

**IBBL VISA Debit Card Offer
(28 May to 03 September, 2017)**

Considering customers' expectation, IBBL offers VISA Debit Card Cash Back Offer in this Festive season from 28 May to 03 September, 2017.

ইসলামী ব্যাংকের
VISA কার্ডের মাধ্যমে
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3
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ডিসকাউন্ট***

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Cash Back Offer for VISA Debit Card Users:

CASH BACK is an exciting offer from Islami Bank Bangladesh Limited where our VISA Debit Cardholders will get cash refund on their local POS purchase only. If qualified, Cardholders will get up to 2% or maximum Tk.400 Cash Back. This amount will be credited to the cardholders' connected deposit accounts on subsequent month on board which will be reflected in the statement.

Eligibility for Cash Back:

To become eligible for CASHBACK, a retail transaction must meet the following criteria:

1. Payment must be made by an Islami Bank VISA Debit Card.
2. The payment must be done at any local POS terminal.

Minimum purchase (eligible Ticket size) is BDT 1000 & above to be considered for Cash Back.

Minimum Number of transaction should be two in a month.

Maximum Cash Back Limit is Tk.400 only.

Cash Back amount will be credited to the deposit account within the subsequent month on board.

7. Purchase must be done during the campaign schedule 28 May to 03 September, 2017, both date are inclusive) at any place in Bangladesh.

8. Cash Back process will be initiated after and subject to the availability of purchasing- data of the competent authority.

9. No purchase will be awarded if it is not approved by Islamic Shariah

10. Cash Back rate will be applicable as per following chart:

Tier	Eligible Purchase Range	Offer
1	Tk.1/-to Tk.999/-	0.00%
2	Tk.1000/- to 8000/-	1.00%
3	Tk.8001/- to 14000/-	1.25%
4	Tk.14001/- to 18000/-	1.50%
5	Tk.18001/- and above*	2.00% but not exceed Tk.400/-

Terms & Condition for Cash Back:

The participation in the Program is entirely voluntary and it is understood, that the participation by the Debit Card Holder/s shall be deemed to have been made on a voluntary basis.

If the Debit Card Holder/s ceases to be the Debit Card Holder/s at any time during the Program, all the benefits under the Program shall lapse and shall not be available to the Debit Card Holder/s.

Upon the Card Holder/s fulfilling the Program requisites, as per the Program Terms and Conditions, Cash Back shall be credited to the Card Holders' Islami Bank Savings/Current Account in the subsequent month on board.

Cash back shall be applicable only for those who have made at least 02 Retail Purchases of Tk.1000 or above using Islami Bank VISA Debit Card within Offer Period.

The Program is not valid for void transactions.

"Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled by the online Merchant prior to settlement with Islami Bank.

If a qualifying transaction is reversed for a valid reason, the CASH BACK amount will be reversed accordingly.

No queries will be entertained after 30 days from closing of the Program.

Islami Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Debit Card Holder/s under the Program.

Islami Bank reserves the right to modify/ change all or any of the terms applicable to the Program without assigning any reasons or without any prior intimation whatsoever. Islami Bank also reserves the right to discontinue the Program without assigning any reasons or without any prior intimation whatsoever.

All communication / notices with regard to this Program should be addressed to "Islami Bank Bangladesh Limited, IBBL Contact Center.

In all matters relating to the Program, the decision of Islami Bank shall be final and binding in all respects.

These Terms shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Debit Card of Islami Bank. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Primary Terms and Conditions.

Islami Bank reserves the right to disqualify any Merchant Establishment or Debit Card Holder/s from the benefits of the Program if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program or otherwise by use of the Card at an Islami Bank Terminal.