign shall be read together with existing SSP SE terms and conditions and terms and conditions governing Unit Trust Investments.

#### 4.2. Unit Trust Investment

The selected Unit Trust funds are subject to the relevant fees and charges as stipulated in the respective Prospectus and/or information Memorandum, Product Highlight Sheet(s) of the selected Unit Trust Fund(s).

##### **A. For first time investor:**

- i. In the event that the customer opts to exercise their cooling off right during the Cooling-off Period as mentioned in sub-clause iii below, the Customer is not entitled to receive the special profit rate on SSP SE.
- ii. "Cooling-off Period" in this context is applicable to first time investors in Unit Trust funds with BSN and subject to the fund selection.

- iii. As per FIMM Guidelines on Unit Trust Funds, first time investors have the right to request for a cancellation of their investment within six (6) business days or any other period as mentioned therein from the day of purchase.
- iv. Should the Customer exercise their cooling-off right, the Unit Trust investment amount and associated fees and charges shall be refunded in full to the Customer. Hence, Customer is not entitled for the Special Profit Rate offered to the SSP SE and thereafter required to redeem the SSP SE Special Profit Rate placement on the same day.

**B. For existing investors:**

- i. In the event that Customer redeems their Unit Trust Funds, all associated fees and charges on Unit Trust investment will not be refunded. However, the Customer still entitle for the Special Profit Rate subject to the retention of SSP SE deposit for the entire saving tenure.
- ii. The SSP SE placement is guaranteed by the Government of Malaysia, while the Unit Trust investment are not protected by PIDM and the price fluctuates according to the market prices.

**5. PROMOTION PACKAGE**

- 5.1. Customer will enjoy a Special Profit Rate on SSP SE placement amount only, subject to the fulfillment of the condition of the Campaign as stipulated in **Clause 4** above. Please refer to the illustration in **Appendix 1** for further details of the profit calculation.
- 5.2. Special Profit Rate will be calculated and credited into Customer savings account upon maturity of the SSP SE.
- 5.3. Customers who opted for Package B and eligible for the Free BSN Takaful Sakinah Plan 55 has to pay in advance before the refund is made on T+7 business days into the customers' BSN Giro Account.

**6. GENERAL TERMS AND CONDITIONS**

- 6.1. By participating in the Campaign, Customer agree(s):-
  - a) to be bound by the Terms and Conditions herein and any other relevant terms and conditions that the Bank may impose from time to time including any amendment thereto; and
  - b) to access to [www.bsn.com.my](http://www.bsn.com.my) ("BSN's Website") on regular basis to ensure that the Customers are updated with any changes or variation made to the Terms and Conditions; and
- 6.2. The Terms and Conditions contained herein and/or any decisions made by the Bank in relation to this Campaign shall be final and binding. No disputes will be entertained.
- 6.3. The Bank reserves the right to amend, vary, delete or add to any of the Terms and Conditions, in whole or in part at any time including suspend, withdraw or terminate the Campaign by giving twenty one (21) calendar days' notice prior to the effective date of any new and/or revised Terms and Conditions. Such amendment, variation, deletion or addition to the Terms and Conditions herein shall be binding on the Customer and be deemed to be brought to the Customer's attention and knowledge by posting at BSN's Website and/or BSN official social media page, by post, by notification in the mass media, by posting the notice in BSN's branches or by electronic transmission or any other method of communication that BSN think appropriate.

- 6.4. The Bank will not be liable for any damages and losses which may be suffered by Customer as a result of any breach of the Terms and Conditions by the Customer.
- 6.5. In the event of any discrepancies and/or inconsistencies of Terms and Conditions between the English and Bahasa Malaysia version or any doubt in relation to any clauses, the English version shall prevail.
- 6.6. Unless expressly stated otherwise, in the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, then these Terms and Conditions shall prevail. Any matter with regards to the Campaign which is not covered in these Terms and Conditions will be determined by the Bank at its discretion.
- 6.7. In no events will the Bank be responsible and/or liable for any loss or damages (including without limitation to loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, negligence or otherwise, in connection with the Campaign.
- 6.8. The Bank shall not be responsible and/or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by the Customers resulting, directly or indirectly, from participation in the Campaign or otherwise. Furthermore, the Bank shall not be liable for any default of its obligation under the Campaign due to any *force majeure* event which includes but not limited to act of God, pandemic and/or epidemic, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- 6.9. By participating in this Campaign, the Customers consent to the Bank the right to publish or display the name, picture or any other information of the Customers for current and future advertising and promotional purposes in any manner that the Bank and/or its authorized service providers deems appropriate.
- 6.10. These Terms and Conditions shall be subject to and construed in accordance by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

