



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

**GROW YOUR GLOW CAMPAIGN /
KEMPEN GROW YOUR GLOW**

CAMPAIGN PERIOD: 6 FEBRUARY 2026 – 30 JUNE 2026 /
TEMPOH KEMPEN: 6 FEBRUARI 2026 – 30 JUN 2026

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	<p>a) The Terms & Conditions herein shall apply to the Grow Your Glow Campaign issued by Bank Islam Malaysia Berhad ("Bank Islam") in collaboration with Novita Diamonds ("Novita").</p> <p>b) This Campaign is related to Be U Al-Awfar Nest, a feature available in the Be U app in connection with the product, Be U Al-Awfar Investment Account ("Be U Al-Awfar").</p> <p>c) Be U Al-Awfar is not protected by PIDM.</p>	1.1	<p>a) Terma & Syarat ini terpakai ke atas Kempen <i>Grow Your Glow</i> yang dikeluarkan oleh Bank Islam Malaysia Berhad ("Bank Islam") dengan kerjasama Novita Diamonds ("Novita").</p> <p>b) Kempen ini berkaitan Be U Al-Awfar Nest, ia adalah ciri yang terdapat di aplikasi Be U dan berkaitan dengan produk, Akaun Pelaburan Be U Al-Awfar ("Be U Al-Awfar").</p> <p>c) Be U Al-Awfar adalah tidak dilindungi oleh PIDM.</p>
2.0	CAMPAIGN PERIOD	2.0	TEMPOH KEMPEN
2.1	Bank Islam in collaboration with Novita is organising the <i>Grow Your Glow</i> with Novita Campaign ("Campaign"). This Campaign will commence from 6 February 2026 to 30 June 2026 ("Campaign Period").	2.1	Bank Islam dengan kerjasama Novita sedang menganjurkan Kempen <i>Grow Your Glow</i> Bersama Novita ("Kempen"). Kempen ini bermula dari 6 Februari 2026 hingga 30 Jun 2026 ("Tempoh Kempen").
3.0	ELIGIBILITY CRITERIA	3.0	KRITERIA KELAYAKAN
3.1	<p>This Campaign is open to the following eligible customers ("Participant(s)"): </p> <p>a) Citizens of Malaysia;</p> <p>b) Individuals who have attained the age of 18 years old;</p> <p>c) Be U by Bank Islam application ("Be U") user; and</p> <p>d) New or existing Be U Al-Awfar account holders.</p> <p>*For new Be U Al-Awfar account holders, the minimum opening amount is RM100. All account holders must maintain</p>	3.1	<p>Kempen ini terbuka kepada pelanggan yang layak seperti berikut ("Peserta"):</p> <p>a) Warganegara Malaysia;</p> <p>b) Individu yang telah mencapai umur 18 tahun;</p> <p>c) Pengguna aplikasi Be U by Bank Islam ("Be U"); and</p> <p>d) Pemegang akaun Be U Al-Awfar baharu atau sedia ada.</p> <p>*Bagi pemegang akaun Be U Al-Awfar baharu, jumlah minimum untuk membuka akaun adalah RM100. Semua pemegang</p>



