

**FIXED TERM ACCOUNT-i (FTA-i) SHORT-TERM CAMPAIGN : “WANG BESAR!2 – STEP UP” AND  
“WANG BESAR!2 – 3o6”**

**TERMS & CONDITIONS**

The Campaign Period

1. Bank Muamalat Malaysia Berhad (“Bank Muamalat”) is organizing FTA-i Short-Term Campaigns (“the Campaigns”) for the Bank’s Individual and Non-Individual customers (“Customers”), to be known as “Wang Besar!2 – Step Up (“WB2- Step Up”)” and “Wang Besar!2 – 3o6 (“WB2- 3o6”)”
2. Both Campaigns are for a period of 3 months commencing from 12th October 2015 till 11<sup>th</sup> January 2016.

Eligibility

3. Subject to these Terms & Conditions, the Campaigns are open to all Bank Muamalat Individual and Non-Individual customers, except Bank Muamalat staff.
4. *WB2-Step Up* is for customers (Individual, SMEs, Corporate) with minimum placement(s) of **RM1,000.00 (One Thousand Ringgit Only)** up to **RM4,999,999.99 (Four Million Nine Hundred Ninety Nine Thousand, Nine Hundred Ninety Nine Ringgit and Ninety Nine Cents Only)** per certificate.
5. *WB2-3o6* is for customers (Individual, SMEs, Corporate) with the minimum placement(s) of **RM5,000,000 (Five Million Ringgit Only)** and above per certificate.
6. The promotional profit rates offered for the Campaigns would require the customers to observe the following parameters :
  - i. For *WB2-Step Up*, Customers to maintain the placement(s) in FTA-i for 3 months tenure until maturity and the principal + profit acquired to be auto renewed to the next 3 months placement(s) until maturity up to a total of 6 months from the date of customers’ placement(s);  
or
  - ii. For *WB2-3o6*, Customers to maintain the placement(s) in either the FTA-i for 3 month or 6 month tenure until maturity from the date of customers’ placement(s).
7. Customers may choose to auto renew their placement(s) upon maturity of campaign tenure subject to the prevailing profit rate.

Wang Besar!2 - Step Up” and “Wang Besar!2 - 3o6”

8. For *WB2- Step Up*, the campaign offers promotional rates for 3-month FTA-i placement(s) as follows:

| FTA-i Tenure                      | Promotional Rate | Standard Profit Rate* |
|-----------------------------------|------------------|-----------------------|
| 1 <sup>st</sup> 3 month Placement | 3.90%            | 3.25%                 |
| Next 3 month Placement            | 4.00%            | 3.25%                 |

- For illustration only. The standard profit rates as at 1<sup>st</sup> September 2015 are used to show the difference between the standard profit rates and the promotional rates. To find out the latest standard profit rates, please visit [www.muamalat.com.my](http://www.muamalat.com.my).

9. For *WB2-3o6*, the campaign offers promotional rates for placement in either the 3-month or 6-month FTA-i as follows:

| FTA-i Tenure      | Promotional Rate | Standard Profit Rate* |
|-------------------|------------------|-----------------------|
| 3 month Placement | 3.95%            | 3.25%                 |
| 6 month Placement | 4.10%            | 3.35%                 |

- For illustration only. The standard profit rates as at 1<sup>st</sup> September 2015 are used to show the difference between the standard profit rates and the promotional rates. To find out the latest standard profit rates, please visit [www.muamalat.com.my](http://www.muamalat.com.my).

10. To be eligible for these Campaigns, Customers must meet the following criteria:

- Fresh placement(s) of funds only. Customers who prematurely withdraw their FTA-i placement(s) during the Campaigns tenure shall be disqualified to participate in these Campaigns. Customers who have matured their placement(s) in any tenure without any prior instruction for auto renewal are eligible for the participation in the Campaign.
- Customers must complete the full tenure of placement(s) to enjoy both promotion rates as defined in Para 8 & 9 above.
- For *WB2-Step Up*, customers must provide instruction for their placement(s) (principal + profit) to be auto renewed for the next 3 months FTA-i.
- Any premature withdrawal(s) may subject the placement(s) to the prevailing profit rate of 3 months or 6 months accordingly.
- Auto renewals after the required campaign placement(s) period will be subjected to the prevailing profit rate.

11. By participating in these Campaigns, Customers agree to be bound by the Terms and Conditions stipulated herein. Customers also agree and acknowledge that Bank Muamalat’s decisions are final and no appeal and/or objections will be entertained.

12. Any fraud and/or abuse relating to the placement(s) in FTA-i shall result in forfeiture of the Campaigns as well as necessary action by the Bank on the participant's account.
13. Bank Muamalat does not warrant that these Campaigns shall be uninterrupted and/or error free. By participating in these Campaigns, Customers hereby acknowledge and irrevocably agree that Bank Muamalat shall not in any manner whatsoever be liable for any loss, claim, compensation and damages incurred by Customers arising from the interruption and/or any error during these Campaigns.
14. Bank Muamalat reserves the right to cancel, terminate or suspend these Campaigns with adequate notice. Customers shall not be entitled to any claim or compensation against Bank Muamalat for any losses or damages suffered or incurred whether as a direct or indirect result of the act of cancellation, termination or suspension of these Campaigns.
15. Bank Muamalat shall not be liable for any default, loss, claim, compensation and damages incurred by the Customers in respect of these Campaigns 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 Bank Muamalat.
16. Bank Muamalat shall not be 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 situation resulting from events which are out of BMMB's control which may resulted in the interruption or disruption of the campaigns;
  - e. any injuries, losses, or damages of any kind arising in connection with or as a result of participation in these Campaigns;
  - f. any printing or typographical errors in any materials associated with these Campaigns; and
  - g. any claims by third party for infringement of intellectual property rights.
17. Bank Muamalat reserves the right as it deems fit to vary or change any of these Terms and Conditions with notice. These Terms and Conditions may be varied or changed by Bank Muamalat by way of posting on Bank Muamalat website or in any other manner deemed suitable by Bank Muamalat. Customers who had participated in these Campaigns are deemed to have accessed Bank Muamalat's website and to have knowledge of and to have agreed to any changes or variations to these Terms and Conditions. Customers agree that their continued participation in these Campaigns will constitute their acceptance of these Terms and Conditions (as varied or changed).

18. These Terms and Conditions are governed by and construed under the laws of Malaysia.
19. The Terms & Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.

**In the event of any inconsistency or discrepancy between the English version and the Malay version of these Terms and Conditions, the English version shall prevail.**