## **7. PERSONAL DATA**

- 7.1. By participating in this Campaign, Customers hereby voluntarily gives express consent to the Bank and / or its affiliates, to use the Personal Data and Customers Details as provided to the Bank for the purposes of this Campaign only.
- 7.2. Customers have the right at any time to :
  - a) Withdraw their consent for the use of Personal Data;
  - b) Request for any correction/update of Personal Data; and
  - c) Raise any questions regarding the use of Personal data by contacting the Bank.

**End of Campaign Terms & Conditions**



---

**Customer Declaration**

I understand and declare that I have read and understood the Terms and Conditions of this Campaign and agree with the Terms and Conditions spelled out in this document, and I am completely bound by the Terms and Conditions specified herein.

**Authorized Signatory,**

---

Signature of Eligible Customer

Name :

NRIC No. :

Giro / Giro-i Account No.:

Date :

---

**FOR BANK USE ONLY**

Customer Signature  
authentication by  
Bank Representative:

---

Signature of Bank Representative

Name :

Staff ID :

Designation :

Branch Code :

**Appendix 1 / Lampiran 1**

Please note that all calculations below are for illustration purposes only. Total SSP SE Special Profit Rate quoted below may differ based on the number of days in a month.

| Campaign Product           | Offer Period<br>1 May 2022 to 31 December 2022 |               |                             | Payment                         |
|----------------------------|--|---------------|-----------------------------|---------------------------------|
|                            | OPTION   | SSP SE Tenure | Special Profit Rate Offered |                                 |
| SSP SE Special Profit Rate | A  | 3 months      | 6% p.a.                     | On the maturity date of SSP SE. |
|                            | B  |               | 8% p.a.                     |                                 |

**Illustration 1 (for Option A)**

**SSP SE 3 Months Tenure**

Scenario based on 1:1 placement

TOTAL AMOUNT : RM20,000 (50% **SSP SE RM10,000** and 50% UT RM10,000)

Number of Days : 92 days (3 Months)

|        |   |  |
|--------|---|--|
| Profit | = | $\frac{\text{SSP SE Amount} \times \text{Special Profit Rate} \times 3 \text{ Months (no. of placement days)}}{\text{(Number of days in a year)}}$ |
|        | = | $\text{RM151.23} \quad \frac{\text{RM10,000} \times 6\% \times 92}{365}$   |

**Illustration 2 (for Option B)**

**SSP SE 3 Months Tenure**

Scenario based on 1:1 placement

TOTAL AMOUNT : RM100,000 (50% **SSP SE RM50,000** and 50% UT RM50,000)

Number of Days : 92 days (3 Months)

|        |   |  |
|--------|---|--|
| Profit | = | $\frac{\text{SSP SE Amount} \times \text{Special Profit Rate} \times 3 \text{ Months (no. of placement days)}}{\text{(Number of days in a year)}}$ |
|        | = | $\text{RM1,008.22} \quad \frac{\text{RM50,000} \times 8\% \times 92}{365}$   |

**Illustration 3**

**SSP SE 3 Months Tenure**

Scenario based on noncompliance to the 1:1 placement

TOTAL AMOUNT : RM105,000 (**SSP SE RM55,000** and UT RM50,000)

**Not eligible to the SSP SE Special Profit Rate**

|                  |  |
|------------------|--|
| Customer initial |  |
|------------------|--|

**LIST OF PARTICIPATING FUNDS**

| NO. | FUND HOUSE                   | FUND NAME                   |
|-----|------------------------------|-----------------------------|
| 1   | PMB INVESTMENT BERHAD        | PMB SHARIAH PREMIER FUNDS   |
| 2   | AMANAH SAHAM NASIONAL BERHAD | AMANAH SAHAM NASIONAL (ASN) |
| 3   |                              | ASN EQUITY 2                |
| 4   |                              | ASN EQUITY 3                |
| 6   |                              | ASN EQUITY 5                |

**Note:**

The above Unit Trust Funds are subject to the relevant fees and charges as set out in the respective Prospectus and/or Memorandum Information, Product Highlight Sheet which can be found on the BSN Corporate Website