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	a minimum balance of RM50 throughout the Campaign period.		akaun mesti mengekalkan baki minimum sebanyak RM50 sepanjang tempoh Kempen.																								
4.0	CAMPAIGN MECHANISM	4.0	MEKANISMA KEMPEN																								
4.1	<p>To participate in this Campaign, the Participant must adhere to the following conditions:</p> <p>a) Open a new Be U Al-Awfar Nest within the Investment Period;</p> <p>b) Select the "Wedding" category from Be U's predefined category list when creating the Nest;</p> <p>c) Include the word "Novita" (in any letter case) anywhere within the personalised name of their new Be U Al-Awfar Nest;</p> <p>d) Select one target amount from the table below at the point of the new Be U Al-Awfar Nest creation:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Target Amount</th> <th>Eligible Discount</th> </tr> </thead> <tbody> <tr> <td>RM3,000</td> <td>RM300 discount</td> </tr> <tr> <td>RM6,000</td> <td>RM600 discount</td> </tr> <tr> <td>RM12,000</td> <td>RM1,200 discount</td> </tr> </tbody> </table> <p>e) Accumulate the chosen target amount by the end of the Investment Period (31 May 2026);</p> <p>f) Maintain the achieved investment balance (end-of-day balance at 11:59pm) at or above the chosen target throughout the entire Holding Period (1 June 2026 to 30 June 2026); and</p> <p>g) The Nest account must remain active and not be closed during the Campaign Period.</p> <p>h) For the avoidance of doubt, Eligible Customer(s) will be entitled to ONE (1) Discount only.</p>	Target Amount	Eligible Discount	RM3,000	RM300 discount	RM6,000	RM600 discount	RM12,000	RM1,200 discount	4.1	<p>Bagi menyertai Kempen ini, Peserta hendaklah memenuhi syarat-syarat berikut:</p> <p>a) Buka akaun Be U Al-Awfar Nest yang baharu dalam Tempoh Pelaburan;</p> <p>b) Memilih kategori "Wedding" daripada senarai kategori yang telah ditetapkan dalam Be U semasa membuat Nest;</p> <p>c) Menyertakan perkataan "Novita" (dalam huruf besar, huruf kecil atau apa-apa kombinasi kedua-duanya) di mana-mana bahagian pada nama akaun Be U Al-Awfar Nest baharu tersebut ;</p> <p>d) Memilih satu jumlah sasaran daripada jadual berikut ketika membuka Be U Al-Awfar Nest yang baharu:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Jumlah Sasaran</th> <th>Diskaun Layak</th> </tr> </thead> <tbody> <tr> <td>RM3,000</td> <td>Diskaun RM300</td> </tr> <tr> <td>RM6,000</td> <td>Diskaun RM600</td> </tr> <tr> <td>RM12,000</td> <td>Diskaun RM1,200</td> </tr> </tbody> </table> <p>e) Mengumpul jumlah sasaran yang dipilih menjelang akhir Tempoh Pelaburan (31 Mei 2026);</p> <p>f) Mengekalkan baki pelaburan yang dicapai (baki akhir hari pada 11:59pm) pada atau melebihi matlamat yang dipilih sepanjang keseluruhan Tempoh Pegangan (1 Jun 2026 hingga 30 Jun 2026); dan</p> <p>g) Akaun Nest mesti kekal aktif dan tidak ditutup semasa Tempoh Kempen.</p> <p>h) Bagi mengelak sebarang keraguan, Pelanggan Layak hanya menerima SATU (1) Diskaun sahaja.</p>	Jumlah Sasaran	Diskaun Layak	RM3,000	Diskaun RM300	RM6,000	Diskaun RM600	RM12,000	Diskaun RM1,200								
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5.0	DISCOUNT VOUCHER ELIGIBILITY & FULFILMENT	5.0	KELAYAKAN & PEMENUHAN BAUCAR DISKAUN																								
5.1	<p>a) Participants who fulfill the conditions specified in Clause 4.1 shall be eligible to receive a discount voucher ("Discount Voucher") from Novita according to their achieved investment tier:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Minimum Target Achieved</th> <th>Discount Voucher Value</th> <th>Minimum Purchase Required (MPR)</th> </tr> </thead> <tbody> <tr> <td>RM3,000</td> <td>RM300</td> <td>RM3,000</td> </tr> <tr> <td>RM6,000</td> <td>RM600</td> <td>RM6,000</td> </tr> <tr> <td>RM12,000</td> <td>RM1,200</td> <td>RM12,000</td> </tr> </tbody> </table> <p>b) The Discount Voucher shall be communicated to eligible Participants within twenty (20) working days after the end of the Holding Period (i.e., by 28 July 2026) via:</p>	Minimum Target Achieved	Discount Voucher Value	Minimum Purchase Required (MPR)	RM3,000	RM300	RM3,000	RM6,000	RM600	RM6,000	RM12,000	RM1,200	RM12,000	5.1	<p>a) Peserta yang memenuhi syarat yang dinyatakan dalam Klausula 4.1 adalah layak menerima baucar diskaun ("Baucar Diskaun") daripada Novita mengikut peringkat pelaburan yang dicapai:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Sasaran Pelaburan Dicapai</th> <th>Nilai Baucar Diskaun</th> <th>Pembelian Minimum Diperlukan</th> </tr> </thead> <tbody> <tr> <td>RM3,000</td> <td>RM300</td> <td>RM3,000</td> </tr> <tr> <td>RM6,000</td> <td>RM600</td> <td>RM6,000</td> </tr> <tr> <td>RM12,000</td> <td>RM1,200</td> <td>RM12,000</td> </tr> </tbody> </table> <p>b) Baucar Diskaun akan dimaklumkan kepada Peserta yang layak dalam tempoh dua puluh (20) hari bekerja selepas tamat Tempoh Pegangan (iaitu, menjelang 28 Julai 2026) melalui:</p>	Sasaran Pelaburan Dicapai	Nilai Baucar Diskaun	Pembelian Minimum Diperlukan	RM3,000	RM300	RM3,000	RM6,000	RM600	RM6,000	RM12,000	RM1,200	RM12,000
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	<ul style="list-style-type: none"> i. Email registered with the Be U account; and/or ii. Push notification through the Be U app. <p>c) Each Discount Voucher is:</p> <ul style="list-style-type: none"> i. Unique and individually assigned - one Participant receives one voucher code that cannot be reused or transferred to other customers; ii. Valid for redemption within six (6) months from the date of issuance; iii. Applicable with a minimum purchase requirement for any products available at Novita's website (https://novitadiamonds.com.my/) and physical store in Malaysia in a single receipt. iv. Redeemable at Novita through: <ul style="list-style-type: none"> • Online purchases: Participant enters the voucher code at checkout on Novita's website • In-store purchases via appointment: Novita personnel will assist with voucher code input during the purchase process <p>d) Non-transferable, non-exchangeable for cash, and cannot be combined with other promotional offers unless specified by Novita.</p> <p>e) Participants are responsible for:</p> <ul style="list-style-type: none"> i. Ensuring their contact information (email and push notification settings) is accurate and up-to-date; ii. Safeguarding their voucher code and treating it as confidential; and iii. Using the voucher before its expiry date. 	<ul style="list-style-type: none"> i. E-mel yang didaftarkan dengan akaun Be U; dan/atau ii. Paparan notifikasi melalui aplikasi Be U. <p>c) Setiap Baucar Diskaun adalah:</p> <ul style="list-style-type: none"> i. Unik dan diberikan secara individu - satu Peserta menerima satu kod baucar yang tidak boleh digunakan semula atau dipindahkan kepada pelanggan lain; ii. Sah untuk ditebus dalam tempoh enam (6) bulan dari tarikh pengeluaran; iii. Terpakai dengan keperluan pembelian minimum untuk sebarang produk yang tersedia di laman web Novita (https://novitadiamonds.com.my/) dan kedai fizikal di Malaysia dalam satu resit. iv. Boleh ditebus di Novita melalui: <ul style="list-style-type: none"> • Pembelian dalam talian: Peserta memasukkan kod baucar semasa pembayaran di laman web Novita • Pembelian di kedai melalui temu janji: Kakitangan Novita akan membantu memasukkan kod baucar semasa proses pembelian <p>d) Tidak boleh dipindahkan, tidak boleh ditukar dengan wang tunai, dan tidak boleh digabungkan dengan tawaran promosi lain melainkan dinyatakan oleh Novita.</p> <p>e) Peserta bertanggungjawab untuk:</p> <ul style="list-style-type: none"> i. Memastikan maklumat hubungan mereka (e-mel dan tetapan paparan notifikasi) adalah tepat dan terkini; ii. Menjaga kod baucar mereka dan menganggapnya sebagai sulit; iii. Menggunakan baucar sebelum tarikh luputnya. 				
<p>6.0</p>	<p>COMPLIMENTARY GIFT</p>	<p>6.0</p> <p>HADIAH KOMPLIMENTARI</p>				
<p>6.1</p>	<p>a) In addition to the Discount Voucher, Novita will provide a complimentary gift ("Complimentary Gift") to Participants who make a qualifying purchase at Novita using their Discount Voucher, subject to the following terms:</p> <table border="1" data-bbox="228 1430 768 1644"> <thead> <tr> <th>Gift Specifications:</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> • Sterling Silver 925 Floating Pendant Necklace • 0.10ct Lab Grown Diamond • Colour: D/E • Clarity: SI+ • Retail value: RM440.00 </td> </tr> </tbody> </table> <p>b) Eligibility for the Complimentary Gift:</p> <ul style="list-style-type: none"> i. Participant must complete a purchase at Novita that meets or exceeds the Minimum Purchase Requirement (MPR) corresponding to their Discount Voucher tier; ii. Participant must provide full payment to Novita for the purchase; 	Gift Specifications:	<ul style="list-style-type: none"> • Sterling Silver 925 Floating Pendant Necklace • 0.10ct Lab Grown Diamond • Colour: D/E • Clarity: SI+ • Retail value: RM440.00 	<p>6.1</p> <p>a) Sebagai tambahan kepada Baucar Diskaun, Novita akan menyediakan hadiah komplementari ("Hadiah Komplementari") kepada Peserta yang membuat pembelian layak di Novita menggunakan Baucar Diskaun mereka, tertakluk kepada terma berikut:</p> <table border="1" data-bbox="959 1440 1498 1629"> <thead> <tr> <th>Spesifikasi Hadiah:</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> • Rantai Leher Locket Perak Sterling 925 • Berlian Buatan Makmal 0.10ct • Warna: D/E • Kejernihan: SI+ • Nilai runcit: RM440.00 </td> </tr> </tbody> </table> <p>b) Kelayakan untuk Hadiah Komplementari:</p> <ul style="list-style-type: none"> i. Peserta mesti menyelesaikan pembelian di Novita yang memenuhi atau melebihi Keperluan Pembelian Minimum yang berkaitan dengan peringkat Baucar Diskaun mereka; ii. Peserta mesti memberikan bayaran penuh kepada Novita bagi pembelian tersebut; 	Spesifikasi Hadiah:	<ul style="list-style-type: none"> • Rantai Leher Locket Perak Sterling 925 • Berlian Buatan Makmal 0.10ct • Warna: D/E • Kejernihan: SI+ • Nilai runcit: RM440.00
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	<p>iii. The Complimentary Gift is provided on a first-come, first-served basis;</p> <p>iv. Allocation of the Complimentary Gift is subject to availability and determined based on Novita's fulfillment process.</p> <p>c) Fulfillment and Delivery:</p> <ol style="list-style-type: none"> The Complimentary Gift will be sent separately from the main purchase item; Delivery timelines may vary and are subject to Novita's shipping policies, visit: https://novitadiamonds.com.my/free-shipping; Participants should contact Novita directly regarding delivery inquiries. <p>d) Terms Applicable to Complimentary Gift:</p> <ol style="list-style-type: none"> The Complimentary Gift is non-transferable and non-exchangeable for cash; The Complimentary Gift is provided directly by Novita. Any enquiries or issues relating to the quality or delivery of the Complimentary Gift are managed by Novita; Any disputes or inquiries regarding the Complimentary Gift should be directed to Novita. 		<p>iii. Hadiah Komplimentari diberikan berdasarkan prinsip siapa cepat dia dapat;</p> <p>iv. Peruntukan Hadiah Komplimentari adalah tertakluk kepada ketersediaan dan ditentukan berdasarkan proses pemenuhan Novita.</p> <p>c) Pemenuhan dan Penghantaran:</p> <ol style="list-style-type: none"> Hadiah Komplimentari akan dihantar secara berasingan daripada item pembelian utama; Garis masa penghantaran mungkin berbeza dan tertakluk kepada dasar penghantaran Novita, lawat: https://novitadiamonds.com.my/free-shipping; Peserta harus menghubungi Novita secara langsung mengenai pertanyaan penghantaran. <p>d) Terma yang Berkaitan dengan Hadiah Komplimentari:</p> <ol style="list-style-type: none"> Hadiah Komplimentari tidak boleh dipindahkan dan tidak boleh ditukar dengan wang tunai; Hadiah Komplimentari disediakan secara terus oleh Novita. Sebarang pertanyaan atau isu berkaitan kualiti atau penghantaran Hadiah Percuma diuruskan oleh Novita; Sebarang pertikaian atau pertanyaan mengenai Hadiah Komplimentari harus ditujukan kepada Novita.
7.0	CAMPAIGN RULES	7.0	PERATURAN KEMPEN
7.1	<p>a) Eligibility Requirements:</p> <ol style="list-style-type: none"> Eligibility is limited to one (1) Be U Al-Awfar Nest account per Participant containing the word 'Novita' under the "Wedding" category opened during the Campaign Period; If a Participant opens multiple Nest accounts with 'Novita' in the name during the Campaign Period: <ul style="list-style-type: none"> Only one (1) Nest account per Participant will be eligible for the Campaign; Eligibility will be based on the earliest account creation date among all Nest accounts with 'Novita' in the name that remain active (not closed or deleted) at the time of Campaign verification; If the earliest created Nest account is subsequently closed or deleted, the next earliest active Nest account will be considered for eligibility; The capitalization of the word 'Novita' is not case-sensitive and may appear in any format (e.g., 'Novita', 'novita', 'NOVITA', 'My Novita Wedding'); Participants may only select one (1) target amount tier. Once selected and investments have commenced, the tier cannot be changed; 	7.1	<p>a) Keperluan Kelayakan:</p> <ol style="list-style-type: none"> Kelayakan terhad kepada satu (1) akaun Be U Al-Awfar Nest bagi setiap Peserta yang mengandungi perkataan 'Novita' di bawah kategori "Wedding" yang dibuka semasa Tempoh Kempen; Sekiranya Peserta membuka lebih daripada satu akaun Nest dengan nama 'Novita' dalam tempoh Kempen: <ul style="list-style-type: none"> Hanya satu (1) akaun Nest bagi setiap Peserta layak untuk Kempen ini; Kelayakan adalah berdasarkan tarikh penciptaan akaun yang paling awal di antara semua akaun Nest dengan nama 'Novita' yang masih aktif (tidak ditutup atau dipadam) pada masa pengesahan Kempen; Sekiranya akaun Nest yang dicipta paling awal kemudiannya ditutup atau dipadam, akaun Nest aktif yang dicipta paling awal berikutnya akan dipertimbangkan untuk kelayakan; Penggunaan huruf besar atau kecil perkataan 'Novita' adalah fleksibel dan boleh ditulis dalam sebarang format (contoh: 'Novita', 'novita', 'NOVITA', 'My Novita Wedding'); Peserta hanya boleh memilih satu (1) peringkat jumlah sasaran. Setelah dipilih dan pelaburan telah dimulakan, peringkat tidak boleh ditukar;



