



Be U by Bank Islam

Menara Bank Islam
22, Jalan Perak,
50450 Kuala Lumpur

☎ 03 2779 0088

@ beu.communitysupport@bankislam.com.my



CAMPAIGN TERMS & CONDITIONS /
TERMA & SYARAT KEMPEN

**BE U MER-DUIT-KA! CASHBACK CAMPAIGN /
KEMPEN BE U MER-DUIT-KA CASHBACK**

CAMPAIGN PERIOD: 26 AUGUST 2025 – 31 OCTOBER 2025 /

TEMPOH KEMPEN: 26 OGOS 2025 – 31 OKTOBER 2025

IMPORTANT NOTICE:		NOTIS PENTING:	
CUSTOMER IS ADVISED TO READ AND UNDERSTAND THE TERMS & CONDITIONS BEFORE AGREEING TO SUBSCRIBE FOR ANY PRODUCT OR SERVICE AND/OR PARTICIPATING IN ANY OF BANK ISLAM'S CAMPAIGNS AND PROMOTIONS.		PELANGGAN ADALAH DINASIHATI UNTUK MEMBACA DAN MEMAHAMI TERMA & SYARAT SEBELUM BERSETUJU UNTUK MELANGGAN MANA-MANA PRODUK ATAU PERKHIDMATAN DAN/ATAU MENGAMBIL BAHAGIAN DI DALAM MANA-MANA KEMPEN DAN PROMOSI BANK ISLAM.	
A	GENERAL TERMS & CONDITIONS	A	TERMA & SYARAT AM
1.0	OVERVIEW	1.0	GAMBARAN KESELURUHAN
1.1	a) The Terms & Conditions herein shall apply to Be U Mer-Duit-Ka! Cashback Campaign issued by Bank Islam Malaysia Berhad (" Bank Islam "). b) This Campaign relates to the Be U Al-Awfar Investment Account (" Be U Al-Awfar "). Be U Al-Awfar is an investment product and is not protected by PIDM.	1.1	a) Terma & Syarat ini terpakai ke atas Kempen Be U Mer-Duit-Ka! Cashback dikeluarkan oleh Bank Islam Malaysia Berhad (" Bank Islam "). b) Kempen ini berkaitan dengan Akaun Pelaburan Be U Al-Awfar (" Be U Al-Awfar "). Be U Al-Awfar ialah produk pelaburan dan tidak dilindungi oleh PIDM.
2.0	CAMPAIGN PERIOD	2.0	TEMPOH KEMPEN
2.1	Bank Islam is organising Be U Mer-Duit-Ka! Cashback Campaign (" Campaign "). This Campaign will commence from 26 August 2025 to 31 October 2025 (" Campaign Period ").	2.1	Bank Islam sedang menganjurkan Kempen Be U Mer-Duit-Ka! Cashback (" Kempen "). Kempen ini bermula dari 26 Ogos 2025 hingga 31 Oktober 2025 (" Tempoh Kempen ").
3.0	ELIGIBILITY CRITERIA	3.0	KRITERIA KELAYAKAN
3.1	This Campaign is open to the following eligible customers (" Participant(s) "): a) Citizens of Malaysia; b) Individuals who have attained the age of 18 years old; c) Be U by Bank Islam application (" Be U ") user; and d) Existing or new Be U Al-Awfar account holders	3.1	Kempen ini terbuka kepada pelanggan yang layak seperti berikut (" Peserta "): a) Warganegara Malaysia; b) Individu yang telah mencapai umur 18 tahun; c) Pengguna aplikasi Be U by Bank Islam (" Be U "); dan d) Pemegang akaun Be U Al-Awfar sedia ada atau baharu
4.0	CAMPAIGN MECHANISM	4.0	MEKANISMA KEMPEN
4.1	To participate in this Campaign, the Participant must adhere to the following conditions:	4.1	Bagi menyertai Kempen ini, Peserta hendaklah memenuhi syarat-syarat berikut:



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	a) Have an existing or open a new Be U Al-Awfar account within the Campaign Period; b) Invest a minimum of RM1,500 into Be U Al-Awfar at any time within Campaign Period, either in one go or through a series of smaller investment that add up to the total from fresh funds as defined in the Campaign Rules, clause 6.1; c) Maintain a minimum balance of RM1,500 in the Be U Al-Awfar account after the Campaign Period until 30 November 2025 to be eligible for the first cashback of RM34; d) Continue to maintain the minimum balance of RM1,500 in the Be U Al-Awfar account for an additional one (1) month period from 1 December 2025 until 31 December 2025 to be eligible for the second cashback of RM34; e) Comply with all Campaign Rules and general terms and conditions as stipulated herein.		a) Mempunyai akaun Be U Al-Awfar sedia ada atau membuka akaun Be U Al-Awfar baharu dalam Tempoh Kempen; b) Melabur sekurang-kurangnya RM1,500 ke dalam Be U Al-Awfar pada bila-bila dalam Tempoh Kempen, sama ada sekali gus atau melalui beberapa pelaburan kecil yang mencapai jumlah tersebut daripada dana segar seperti yang ditetapkan dalam Peraturan Kempen, klausa 6.1; c) Mengekalkan baki minimum RM1,500 dalam akaun Be U Al-Awfar selepas Tempoh Kempen sehingga 30 November 2025 untuk layak menerima pulangan tunai pertama sebanyak RM34; d) Terus mengekalkan baki minimum RM1,500 dalam akaun Be U Al-Awfar untuk tempoh tambahan satu (1) bulan dari 1 Disember 2025 sehingga 31 Disember 2025 untuk layak menerima pulangan tunai kedua sebanyak RM34; e) Mematuhi semua Peraturan Kempen dan terma serta syarat am seperti yang ditetapkan di sini.
5.0	CASHBACK FULFILMENT	5.0	PEMENUHAN GANJARAN TUNAI
5.1	a) Participants who fulfill the conditions specified in Clause 4.1 shall be eligible to receive a total reward capped at RM68 ("Cashback") structured as follows: (i) RM34 for maintaining a minimum balance of RM1,500 at any time within campaign period until 30 November 2025; and (ii) An additional RM34 for maintaining a minimum balance of RM1,500 continuously for the extended period until 31 December 2025. b) Such Cashback shall be credited to the Participant's Be U Al-Awfar account within fourteen (14) working days from the date of eligibility fulfillment for each respective holding period. c) The Cashback is awarded on a first-come, first-served basis, limited to the first 2,100 eligible participants who successfully complete the Campaign requirements.	5.1	a) Peserta yang memenuhi syarat-syarat yang dinyatakan dalam Klausa 4.1 layak menerima jumlah ganjaran keseluruhan yang dihadkan pada RM68 ("Pulangan Tunai") yang distrukturkan seperti berikut: (i) RM34 untuk mengekalkan baki minimum RM1,500 pada bila-bila masa dalam tempoh kempen sehingga 30 November 2025; dan (ii) Tambahan RM34 untuk mengekalkan baki minimum RM1,500 secara berterusan bagi tempoh lanjutan sehingga 31 Disember 2025. b) Pulangan Tunai tersebut akan dikreditkan ke dalam akaun Be U Al-Awfar Peserta dalam tempoh empat belas (14) hari bekerja dari tarikh pemenuhan kelayakan bagi setiap tempoh pegangan masing-masing. c) Pulangan Tunai diberikan atas dasar siapa cepat dia dapat, terhad kepada 2,100 peserta layak pertama yang berjaya melengkapkan keperluan Kempen.
6.0	CAMPAIGN RULES	6.0	PERATURAN KEMPEN
6.1	a) The minimum investment of RM1,500 must originate from fresh funds only. "Fresh funds" are defined as monies transferred from external accounts outside of Be U's ecosystem, including but not limited to: (i) Transfers from Bank Islam, including BIMB Mobile and BIMB Web services (ii) Cash deposits made at branches or ATMs	6.1	a) Pelaburan minimum RM1,500 mestilah berasal dari dana segar sahaja. "Dana segar" ditakrifkan sebagai wang yang dipindahkan dari akaun luar di luar ekosistem Be U termasuk tetapi tidak terhad kepada: (i) Pemindahan dari Bank Islam, termasuk perkhidmatan BIMB Mobile dan BIMB Web (ii) Deposit tunai yang dibuat di cawangan atau ATM



