

## **i-muamalat Top Up Campaign 2012**

### **TERMS & CONDITIONS**

#### **The Programme Period**

1. Bank Muamalat Malaysia Berhad (“BMMB”) is organizing a i-muamalat Top Up Campaign for all prepaid reloads and pay mobile phones postpaid bill payment that are available in i-muamalat Internet Banking (Celcom Postpaid, Maxis Reload, Celcom Reload, Digi Reload, Happy Reload, Tune Talk, U-mobile and i-Talk).
2. The campaign period is as detailed below:
  - i. 1 – 31<sup>st</sup> August 2012
  - ii. 1 – 30<sup>th</sup> September 2012
  - iii. 1 – 31<sup>st</sup> October 2012
  - iv. 1 – 30<sup>th</sup> November 2012
  - v. 1 – 31<sup>st</sup> December 2012
  - vi. 1 – 31<sup>st</sup> January 2013

#### **Eligibility**

3. The promotion is open to all BMMB i-muamalat Internet Banking users except staff from Card Services & Virtual Banking Department, Corporate Communications Department, Marketing Department, Internal Audit Department and Syariah Department .
4. Winners must be BMMB’s i-muamalat Internet Banking subscriber throughout the entire campaign period and upon receipt the Prizes.

#### **BMMB Reload & Win Campaign**

5. This Campaign is open to all eligible BMMB i-muamalat Internet Banking users (“the participant”) who use i-muamalat Internet Banking to reload any mobile numbers and/or pay mobile phones postpaid bill payment.
6. To be eligible for this Campaign, BMMB i-muamalat Internet Banking users must meet the following criteria:
  - a. Use i-muamalat Internet Banking to reload for Maxis, Celcom, Digi, Happy, Tune Talk, U-Mobile and i-Talk Mobile at any amount (RM 10, RM 30, RM 50 or RM 100)
  - b. Use i-muamalat Internet Banking to pay mobile phone postpaid bills.
  - c. Users must reload/payment of mobile phone postpaid bill payment at least RM 200 (for one (1) eligible entry per period) in total cumulative amount to be eligible in winning the prizes.

7. BMMB i-muamalat Internet Banking users who meet all the criteria will be entitled to win:

a. Three (3) Monthly Winner Prizes:

Month	Prize
August 2012	Three (3) Samsung Galaxy Tab 7.7 or equivalent
September 2012	Three (3) Samsung Galaxy Tab 7.7 or equivalent
October 2012	Three (3) Samsung Galaxy Tab 7.7 or equivalent
November 2012	Three (3) Samsung Galaxy Tab 7.7 or equivalent
December 2012	Three (3) Samsung Galaxy Tab 7.7 or equivalent

b. One (1) Grand Prize Winner :

Placing	Prize
Grand Prize	One (1) Modenas Ace 115

8. Winners selection mechanics

- a. BMMB i-muamalat Internet Banking Users who have met the target of at least RM 200 (per entry per period) in prepaid/postpaid transactions.
- b. All phases winners will be selected based on **lucky draw**.
- c. Selection of winners will be done a week after each campaign phase ends, as per below table

Period	Date of Winners Selection
August 2012	7 September 2012
September 2012	5 October 2012
October 2012	9 November 2012
November 2012	7 December 2012
December 2012	4 January 2013
January 2013	8 February 2013

- d. If there is no eligible winner, the prizes for the particular phase will be forfeited.
  - e. No repetitive winner will be considered for the next period of the contest. However, they are still entitled to win the grand prize.
    - o If the same name was called as winner in the next period, another name shall be picked based on lucky draw.
  - f. The grand prize will be given to one (1) winner based on **lucky draw** consists of all eligible winners.
9. Winners for all phases will be notified via call, official letters and their names will be published at BMMB's corporate website ([www.muamalat.com.my](http://www.muamalat.com.my)).
10. A specific date will be determined for a prize giving session.
- a. It is compulsory for all winners to be at presence for the prize giving session.
  - b. All winners will be notified via call and/or letter for this purpose.
  - c. In the event when the customer is not able to attend the prize giving session, the officer in charge will schedule a visit to the nearest branch for the customer to collect the prize(s) won.
11. The prizes are not transferable, nor exchangeable for cash, credit or kind.
12. BMMB reserves the sole and absolute right to choose the colour and/or the model of the prizes and/or to substitute the prizes with an item of equal value without giving prior notice to the participants.

13. Each participant is only entitled to win one (1) prize per period throughout the campaign but they are still eligible to win the grand prize at the end of the campaign.
14. Upon receipt of the prizes, the winner is required to produce their identification card for verification purposes and to sign any forms (if any) by BMMB.
15. In the event a winner is found to be ineligible at any point of time during or after the promotion period, BMMB reserves the right to disqualify and take the right actions it deems necessary against the ineligible winner.
16. By participating in this campaign, the participants agree to be bound by the Terms and Conditions. The BMMB's decisions are final and no appeal and/or objections will be entertained.
17. Fraud and abuse relating to the cumulative reload/mobile phone bill payment amount shall result in forfeiture of the prizes as well as suspension of the participant's account.
18. BMMB does not warrant that the campaign shall be uninterrupted and/or error free. By participating in this campaign, the participant hereby acknowledges and irrevocably agrees that BMMB shall not in any manner whatsoever be liable for any interruption and/or any error arising from the campaign.
19. BMMB reserves the right to cancel, terminate or suspend the campaign with or without any prior notice. The participants shall not be entitled to any claim or compensation against BMMB for any losses or damages suffered or incurred whether as a direct or indirect result of the act of cancellation, termination or suspension of the campaign.
20. BMMB reserves the sole and absolute right to use the information or publish any matter related to the campaign including but not limited to the names and/or photographs of Winners for any purpose whatsoever without requiring any prior written consent of the Winners and/or any parties. The Winners agree to co-operate and participate without further consent, payment or consideration in all advertising and publicity activities of BMMB relating to the campaign and agree that BMMB may publicize the name, and/or photograph of the Winners in such manner as BMMB sees fit worldwide in any media including the Internet, without further consent from, payment or consideration to the Winners
21. BMMB shall not be liable for any default in respect of the campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, storm, technical or system failures and/or event beyond the reasonable control of BMMB.
22. BMMB shall not responsible for and shall not be liable for:
  - a. telephone, electronic, hardware or software program, network, Internet, server or computer malfunctions, failures, interruptions, miscommunications or difficulties of any kind, whether human, mechanical or electrical, including, without limitation to, the incorrect or inaccurate capture of entry information online;
  - b. late, lost, delayed, misdirected, incomplete, illegible or unintelligible e-mails;
  - c. failed, incomplete, lost, garbled, jumbled, interrupted, unavailable or delayed computer transmissions;
  - d. any condition caused by events beyond the control of BMMB that may cause the Promotion to be disrupted or corrupted;
  - e. any injuries, losses, or damages of any kind arising in connection with or as a result of the Prizes, or acceptance, possession, or use of the Prizes, or from participation in the Promotion;
  - f. any printing or typographical errors in any materials associated with the Promotion;
  - g. any claims by third party for infringement of intellectual property rights
23. By participating in this Campaign, the eligible participants agree to be bound by the Terms and Condition stated herein.