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<p>v. Participants must achieve their chosen target amount by the end of the Investment Period (31 May 2026) to be eligible for the Discount Voucher.</p> <p>b) Balance Maintenance Requirements:</p> <ol style="list-style-type: none"> During the Holding Period (1 June 2026 to 30 June 2026), Participants must maintain their end-of-day balance (at 11:59pm) at or above their chosen investment target every single day; If the balance falls below the chosen target on any day during the Holding Period, the Participant will be disqualified from receiving the Discount Voucher; Partial withdrawals that reduce the balance below the target amount during the Holding Period will result in immediate disqualification. <p>c) Disqualification Events: Bank Islam and/or Novita reserve the right to disqualify any Participant from this Campaign upon the occurrence of any of the following events:</p> <ol style="list-style-type: none"> The Participant fails to comply with any of these Terms & Conditions; The Participant does not accept any alteration and amendment to these Terms & Conditions; The Participant's Be U Al-Awfar account has been instructed by authorities or any law enforcement agencies to be restricted, suspended, or frozen; The Participant closes their qualifying Nest account before receiving their Discount Voucher; The Participant is found to be engaging in fraudulent activities, manipulation, or abuse of the Campaign mechanics; The Participant's account shows suspicious or irregular activity as determined by Bank Islam; Any other events as communicated by Be U or Novita from time to time via email, push notification, social media, or the Be U by Bank Islam official website www.getbeu.com. <p>d) Campaign Limitations:</p> <ol style="list-style-type: none"> This Campaign shall proceed on a first come, first served basis and is valid for 3,000 Participants, and Bank Islam reserves the right to cap the total number of participants and may close registration if capacity is reached; The Campaign will automatically cease if: <ul style="list-style-type: none"> The Campaign Period ends (30 June 2026), or The maximum number of Participants is reached, or Stock of Complimentary Gifts is exhausted (for the gift component only) Whichever occurs first; <p>e) Discount Vouchers will only be issued to Participants who successfully complete both the Investment Period and Holding Period requirements;</p>	<p>v. Peserta mesti mencapai jumlah sasaran pelaburan yang dipilih menjelang akhir Tempoh Pelaburan (31 Mei 2026) untuk layak menerima Baucar Diskaun.</p> <p>b) Keperluan Penyelenggaraan Baki:</p> <ol style="list-style-type: none"> Semasa Tempoh Pegangan (1 Jun 2026 to 30 Jun 2026), Peserta mesti mengekalkan baki akhir hari mereka (pada 11:59pm) pada atau melebihi pelaburan sasaran yang dipilih setiap hari; Jika baki jatuh di bawah sasaran yang dipilih pada mana-mana hari semasa Tempoh Pegangan, Peserta akan hilang kelayakan untuk menerima Baucar Diskaun; Pengeluaran separa yang mengurangkan baki di bawah jumlah sasaran semasa Tempoh Pegangan akan mengakibatkan kehilangan kelayakan serta-merta. <p>c) Senario Kehilangan Kelayakan: Bank Islam dan/atau Novita berhak untuk membatalkan kelayakan mana-mana Peserta daripada Kempen ini apabila berlakunya mana-mana senario berikut:</p> <ol style="list-style-type: none"> Peserta gagal mematuhi mana-mana Terma & Syarat ini; Peserta tidak menerima sebarang perubahan dan pindaan kepada Terma & Syarat ini; Akaun Be U Al-Awfar Peserta telah diarahkan oleh pihak berkuasa atau mana-mana agensi penguatkuasaan undang-undang untuk disekat, digantung, atau dibekukan; Peserta menutup akaun Nest yang layak sebelum menerima Baucar Diskaun mereka; Peserta didapati terlibat dalam aktiviti penipuan, manipulasi, atau penyalahgunaan mekanisme Kempen; Akaun Peserta menunjukkan aktiviti yang mencurigakan atau tidak teratur seperti yang ditentukan oleh Bank Islam; Sebarang senario lain seperti yang dimaklumkan oleh Be U atau Novita dari semasa ke semasa melalui e-mel, paparan notifikasi, media sosial, atau laman web rasmi Be U by Bank Islam www.getbeu.com. <p>d) Had Kempen:</p> <ol style="list-style-type: none"> Kempen ini akan dijalankan berdasarkan konsep siapa cepat dia dapat dan hanya sah untuk 3,000 Peserta dan Bank Islam berhak untuk menghadkan jumlah peserta dan boleh menutup pendaftaran jika kapasiti dicapai; Kempen akan tamat secara automatik jika: <ul style="list-style-type: none"> Tempoh Kempen berakhir (30 Jun 2026), atau Bilangan maksimum Peserta dicapai, atau Kehabisan stok Hadiah Komplimentari (untuk komponen hadiah sahaja) Yang mana berlaku dahulu;
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	<p>f) Bank Islam and Novita reserve the right to verify the eligibility of any Participant at any time during or after the Campaign Period.</p> <p>g) Communication and Updates:</p> <ol style="list-style-type: none"> Any changes to the Campaign Rules contained herein shall be announced through the preferred mode of communication as mentioned in Clause 10.1; Participants are responsible for regularly checking their email and Be U app notifications for Campaign updates; Bank Islam and Novita shall not be held liable for any missed communications due to incorrect contact information provided by Participants or technical issues with email/notification delivery. 		<p>e) Baucar Diskaun hanya akan dikeluarkan kepada Peserta yang berjaya menyelesaikan kedua-dua keperluan Tempoh Pelaburan dan Tempoh Pegangan;</p> <p>f) Bank Islam dan Novita berhak untuk mengesahkan kelayakan mana-mana Peserta pada bila-bila masa semasa atau selepas Tempoh Kempen.</p> <p>g) Komunikasi dan Kemas Kini:</p> <ol style="list-style-type: none"> Sebarang perubahan kepada Peraturan Kempen yang terkandung di sini akan diumumkan melalui mod komunikasi yang terpilih seperti yang dinyatakan dalam Klausula 10.1; Peserta bertanggungjawab untuk kerap memeriksa e-mel dan notifikasi aplikasi Be U mereka untuk mendapatkan kemas kini berkaitan Kempen; Bank Islam dan Novita tidak akan bertanggungjawab atas sebarang komunikasi yang terlepas disebabkan maklumat hubungan yang tidak tepat diberikan oleh Peserta atau isu teknikal berkaitan penghantaran e-mel/notifikasi.
8.0	GENERAL CONDITIONS	8.0	SYARAT AM
8.1	Bank Islam reserves the rights to amend, cancel, terminate, or suspend this Campaign by providing sufficient notice not less than fourteen (14) 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.	8.1	Bank Islam berhak untuk meminda, membatalkan, menamatkan atau menggantung Kempen ini dengan memberikan notis yang secukupnya dalam tempoh tidak kurang daripada empat belas (14) 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.
8.2	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.	8.2	Untuk mengambil bahagian 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.
8.3	By participating in this Campaign, the Participant:	8.3	Dengan mengambil bahagian di dalam Kempen ini, Peserta:
	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		a) akan membenarkan pihak Bank Islam untuk mendedahkan maklumat peribadinya kepada penyedia perkhidmatan Bank setakat mana yang perlu untuk tujuan



