

## Terms and conditions: BBazaar Exclusive Deal



**Ready to enjoy this offer?**

**APPLY NOW**

on [BBazaar.my](http://BBazaar.my)

“**BBazaar**” refers to BBazaar Online Marketing Services Sdn. Bhd.

“**Promotion**” refers to the BBazaar offers available to users on successful application and disbursement of personal loan product(s) on [www.bbazaar.my](http://www.bbazaar.my) during the promotion period.

“**Vouchers**” refers to IKEA Gift Card issued by BBazaar to the applicant upon qualifying for the Promotion.

### Promotion Period

- Promotion is valid for applications submitted through [www.bbazaar.my](http://www.bbazaar.my) from 1<sup>st</sup> February to 30th April 2019 and disbursement of loan on or before 30th April 2019

### Promotion Mechanics

#### For Citi Personal Loan applicants:

- Customers whose Citi Personal Loan is disbursed on or before 30th April 2019, will get IKEA Gift Card worth RM50.

#### For Standard Chartered Bank’s Personal Loan applicants:

- Customers whose Standard Chartered Bank’s Personal Loan is disbursed on or before 30th April 2019, will get IKEA Gift Card worth RM50.

#### For Alliance Bank’s Personal Loan applicants:

- Customers whose Alliance Personal Loan is disbursed on or before 30th April 2019, will get IKEA Gift Card worth RM50.

#### For Kuwait Finance House Murabahah Personal Financing-i applications:

- Customers whose Kuwait Finance House Murabahah Personal Financing-i is disbursed or before 30th April 2019, will get IKEA Gift Card worth RM50.



## Voucher Redemption Mechanics

Email the following to: [support@bbazaar.my](mailto:support@bbazaar.my)

- I. BBazaar's acknowledgement email sent to you when your personal loan application was referred to the bank.
- II. A scanned copy or photograph of the personal loan approval and disbursement letter from the bank. You must block out/hide your account number and other sensitive information on the approval letter before sending the approval letter to us. However, the name, address and letter date must be clear and legible.

## Voucher Redemption Period

- In order to be eligible to receive Voucher, customers need to email their Voucher redemption claim on or before 30<sup>th</sup> April 2019. Any emails received by BBazaar later than 30<sup>th</sup> April 2019 shall not qualify for the Vouchers, even if the application was approved on or before 30<sup>th</sup> April 2019.

## When will you get your Voucher

- **For IKEA Gift Card:** Upon receipt of your gift redemption email, validated customers will be mailed their Voucher within 8 weeks to your preferred delivery address as mentioned in the loan approval/disbursal letter.

## Other Terms & Conditions

- BBazaar is not responsible for any performance or quality claims associated with such description of the Voucher. Redemption of the Voucher shall be completely governed by IKEA Gift Card terms & conditions and any query/claim/dispute may be referred to IKEA alone. By use of this Voucher, you agree specifically to the terms and conditions of the Voucher and any additional terms as may be determined by its issuing merchant.
- BBazaar does not make any warranty in relation to the Voucher, including, without limitation, their validity and/or value and/or quality.
- BBazaar is not a party to any transaction that you may enter into as a result of you redeeming/receiving the Voucher.
- No Voucher requests/claims will be entertained for any personal loan is approved and disbursed after the expiry of the time lines mentioned above.



- By obtaining the Voucher through BBazaar you acquire only the right to use the same as per terms and conditions stipulated therein.
- Participant must qualify for the eligibility criteria, as may be laid down by partners and which may vary on product to product basis, for being eligible to participate and take advantage of the offers under this Promotion.
- Approval and disbursement of any personal loan product(s) shall be at the sole discretion of partner banks.
- BBazaar shall not be liable for loss or damage of the Voucher once distributed. Voucher can't be replaced or cancelled after issue.
- In addition to the above, the Voucher is subject to the terms of use of [www.bbazaar.my](http://www.bbazaar.my) and these additional terms and conditions.
- No cash or credit alternative in lieu of the Voucher is available under the Promotion.
- Reproduction, resale, modification or trade of Voucher is prohibited.
- BBazaar reserves the right to add, modify or discontinue the terms and conditions of this Promotion at any time without prior notice.
- BBazaar reserves the right to verify the eligibility of participants. By taking part in this Promotion, participants confirm that they accept the terms and conditions set out herein.
- The decision with respect to the purchase of any financial product like personal loans or the viability of any financial product or service shall always be the sole responsibility and decision of the user /subscriber/participant.
- BBazaar shall not be liable for any losses suffered by any participant/customer due to rejection of any application by the partner banks.
- The Voucher is available on select product(s) only. Any communication pertaining to the promotion, which may indicate applicability of the promotion against all products will be for representation purposes only and may not be valid unless the select product(s) is marked with the badge "BBazaar Exclusive Deal" on the website [www.bbazaar.my](http://www.bbazaar.my)
- BBazaar is not responsible for the servicing of Voucher received by the customer under this Promotion. Customer must contact the Voucher Merchant directly for any guarantee/warranty or servicing related issues.



- You agree and warrant to raise all the complaints pertaining to the quality and servicing and of the Voucher directly with the merchants providing Voucher i.e. IKEA. You also warrant not to make BBazaar a party to such complaints arising out of quality and servicing of the Voucher.

**Terms of Use for Ikea Gift Card**

- Customer receiving the Voucher can access Ikea Gift Card details at [https://www.ikea.com/ms/en\\_MY/service-offer/gift-cards/index.html](https://www.ikea.com/ms/en_MY/service-offer/gift-cards/index.html)