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b) Internal transfers within Be U including from Be U QSA and Nest do not qualify as fresh funds. c) Participants must maintain the minimum balance according to the following two (2) distinct holding periods to qualify for the respective cashback rewards: (i) First Holding Period: Participants must maintain the minimum balance of RM1,500 at any time within campaign period until 30 November 2025. (ii) Second Holding Period: Participants must maintain the minimum balance of RM1,500 continuously from 1 December 2025 until 31 December 2025. d) Any withdrawal that causes the account balance to fall below RM1,500 during the respective holding periods will disqualify the Participant from receiving the corresponding cashback. e) Bank Islam has the right to disqualify any entry for the Campaign upon the occurrence of any of the following events: (i) The Participant fails to comply with any of these Terms & Conditions. (ii) The Participant does not accept any alteration and amendment to this Terms & Conditions; (iii) The Participant's Be U Al-Awfar account has been instructed by authorities or any law enforcement agencies to be restricted, suspended, or frozen; (iv) Any other events as communicated by Be U from time to time via e-mail, push notification, social media or Be U by Bank Islam official website www.getbeu.com. f) This Campaign shall proceed on a first come, first serve basis and is valid only for the first 2,100 Participants subject to the Campaign's allocated budget determined by Bank Islam. Bank Islam reserves the right to limit and extend the number of Participants entitled to participate. g) This Campaign is valid only within the Campaign Period or until it reaches the limit of 2,100 Participants, whichever occurs first. In such instances, the Campaign will automatically cease, and no further Cashback will be disbursed. h) Any changes to the Campaign Rules contained herein shall be announced through the preferred mode of communication as mentioned in Clause 9.0.	b) Pemindahan dalaman antara Be U termasuk dari Be U QSA dan Nest tidak layak sebagai dana segar. c) Peserta mesti mengekalkan baki minimum mengikut dua (2) tempoh pegangan berasingan berikut untuk layak mendapat ganjaran pulangan tunai masing-masing: (i) Tempoh Pegangan Pertama: Peserta mesti mengekalkan baki minimum RM1,500 pada bila-bila masa dalam tempoh kempen sehingga 30 November 2025. (ii) Tempoh Pegangan Kedua: Peserta mesti mengekalkan baki minimum RM1,500 secara berterusan dari 1 Disember 2025 sehingga 31 Disember 2025. d) Sebarang pengeluaran yang menyebabkan baki akaun jatuh di bawah RM1,500 semasa tempoh pegangan masing-masing akan melucutkan kelayakan Peserta daripada menerima pulangan tunai yang berkaitan. e) Bank Islam berhak untuk melucutkan kelayakan mana-mana penyertaan untuk Kempen apabila berlakunya mana-mana peristiwa berikut: (i) Peserta gagal mematuhi mana-mana Terma dan Syarat ini. (ii) Peserta tidak menerima sebarang perubahan dan pindaan kepada Terma dan Syarat ini; (iii) Akaun Be U Al-Awfar Peserta telah diarahkan oleh pihak berkuasa atau mana-mana agensi penguatkuasaan undang-undang untuk dihadkan, digantung, atau dibekukan; (iv) Sebarang peristiwa lain sebagaimana yang dikomunikasikan oleh Be U dari semasa ke semasa melalui e-mel, pemberitahuan tolak, media sosial atau laman web rasmi Be U by Bank Islam www.getbeu.com. f) Kempen ini akan diteruskan atas dasar siapa cepat dia dapat dan sah hanya untuk 2,100 Peserta pertama sahaja tertakluk kepada peruntukan bajet kempen yang ditentukan oleh Bank Islam. Bank Islam berhak untuk menangguhkan dan melanjutkan bilangan Peserta yang berhak untuk menyertai. g) Kempen ini sah hanya dalam Tempoh Kempen atau sehingga mencapai had 2,100 Peserta, yang mana berlaku dahulu. Dalam keadaan sedemikian, Kempen akan berhenti secara automatik, dan tiada lagi Pulangan Tunai akan diagihkan. h) Sebarang perubahan kepada Peraturan Kempen yang terkandung di sini akan diumumkan melalui mod komunikasi pilihan sebagaimana yang dinyatakan dalam Klausula 9.0.
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7.0	GENERAL CONDITIONS	7.0	SYARAT AM