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	<p>accordance with Personal Data Protection Act 2010 and Bank Islam's Privacy Notice; and</p> <p>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.</p>		<p>Kempen ini tertakluk kepada Akta Perlindungan Data Peribadi 2010 dan Notis Privasi Bank Islam; dan</p> <p>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.</p>
8.4	<p>Save and except where it is directly attributable to Bank Islam's officers', employees' and agents' ("Authorised Representatives") gross negligence, willful default and/or fraud, Bank Islam and the Authorised Representatives shall not be liable for the following:</p> <p>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;</p> <p>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</p> <p>c) any matters beyond Bank Islam's control with regards to this Campaign or anything related thereto.</p>	8.4	<p>Melainkan ianya secara langsung berpunca daripada kecuaihan, 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:</p> <p>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;</p> <p>b) sebarang kerugian dan kerosakan atau sebarang kecederaan peribadi dan/atau apa-apa jua yang dialami atau ditanggung oleh Peserta berkaitan dengan Kempen ini atau penerimaan atau penggunaan mana-mana ganjaran, kecuali bagi apa-apa liabiliti yang tidak boleh dikecualikan oleh undang-undang; dan</p> <p>c) segala urusan di luar bidang dan kawalan Bank Islam dalam pentadbiran dan pemprosesan Kempen ini.</p>
8.5	<p>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.</p>	8.5	<p>Terma & Syarat Kempen 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.</p>
8.6	<p>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.</p>	8.6	<p>Peserta dinasihatkan untuk melayari laman web rasmi Be U by Bank Islam www.getbeu.com dari semasa ke semasa untuk melihat Terma & Syarat serta memastikan mereka sentiasa dimaklumkan tentang sebarang perubahan atau variasi kepada terma dan syarat tersebut.</p>
8.7	<p>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.</p> <p>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:</p> <p>Be U Community Support Telephone: 03 2779 0088</p>	8.7	<p>Semua Terma & Syarat dalam dokumen ini adalah tertakluk dan akan ditafsirkan mengikut undang-undang Malaysia, serta Peserta bersetuju untuk terikat dengan bidang kuasa Mahkamah-Mahkamah Malaysia.</p> <p>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:</p> <p>Be U Community Support</p>



