

BMMB Oh Yeah! Savings Account Campaign

The following terms and conditions apply to Bank Muamalat Malaysia Berhad (BMMB) (6175-W), Oh Yeah! Savings Account Campaign.

- 1. Oh Yeah! Savings Account Campaign (the “Campaign”) will run from 1st April 2013 until 31st March 2014 (“Campaign Period”).**
- 2. The Campaign is open to new and existing BMMB Oh Yeah! Savings Account holders residing in Malaysia.**
- 3. The following person(s) and/or organization(s) are not eligible to participate in this Campaign:-**
 - Corporate and commercial account holders; and/or**
 - Permanent and/or contract employees of BMMB; and/or**
 - Individuals below the age of 18 years old.**
- 4. For joint accounts, the eligible participant shall be the primary account holder only. The number of entries will be determined based on per account basis regardless of the number of joint account holders in the said accounts.**

5. Winner selection

5.1 In determining the Campaign winners, the Campaign Entry Points system is applied as illustrated below. Hence, the more deposits, the greater chances of winning.

5.1.1 New BMMB Oh Yeah! Savings Account holders: -

- Eligible new Oh Yeah! Savings Account holders shall open a savings account under the name of Oh Yeah! Savings Account-i with a minimum initial deposit of RM10.**
- In order to be eligible for participation in the Draw, account holder is required to maintain a minimum daily balance of RM1,000. For every RM1,000, accountholder will get 1 EP (Entry Point).**
- Total number of entries will be based on the lowest balance of the month.**
- New accounts opened before 11th day of the month are entitled for the monthly draw, while those opened on the 11th day onwards will start to be included in the draw of the immediate following month.**
- Eligible new Oh Yeah! Savings Account holders who obtain ANY approval amount for new consumer financing (home or vehicle or personal financing) account will get a bonus of 1 EP (Entry Point).**

5.1.2 Existing BMMB Individual Oh Yeah! Savings Account holders: -

- Existing BMMB Oh Yeah! Savings Account holders shall top up his/her Oh Yeah! Savings Account-i with a minimum initial deposit of RM1,000.**

- In order to be eligible for participation in the Draw, account holder is required to maintain a minimum daily balance of RM1,000. For every RM1,000, account holder will get 1 EP (Entry Point).
- Total number of entries will be based on the lowest balance of the month.

5.1.3 Account holder is not encouraged to make withdrawals from the account(s) throughout the Campaign Period.

5.1.4 Deposits, either by cash or cheque can be made via over the counter, cash deposit machines (CDMs), cheque deposit terminals (CDT) or any other mode of deposit acceptable by BMMB.

5.2 Cheque deposits are subject to clearance and will only be considered once the proceeds is credited into the said account. Deposits by cheque must be in multiples of RM1,000. Account holders (subject to item 3) may participate in the following Draw: -

5.2.1 Monthly Draws

- Eligible candidates will be short-listed by applying a random number to the monthly qualifying list of entries.
- The short-listed Monthly Draw candidate who has already won one (1) Monthly Prize in an earlier round will not be eligible for other prizes in the same month. However, the winner will be eligible for next Monthly Draws.
- There will be a total of 50 monthly winners each month from April 2013 until May 2013, 43 monthly winners each month from July 2013 until December 2013, and 44 monthly winners each month from January 2014 until March 2014.

5.2.2 Grand Draws

- Eligible candidates will be short-listed by applying a random number to all qualifying list of entries in June 2013 and March 2014.
- The Monthly Prize winners are eligible for the selection of the Grand Prize winners.
- There will be a total of 2 winners in June 2013.
- There will be a total of 50 winners in March 2014.

5.3 Winners shall be determined by BMMB's winner selection committee whose decision shall be final and conclusive. No correspondence, queries, appeals or protest will be entertained in any event.

6. Winners notification

6.1 The winners will be notified via letter, mail and/or telephone call. Winner's name will also be published in BMMB website *www.muamalat.com.my* and/or selected newspaper.

7. Prizes

7.1 Prizes must be registered in the name of the Winners (if applicable).

7.2 Prizes are neither transferable nor exchangeable (for cash or to different size, color or model other than the prizes determine by the Bank to be the prizes of the draw) and subject to the Terms and Conditions stated herein.

7.3 Winners of this Campaign shall be liable for all taxes, rates, government fees or any charges that may be levied against them under the applicable laws, if any. For vehicle prizes, the cost for registration, insurance/Takaful, road tax and transportation (if any) shall be borne entirely by the winners. BMMB will make payment for the vehicle prizes only (subject to BMMB discretion from time to time).

7.4 Once the vehicle is registered under the name of the winner, the winner shall solely be responsible to all matters pertaining to the vehicle and BMMB shall be released from any liabilities or responsibilities towards the said vehicle BMMB has the right to substitute any of the prizes with other prizes of equivalent value at any time without any notice.

8. Claim of prizes

8.1 Winners must claim prizes within 21 days from the day of announcement of the winners, failing which the unclaimed prizes will be forfeited.

8.2 To claim for the prize, winners must produce their identification card for verification and to sign any form/declaration (if any) as required by BMMB.

8.3 In the event of death of an account holder is a winner, claim of prizes can only be made by his/her beneficiary within 12 months from the deceased date together with Letter of Administration and/or supporting documents acceptable to BMMB, failing which BMMB reserves the right to forfeit the Prizes and select another winner. In the event of death of the winner of a joint account holder, the survivorship clause shall be applied.

9. Declaration and Authorization

9.1 BMMB reserves the right to change or amend any aspect of the Campaign or any parts of these Terms and Conditions without prior notice.

9.2 BMMB reserves the right to cancel, terminate or suspend this Campaign with or without prior notice. For avoidance of doubt, cancellation, termination or suspension by BMMB of the Campaign shall not entitle the accountholders to any claim or compensation against BMMB for any and all losses or damages suffered or incurred by the accountholders as a direct or indirect results of the act of cancellation, termination or suspension.

9.3 By participating in this Campaign, the accountholders are deemed to have read and understood and have agreed to be bound by these Terms and Conditions and appointed

agencies terms and conditions and irrevocably authorized BMMB to disclose, reveal, divulge information regarding their particulars to the parties involved directly or indirectly in organizing and promoting the campaign. BMMB reserves the exclusive right to publish or display the names and photographs of the winners for advertising and publicity purposes. Property in campaign forms (if any), names and photographs of winners belong to BMMB.

9.4 BMMB shall not be liable for any injury or loss of lives and valuables or any other loss or damage whatsoever or howsoever suffered or sustained by the accountholders arising or resulting, directly or indirectly, in whole or part, from their participation in the Campaign or from the prize or prizes won by them through the Campaign or as a result of any act of omission on the part of BMMB. BMMB shall not be liable for any failure to perform any obligation in respect of this Campaign due to any act of God, war, riot, strike, lock out, industrial action, fire, flood or any event beyond reasonable control of BMMB.

9.5 Save and except for the specific Campaign Terms and Conditions stated herein, all other terms and conditions set out in the Terms and Conditions governing the savings account under the concept of Al-Mudharabah shall continue to apply.

9.6 In the event of any inconsistency or discrepancy between the English version of these Terms and Conditions and the translation of these Terms and Conditions in any language, the English version shall prevail. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing and promotional materials relating to the Campaign or its promotion, these Terms and Conditions shall prevail.

9.7 If a winner is subsequently found to be ineligible to participate in the Campaign or claim the prize conferred, BMMB reserves the right to forfeit or reclaim the prize and confer the same on such other winner as may be determined in such manner as BMMB deems fit.