7.1	Bank Islam reserves the rights to amend, cancel, terminate, or suspend this Campaign by providing sufficient notice not less than twenty one (21) 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 Be U by Bank Islam official website www.getbeu.com . For the avoidance of doubt, cancellation, termination or suspension by the Bank Islam of this Campaign shall not entitle the Participants who participate in this Campaign to any claim or compensation against Bank Islam for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of cancellation, termination or suspension.	7.1	Bank Islam berhak untuk meminda, membatalkan, menamatkan atau menggantung Kempen ini dengan memberikan notis yang secukupnya dalam tempoh tidak kurang daripada dua puluh satu (21) hari sebelum tarikh pindaan, pembatalan, penamatan atau penggantungan tersebut. Kaedah pemberitahuan boleh dilakukan secara bertulis melalui media elektronik, atau dipaparkan di laman web rasmi Be U by Bank Islam www.getbeu.com . Untuk mengelakkan keraguan, sebarang pembatalan, penamatan atau penggantungan Kempen oleh pihak Bank Islam, tidak membolehkan pelanggan yang menyertai Kempen ini membuat sebarang tuntutan atau pampasan terhadap Bank Islam bagi sebarang kerugian atau kerosakan atau apa juga yang ditanggung atau dialami oleh pelanggan sama ada secara langsung dan tidak langsung akibat daripada pembatalan, penamatan atau penggantungan tersebut.
7.2	To participate in our Campaign, the Participant shall fulfill the Eligibility Criteria, Campaign Mechanism, and Campaign Rules as stated above. Unless stated otherwise by Bank Islam, the Participant is not required to sign up to participate in this Campaign.	7.2	Untuk mengambil bahagian di dalam Kempen ini, Peserta mesti memenuhi Kriteria Kelayakan, Mekanisma Kempen, dan Peraturan Kempen seperti yang tertakluk di atas. Melainkan dinyatakan sebaliknya oleh Bank Islam, Peserta tidak perlu melengkapkan apa-apa borang permohonan untuk mengambil bahagian di dalam Kempen ini.
7.3	By participating in this Campaign, the Participant: a) shall give consent for Bank Islam to disclose their personal data to Bank Islam's service provider to the extent necessary for the purpose of this Campaign in accordance with Personal Data Protection Act 2010 and Bank Islam's Privacy Notice; and b) shall agree to Bank Islam's decision on all matters relating to this Campaign, any reward shall be final, conclusive and binding on all customers and/or Participants, and no further correspondence and/or appeal to dispute Bank Islam's decision shall be entertained.	7.3	Dengan mengambil bahagian di dalam Kempen ini, Peserta: a) akan membenarkan pihak Bank Islam untuk mendedahkan maklumat peribadinya kepada penyedia perkhidmatan Bank setakat mana yang perlu untuk tujuan Kempen ini tertakluk kepada Akta Perlindungan Data Peribadi 2010 dan Notis Privasi Bank Islam; dan b) akan bersetuju dengan keputusan pihak Bank Islam terhadap semua perkara berkaitan dengan Kempen ini, apa-apa ganjaran adalah muktamad, konklusif, dan mengikat ke atas semua pelanggan dan/atau Peserta, dan tiada surat menyurat selanjutnya dan/atau rayuan untuk mempertikaikan keputusan Bank Islam akan dilayan.
7.4	Save and except where it is directly attributable to Bank Islam's officers', employees' and agents' ("Authorized Representatives") gross negligence, willful default and/or fraud, Bank Islam and the Authorized Representatives shall not be liable for the following: a) any misinterpretation on facts, and/or inflicted injuries and/or loss of lives and/or valuables resulting from the reward won through this Campaign; b) any loss and damage or for any personal injury and/or whatsoever suffered or sustained by the Participant in connection with this Campaign whether their participation in this Campaign or the receipt or use of any of the reward, except for any liability which cannot be excluded by law; and	7.4	Melainkan ianya secara langsung berpunca daripada kecuaiian, keingkaran yang disengajakan dan/atau penipuan Bank Islam, pegawai-pegawai, pekerja-pekerja dan ejen-ejen yang terlibat ("Wakil Sah"), Bank Islam dan Wakil Sah yang terlibat tidak akan bertanggungjawab seperti berikut: a) sebarang kesilapan dalam pentaksiran fakta, dan/atau sebarang kecederaan dan/ atau kehilangan ke atas nyawa dan/atau kerugian harta benda berikutan ganjaran yang dimenangi menerusi Kempen ini; b) sebarang kerugian dan kerosakan atau sebarang kecederaan peribadi dan/atau apa-apa jua yang dialami atau ditanggung oleh Peserta berkaitan dengan Kempen ini sama ada penyertaan mereka dalam Kempen ini atau penerimaan atau penggunaan mana-