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	Email: beu.communitysupport@bankislam.com.my		Telefon: 03 2779 0088 Emel: beu.communitysupport@bankislam.com.my
9.0	PARTNERSHIP DISCLAIMER	9.0	PENAFIAN PERKONGSIAN
9.1	<p>This Campaign is a collaborative effort between Bank Islam and Novita Diamonds. However:</p> <p>a) Bank Islam is not responsible for the quality, authenticity, delivery, or any aspect of products purchased from Novita; b) Novita is not responsible for the operation, security, or functionality of Be U Al-Awfar accounts or the Be U app; c) Each party's obligations are limited to their respective contributions to the Campaign as outlined in these Terms & Conditions; d) Participants with inquiries or complaints regarding:</p> <ul style="list-style-type: none"> Be U Al-Awfar accounts, Nest features, or investment-related matters should contact Be U by Bank Islam; Discount Vouchers, product purchases, or Complimentary Gifts should contact Novita directly. 	9.1	<p>Kempen ini adalah usaha kolaboratif antara Bank Islam dan Novita Diamonds. Walau bagaimanapun:</p> <p>a) Bank Islam tidak bertanggungjawab terhadap kualiti, kesahihan, penghantaran, atau apa-apa aspek produk yang dibeli daripada Novita; b) Novita Diamonds tidak bertanggungjawab terhadap operasi, keselamatan, atau fungsi akaun Be U Al-Awfar atau aplikasi Be U; c) Obligasi setiap pihak adalah terhad kepada sumbangan masing-masing kepada Kempen ini seperti yang digariskan dalam Terma & Syarat; d) Peserta dengan pertanyaan atau aduan mengenai:</p> <ul style="list-style-type: none"> Akaun Be U Al-Awfar, ciri Nest, atau perkara berkaitan pelaburan harus menghubungi Be U by Bank Islam; Baucar Diskaun, pembelian produk, atau Hadiah Komplimentari harus menghubungi Novita Diamonds secara langsung.
9.2	The partnership for this Campaign does not constitute an endorsement by Bank Islam of Novita's products, nor does it create any agency, joint venture, or partnership relationship beyond the scope of this specific Campaign.	9.2	Perkongsiian untuk Kempen ini tidak membentuk pengesahan oleh Bank Islam terhadap produk Novita, dan tidak mewujudkan sebarang agensi, usaha sama, atau hubungan perkongsiian di luar skop Kempen khusus ini.
10.0	CONTACT INFORMATION	10.0	MAKLUMAT HUBUNGAN
	<p>If the Participant wishes to make any queries, lodge a report, or complaint regarding:</p> <p>1. Be U Products & Campaign Mechanics Be U Community Support Telephone: 03-2779 0088 Email: beu.communitysupport@bankislam.com.my</p> <p>2. Novita Products, Vouchers & Purchases Participants may contact Novita directly through the following official channels: Telephone (Office): +603 2181 8187 Business WhatsApp: +60 18 947 5670</p>		<p>Sekiranya Peserta ingin membuat sebarang pertanyaan, laporan, atau aduan berkaitan dengan:</p> <p>1. Produk & Mekanisme Kempen Be U: Be U Community Support Telefon: 03-2779 0088 Emel: beu.communitysupport@bankislam.com.my</p> <p>2. Produk Novita, Baucar & Pembelian: Peserta boleh menghubungi Novita secara langsung melalui saluran rasmi berikut: Telefon (Pejabat): +603 2181 8187 WhatsApp Perniagaan: +60 18 947 5670</p>
11.0	APPENDIX	11.0	LAMPIRAN



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11.1	<p>Example of Participant's eligibility are as per illustration below:</p> <p>SCENARIO 1: SUCCESSFUL COMPLETION - TIER 1</p> <table border="1"> <thead> <tr> <th>Participant Transaction/Activity</th> <th>Eligibility Status</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;">Campaign Period: 6 February 2026 - 30 June 2026 (effective 22 April 2026)</td> </tr> <tr> <td> <p>6 February 2026: Sarah is an existing Be U Al-Awfar account holder.</p> <p>Sarah opens a new Be U Al-Awfar Nest via the Be U app, selects "Wedding" category, names it "Novita Wedding 2026", and chooses the RM3,000 investment target.</p> <p>Sarah invests RM500 into this Nest.</p> </td> <td> <p>Eligible – Sarah has correctly initiated the Campaign by:</p> <ul style="list-style-type: none"> - Opening a new Nest with "Wedding" category - Including "Novita" in the Nest name - Selecting a valid investment tier <p>Current progress: RM500/RM3,000 (16%)</p> </td> </tr> <tr> <td> <p>6 February 2025 – 31 May 2026 (Investment Period): Sarah consistently invests money into her "Novita Wedding 2026" Nest: - 20 Feb 2026: +RM600 (total: RM1,100) - 1 Mar 2026: +RM400 (total: RM1,500) - 15 Mar 2026: +RM700 (total: RM2,200) - 10 Apr 2026: +RM800 (total: RM3,000)</p> <p>By 31 May 2026, Sarah's balance reaches exactly RM3,000.</p> </td> <td> <p>Eligible – Sarah has successfully achieved her RM2,500 investment target by the end of the Investment Period.</p> <p>Investment Period Completed: ✓</p> </td> </tr> <tr> <td> <p>1 June 2026 – 30 June 2026 (Holding Period): Sarah maintains her RM3,000 balance throughout the entire Holding Period. 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and push notification. Voucher is valid for 6 months (until 7 February 2027).	RM3,000 - Valid until: 7 February 2027 Sarah can now use this voucher at Novita to purchase engagement or wedding rings. Upon completing a qualifying purchase, she'll also receive the Complimentary Gift (Sterling Silver 925 ring with 0.10ct Lab Grown Diamond), while stocks last.
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SCENARIO 2: DISQUALIFICATION - FAILED HOLDING PERIOD