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	c) any matters beyond Bank Islam's control with regards to this Campaign or anything related thereto.		mana ganjaran, kecuali bagi apa-apa liabiliti yang tidak boleh dikecualikan oleh undang-undang; dan c) segala urusan di luar bidang dan kawalan Bank Islam dalam pentadbiran dan pemprosesan Kempen ini,												
7.5	The Campaign Terms & Conditions herein contained are in addition to and without prejudice to the Terms & Conditions for the product, Be U Al-Awfar Investment Account ("Product Terms & Conditions"). In the event of any inconsistency between the Campaign Terms & Conditions and the Product Terms & Conditions, then this Campaign Terms & Conditions shall prevail with regards to this Campaign.	7.5	Terma & Syarat Kempen di dalam ini adalah tambahan dan tanpa prejudis kepada Terma & Syarat bagi produk, Akaun Pelaburan Be U Al-Awfar ("Terma & Syarat Produk"). Sekiranya terdapat apa-apa perkara yang tidak konsisten antara Terma & Syarat Kempen dan Terma & Syarat Produk, maka Terma & Syarat Kempen akan diguna pakai untuk hal yang berkaitan dengan Kempen ini.												
7.6	The Participant is advised to access Be U by Bank Islam official website www.getbeu.com from time to time to view the Terms & Conditions and to ensure to be kept up-to-date on any change or variation to the terms and conditions thereof.	7.6	Peserta dinasihatkan untuk melayari laman web rasmi Be U by Bank Islam www.getbeu.com dari semasa ke semasa untuk melihat Terma & Syarat dan memastikan mereka sentiasa dimaklumkan tentang sebarang perubahan atau variasi kepada terma dan syarat tersebut.												
7.7	The Terms & Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Participants agree to submit to the jurisdiction of the Courts of Malaysia. If the Participant wish to make any queries, lodge a report or complaint on the products or services of Be U, the Participant may contact Bank Islam through the following channel: Be U Community Support Telephone: 03 2779 0088 Email: beu.communitysupport@bankislam.com.my	7.7	Semua Terma & Syarat di dalam ini adalah tertakluk dan akan ditafsirkan mengikut undang-undang Malaysia dan Peserta bersetuju untuk terikat dengan bidang kuasa Mahkamah-Mahkamah Malaysia. Jika Peserta mempunyai sebarang pertanyaan atau ingin membuat aduan terhadap produk atau perkhidmatan yang disediakan oleh Be U, Peserta boleh menghubungi Bank Islam melalui saluran berikut: Be U Community Support Telefon: 03 2779 0088 Emel: beu.communitysupport@bankislam.com.my												
8.0	APPENDIX	8.0	LAMPIRAN												
8.1	Example of Participant's eligibility are as per illustration below: <table><tr><th>PARTICIPANT TRANSACTION / ACTIVITY EXAMPLE</th><th>ELIGIBILITY STATUS</th></tr><tr><td colspan="2">Campaign Period: 26 August 2025 – 31 October 2025</td></tr><tr><td> 15/9/2025 Ahmad is a new customer who opens a Be U Al-Awfar account during the campaign period. Ahmad transfers RM2,000 from his savings account on BIMB mobile (fresh funds) into his newly opened Be U Al- </td><td> Eligible – Ahmad has complied with all Campaign Mechanics. - First cashback period: 1/11/2025 – 30/11/2025 ✓ - Second cashback period: 1/12/2025 – 31/12/2025 ✓ Total Cashback: RM68 </td></tr></table>	PARTICIPANT TRANSACTION / ACTIVITY EXAMPLE	ELIGIBILITY STATUS	Campaign Period: 26 August 2025 – 31 October 2025		15/9/2025 Ahmad is a new customer who opens a Be U Al-Awfar account during the campaign period. Ahmad transfers RM2,000 from his savings account on BIMB mobile (fresh funds) into his newly opened Be U Al-	Eligible – Ahmad has complied with all Campaign Mechanics. - First cashback period: 1/11/2025 – 30/11/2025 ✓ - Second cashback