Participant Transaction/Activity	Eligibility Status
25 February 2026: Ahmad is an existing Be U user, opens a new Be U Al-Awfar Nest, selects "Wedding" category, names it "Novita Dream Ring", and chooses the RM6,000 investment target. Initial investment: RM1,000.	Eligible – Ahmad has correctly set up his Campaign participation.
Investment Period: Ahmad actively invests and reaches RM6,000 by 10 May 2026, well before the deadline.	Eligible – Investment target achieved on time.
During Holding Period: 4 June 2026 - Ahmad needs to pay for an unexpected expense. He withdraws RM1,500 from his "Novita Dream Ring" Nest at 3pm. New balance: RM3,500 (below the RM6,000 requirement). End-of-day balance on 30 June 2026: RM3,500	DISQUALIFIED – Ahmad failed to maintain his required RM6,000 balance during the Holding Period. Even though he achieved the investment target during the Investment Period, the withdrawal during the Holding Period that reduced his balance below RM6,000 immediately disqualifies him from receiving the Discount Voucher. No Discount Voucher will be issued.

Menjelang 21 Ogos 2026: Sarah menerima Baucar Diskaun RM300 melalui e-mel dan paparan notifikasi. Baucar sah selama 6 bulan (sehingga 7 Februari 2027). Memerlukan pembelian minimum RM3,000 di Novita.	Baucar Diskaun Dikeluarkan: - Nilai: RM300 - Perbelanjaan min: RM3,000 - Sah sehingga: 7 Februari 2027 Sarah kini boleh menggunakan baucar ini di Novita untuk membeli cincin pertunangan atau perkahwinan. Setelah menyelesaikan pembelian yang layak, dia juga akan menerima Kadiah Komplimentari (cincin perak Sterling 935 dengan Berlian Buatan Makmal 0.10ct).
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SENARIO 2: HILANG KELAYAKAN - GAGAL TEMPOH PEGANGAN

Transaksi/Aktiviti Peserta	Status Kelayakan
25 Februari 2026: Ahmad ialah pengguna membuka Nest Be U Al-Awfar baharu, memilih kategori "Wedding", lalu menamakannya "Novita Dream Ring", dan memilih pelaburan sasaran RM6,000. Pelaburan awal: RM1,000.	Layak – Ahmad telah menyediakan penyertaan Kempennya dengan betul.
Tempoh Pelaburan: Ahmad secara aktif melabur dan mencapai RM6,000 menjelang 10 Mei 2026, jauh lebih awal daripada tarikh akhir.	Layak – Pelaburan sasaran dicapai tepat pada masanya.
Semasa Tempoh Pegangan: 4 Jun 2026 - Ahmad perlu membayar perbelanjaan yang tidak dijangka. Dia mengeluarkan RM1,500 daripada Nest "Novita Dream Ring"-nya pada 3pm. Baki baharu: RM3,500	HILANG KELAYAKAN – Ahmad gagal mengekalkan baki RM6,000 yang diperlukan semasa Tempoh Pegangan. Walaupun dia mencapai pelaburan sasaran semasa Tempoh Pelaburan, pengeluaran semasa Tempoh Pegangan yang mengurangkan bakiinya di

SCENARIO 3: INELIGIBLE - INCORRECT SETUP

Participant Transaction/Activity	Eligibility Status
<p>10 February 2026: Lisa opens a new Be U Al-Awfar Nest but selects "Education" category instead of "Wedding".</p> <p>She names it "My Novita Investment" and invests RM3,000.</p>	<p>Not Eligible – Lisa failed to select the correct "Wedding" category as required by the Campaign mechanics.</p> <p>Despite having "Novita" in the name and investing sufficient funds, the wrong category selection makes her ineligible for the Campaign.</p> <p>No Discount Voucher will be issued.</p>

SCENARIO 4: SUCCESSFUL COMPLETION - TIER 3

Participant Transaction/Activity	Eligibility Status
<p>6 February 2025 (Campaign Period): Mei Ling opens a new Be U Al-Awfar Nest on Campaign launch day, selects "Wedding" category, names it "NOVITA ENGAGEMENT", and ambitiously chooses the highest tier: RM12,000 investment target.</p> <p>Initial investment: RM2,000.</p>	<p>Eligible – Mei Ling has correctly set up her Campaign participation with the highest investment tier.</p>
<p>Investment Period: Mei Ling consistently contributes and reaches her RM12,000 target by 20 May 2026: - Total investment over 4 months: RM12,000 - Achievement date: 20 May 2026</p>	<p>Eligible – Investment target achieved with time to spare.</p>
<p>Holding Period: Mei Ling maintains her RM12,000 balance throughout the entire Holding Period (1 June 2026 – 30 Jun 2026).</p>	<p>QUALIFIED – Holding Period completed successfully.</p> <p>Campaign Completion: SUCCESSFUL</p>

(di bawah keperluan RM6,000).

Baki akhir hari pada 30 Jun 2026: RM3,500

bawah RM6,000 serta—
merta membatalkan kelayakannya untuk menerima Baucar Diskaun.

Tiada Baucar Diskaun akan dikeluarkan.