period: 1/12/2025 – 31/12/2025 ✓ Total Cashback: RM68	8.1	Contoh kelayakan Peserta adalah seperti ilustrasi- ilustrasi di bawah: <table><tr><th>CONTOH TRANSAKSI / AKTIVITI PELANGGAN</th><th>STATUS KELAYAKAN</th></tr><tr><td colspan="2">Tempoh Kempen: 26 Ogos 2025 – 31 Oktober 2025</td></tr><tr><td> 15/9/2025 Ahmad adalah pelanggan baharu yang membuka akaun Be U Al-Awfar semasa tempoh kempen. Ahmad memindahkan RM2,000 dari akaun simpanan BIMB mobile (dana segar) ke dalam akaun Be U Al-Awfar yang </td><td> Layak – Ahmad telah mematuhi semua Mekanisme Kempen. - Tempoh pulangan tunai pertama: 1/11/2025 – 30/11/2025 ✓ - Tempoh pulangan tunai kedua: 1/12/2025 – 31/12/2025 ✓ </td></tr></table>	CONTOH TRANSAKSI / AKTIVITI PELANGGAN	STATUS KELAYAKAN	Tempoh Kempen: 26 Ogos 2025 – 31 Oktober 2025		15/9/2025 Ahmad adalah pelanggan baharu yang membuka akaun Be U Al-Awfar semasa tempoh kempen. Ahmad memindahkan RM2,000 dari akaun simpanan BIMB mobile (dana segar) ke dalam akaun Be U Al-Awfar yang	Layak – Ahmad telah mematuhi semua Mekanisme Kempen. - Tempoh pulangan tunai pertama: 1/11/2025 – 30/11/2025 ✓ - Tempoh pulangan tunai kedua: 1/12/2025 – 31/12/2025 ✓
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Awfar account via online banking. Ahmad maintains the minimum balance of RM1,500 until 30 November 2025, then continues to maintain the same minimum balance until 31 December 2025.		baru dibuka melalui perbankan dalam talian. Ahmad mengekalkan baki minimum RM1,500 sehingga 30 November 2025, kemudian terus mengekalkan baki minimum yang sama sehingga 31 Disember 2025.	Jumlah Pulangan Tunai: RM68
10/9/2025 Siti is an existing Be U Al-Awfar account holder with RM500 existing balance. Siti deposits RM1,500 cash at Bank Islam branch (fresh funds), bringing her total balance to RM2,000. Siti maintains the minimum balance of RM1,500 until 30 November 2025. However, on 15 December 2025, she withdraws RM800, causing her balance to drop to RM1,200.	Eligible – Siti completed the first holding period but failed the second holding period. - First cashback period: 1/11/2025 – 30/11/2025 ✓ - Second cashback period: 1/12/2025 – 31/12/2025 X (Balance dropped below RM1,500) Total Cashback: RM34	10/9/2025 Siti adalah pemegang akaun Be U Al-Awfar sedia ada dengan baki sedia ada RM500. Siti menandatangani wang tunai RM1,500 di cawangan Bank Islam (dana segar), menjadikan jumlah bakinya RM2,000. Siti mengekalkan baki minimum RM1,500 sehingga 30 November 2025. Walau bagaimanapun, pada 15 Disember 2025, beliau mengeluarkan RM800, menyebabkan bakinya jatuh kepada RM1,200.	Layak – Siti berjaya melengkapkan tempoh pegangan pertama tetapi gagal dalam tempoh pegangan kedua. - Tempoh pulangan tunai pertama: 1/11/2025 – 30/11/2025 ✓ - Tempoh pulangan tunai kedua: 1/12/2025 – 31/12/2025 X (Baki jatuh di bawah RM1,500) Jumlah Pulangan Tunai: RM34
20/9/2025 Kumar is an existing customer with a Be U Al-Awfar account and also holds a Be U QSA account. Kumar transfers RM1,500 from his Be U QSA account to his Be U Al-Awfar account. Kumar maintains the minimum balance of RM1,500 in his Be U Al-Awfar until 31 December 2025.	Not Eligible – Kumar's investment does not qualify as fresh funds since it originated from within Be U by Bank Islam's ecosystem. Total Cashback: RM0	20/9/2025 Kumar adalah pelanggan sedia ada dengan akaun Be U Al-Awfar dan juga memegang akaun Be U QSA. Kumar memindahkan RM1,500 dari akaun Be U QSA kepada akaun Be U Al-Awfar. Kumar mengekalkan baki minimum RM1,500 dalam Be U Al-Awfar sehingga 31 Disember 2025.	Tidak Layak – Pelaburan Kumar tidak layak sebagai dana segar kerana ia berasal dari dalam ekosistem Be U by Bank Islam. Jumlah Pulangan Tunai: RM0



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5/9/2025 Fatimah is a new customer who opens a Be U Al-Awfar account. Fatimah transfers RM200 from her Blue Bank account (fresh funds) into her Be U Al-Awfar account. 28/10/2025 Fatimah transfers another RM1,300 from her Blue Bank account (fresh funds) after salary day into her Be U Al-Awfar account. Fatimah maintains this balance until 31 December 2025.	Eligible – Fatimah has complied with all Campaign Mechanics. - First cashback period: 1/11/2025 – 30/11/2025 ✓ - Second cashback period: 1/11/2025 – 30/11/2025 ✓ Total Cashback: RM68	25/9/2025 Fatimah adalah pelanggan baharu yang membuka akaun Be U Al-Awfar. Fatimah memindahkan RM200 dari akaun Bank Biru (dana segar) ke dalam akaun Be U Al-Awfar. 28/10/2025 Fatimah memindahkan RM1,300 dari akaun Bank Biru (dana segar) selepas hke dalam akaun Be U Al-Awfar. Fatimah mengekalkan baki ini sehingga 30 December 2025.	Layak – Fatimah telah mematuhi semua Mekanisme Kempen. - Tempoh pulangan tunai pertama: 1/11/2025 – 30/11/2025 ✓ - Tempoh pulangan tunai kedua: 1/11/2025 – 30/11/2025 ✓ Jumlah Pulangan Tunai: RM68
15/11/2025 Ali opens a new Be U Al-Awfar account after the campaign period has ended. Ali deposits RM2,000 from his external bank account and maintains the balance.	Not Eligible – Ali opened his account after the campaign period, therefore not eligible to participate. Total Cashback: RM0	15/11/2025 Ali membuka akaun Be U Al-Awfar baharu selepas tempoh kempen tamat. Ali menandatangani RM2,000 dari akaun bank luarnya dan mengekalkan baki tersebut.	Tidak Layak – Ali membuka akaunnya selepas tempoh kempen, oleh itu tidak layak untuk sertai kempen. Jumlah Pulangan Tunai: RM0
31/8/2025 Mariam opens a Be U Al-Awfar account and deposits RM1,500 from her Red Bank account (fresh funds). 15/11/2025 Mariam withdraws RM200 for an emergency, reducing her balance to RM1,300. She redeposits RM500 on 20 November 2025, bringing her balance back to RM1,800. Mariam maintains RM1,800 until 31 December 2025.	Not Eligible – Maria's balance dropped below RM1,500 during the first holding period, disqualifying her from the entire campaign. Total Cashback: RM0	31/8/2025 Mariam membuka akaun Be U Al-Awfar dan menandatangani RM1,500 dari akaun Bank Merahnya (dana segar). 15/11/2025 Mariam mengeluarkan RM200 untuk kecemasan, mengurangkan bakinya kepada RM1,300. Beliau menandatangani semula RM500 pada 20 November 2025, membawa bakinya kembali kepada RM1,800. Mariam mengekalkan RM1,800 sehingga 31 Disember 2025.	Tidak Layak – Baki Mariam jatuh di bawah RM1,500 semasa tempoh pegangan pertama, menyebabkan beliau hilang kelayakan untuk keseluruhan kempen. Jumlah Pulangan Tunai: RM0