SENARIO 3: TIDAK LAYAK - PERSEDIAAN SALAH

Transaksi/Aktiviti Peserta	Status Kelayakan
<p>10 Februari 2026: Lisa membuka Nest Be U Al-Awfar baharu tetapi memilih kategori "Education", dan bukan "Wedding".</p> <p>Dia menamakannya "My Novita Investment" dan melaburkan RM3,000.</p>	<p>Tidak Layak – Lisa gagal memilih kategori "Wedding" yang betul seperti yang diperlukan oleh Makenisme Kempen.</p> <p>Walaupun mempunyai "Novita" dalam nama dan melaburkan dana yang mencukupi, pemilihan kategori yang salah menjadikannya tidak layak untuk Kempen.</p> <p>Tiada Baucar Diskaun akan dikeluarkan.</p>

SENARIO 4: PENYELESAIAN BERJAYA - PERINGKAT 3

Transaksi/Aktiviti Peserta	Status Kelayakan
<p>6 Februari 2025 (Tempoh Kempen): Mei Ling membuka Nest Be U Al-Awfar baharu pada hari pelancaran Kempen, memilih kategori "Wedding", menamakannya "NOVITA ENGAGEMENT", dan dengan berazam tinggi memilih peringkat tertinggi: pelaburan sasaran RM12,000.</p> <p>Pelaburan awal: RM2,000.</p>	<p>Layak – Mei Ling telah menyediakan penyertaan Kempennya dengan betul, pada peringkat pelaburan tertinggi.</p>
<p>Tempoh Pelaburan: Mei Ling secara konsisten menyumbang dana dan mencapai sasaran RM12,000 menjelang 20 Mei 2026:</p>	<p>Layak – Pelaburan sasaran dicapai dengan masa berbaki.</p>



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	<p>She even adds RM500 more in May, bringing her balance to RM12,500, but the voucher tier remains based on her selected RM12,000 target.</p> <p>Voucher Issuance & Redemption: By 5 August 2026, Mei Ling receives her RM1,200 Discount Voucher.</p> <p>On 15 August 2026, Mei Ling visits Novita and purchases an engagement ring worth RM14,000.</p> <p>She applies her RM1,200 voucher, paying RM12,800.</p> <p>Upon completing the purchase with full payment, she receives the Complimentary Gift (Sterling Silver 925 pendant necklace).</p> <p>Campaign Reward Fulfilled:</p> <p>Discount Voucher Redeemed: - Original price: RM14,000 - Discount applied: - RM1,200 - Final price: RM12,800 - Investment achieved: RM1,200</p> <p>Complimentary Gift Received: - Sterling Silver 925 pendant necklace - 0.10ct Lab Grown Diamond - Retail value: RM440</p> <p>Total Discount Received: RM1,640</p>	<p>- Jumlah pelaburan lebih 4 bulan: RM12,000 - Tarikh pencapaian: 20 Mei 2026</p> <p>Tempoh Pegangan: Mei Ling mengekalkan baki RM12,000 sepanjang keseluruhan Tempoh Pegangan (1 Jun 2026 – 30 Jun 2026). Dia malah menambah RM500 lagi pada bulan Mei, menjadikan bakiinya RM12,500, tetapi peringkat baucar kekal berdasarkan pelaburan sasaran pilihannya iaitu, RM12,000.</p> <p>Pengeluaran Baucar & Penebusan: Menjelang 5 Ogos 2026, Mei Ling menerima Baucar Diskaun RM1,200. Pada 15 Ogos 2026, Mei Ling melawat Novita dan membeli cincin pertunangan bernilai RM14,000. Dia menggunakan baucar RM1,200 yang diperoleh, lalu membayar baki RM12,800. Setelah menyelesaikan pembelian dengan bayaran penuh, dia menerima Hadiah Komplimentari (rantai kalung perak Sterling 925).</p> <p>Layak – Tempoh Pegangan selesai dengan jayanya.</p> <p>Penyelesaian Kempen: BERJAYA</p> <p>Ganjaran Kempen Dipenuhi:</p> <p>Baucar Diskaun Ditebus: - Harga asal: RM14,000 - Diskaun digunakan: - RM1,200 - Harga akhir: RM12,800 - Penjimatan dicapai: RM1,200</p> <p>Hadiah Percuma Diterima: - Rantai kalung Perak Sterling 925 - Berlian Buatan Makmal 0.10ct - Nilai runcit: RM440</p> <p>Jumlah Diskaun Diterima: RM1,640</p>
12.0	SECURITY REMINDER	12.0 PERINGATAN KESELAMATAN
	<p>SAFETY ALERT:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> Push notification via Be U app; or Email from hello@getbeu.com or beu.communitysupport@bankislam.com.my; Phone call from 03-2779 0088 or 03-8687 8395; or 	<p>AMARAN KESELAMATAN:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> Paparan notifikasi melalui aplikasi Be U; atau



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	<p>4. Announcement on Be U by Bank Islam official website www.getbeu.com; or</p> <p>5. Announcement on Be U by Bank Islam official social media accounts @getbeu.</p> <p>DOWNLOAD CAUTION:</p> <p>i. DO NOT DOWNLOAD BE U APP FROM ANY LINK PROVIDED OUTSIDE OF OFFICIAL APP STORES.</p> <p>ii. PARTICIPANTS ARE CAUTIONED AGAINST DOWNLOADING THE APP FROM ANY OTHER SOURCE.</p>	<p>2. Emel daripada hello@getbeu.com atau beu.communitysupport@bankislam.com.my; atau</p> <p>3. Panggilan telefon daripada 03-2779 0088 atau 03-8687 8395; atau</p> <p>4. Pengumuman di laman web rasmi Be U by Bank Islam www.getbeu.com; atau</p> <p>5. Pengumuman di akaun media sosial rasmi Be U by Bank Islam @getbeu.</p> <p>AMARAN MUAT TURUN:</p> <p>i. JANGAN MUAT TURUN APLIKASI BE U DARIPADA MANA-MANA PAUTAN YANG DISEDIKAN DI LUAR GEDUNG APLIKASI RASMI.</p> <p>ii. PESERTA DIBERI AMARAN SUPAYA TIDAK MEMUAT TURUN APLIKASI DARIPADA MANA-MANA SUMBER LAIN.</p>
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