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9.0	SECURITY REMINDER	9.0	PERINGATAN KESELAMATAN
	SAFETY ALERT: - All Customers are reminded that Bank Islam will never send clickable links in communications. - Do not click on any links purportedly related to the campaign or Be U. Customers shall only initiate actions directly within the Be U app. - Be U by Bank Islam shall only contact customers via the following methods: - Push notification via Be U app; or - Email from hello@getbeu.com or beu.communitysupport@bankislam.com.my; or - Phone call from 03-2779 0088 or 03-8687 8395; or - Announcement on Be U by Bank Islam official website www.getbeu.com; or - Announcement on Be U by Bank Islam official social media accounts @getbeu. DOWNLOAD CAUTION: - DO NOT DOWNLOAD BE U APP FROM ANY LINK PROVIDED OUTSIDE OF OFFICIAL APP STORES. - PARTICIPANTS ARE CAUTIONED AGAINST DOWNLOADING THE APP FROM ANY OTHER SOURCE.		AMARAN KESELAMATAN: - Semua pelanggan adalah diingatkan bahawa Bank Islam tidak akan menghantar pautan yang boleh diklik dalam komunikasi. - Jangan klik pada mana-mana pautan yang kononnya berkaitan dengan kempen ini atau Be U. Pelanggan hendaklah bertindak secara terus dalam aplikasi Be U. - Be U by Bank Islam hanya akan menghubungi pelanggan melalui: - Paparan notifikasi melalui aplikasi Be U; atau - Emel daripada hello@getbeu.com atau beu.communitysupport@bankislam.com.my; atau - Panggilan telefon daripada 03-2779 0088 atau 03-8687 8395; atau - Pengumuman di laman web rasmi Be U by Bank Islam www.getbeu.com; atau - Pengumuman di akaun media sosial rasmi Be U by Bank Islam @getbeu. AMARAN MUAT TURUN: - JANGAN MUAT TURUN APLIKASI BE U DARIPADA MANA-MANA PAUTAN YANG DISEDIAKAN DI LUAR GEDUNG APLIKASI RASMI. - PESERTA DIBERI AMARAN SUPAYA TIDAK MEMUAT TURUN APLIKASI DARIPADA MANA-MANA SUMBER LAIN.

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