



## **DUITNOW “REGISTER AND WIN CASH” CAMPAIGN**

### **Terms & Conditions**

1. DuitNow “Register and Win Cash” campaign (“the Campaign”) is organized by Bank Muamalat Malaysia Berhad (Company No. 6175-W) (“BMMB”) and shall subject to the Terms and Conditions herein.
2. The Campaign will commence from **1 August 2019 12.00a.m. until 31 October 2019 11.59p.m.** (“Campaign Period”).

### **Eligibility Criteria & Campaign Mechanics**

1. The eligibility criteria of the Campaign are as follows:
  - a) Open to new and existing users of BMMB Internet Banking (“RIB & MOB User”);
  - b) RIB / MOB Users who perform DuitNow ID registration during the Campaign Period via BMMB Internet and Mobile Banking (“Participants”); and
  - c) Participants must maintain DuitNow ID linked to BMMB account until the end of the Campaign Period.
2. Below are the categories of Participants which are not allowed to participate in the Campaign:
  - a) Employees of BMMB (Permanent/Contract).
  - b) Participants who performed DuitNow ID Registrations after the Campaign Period;
  - c) Participants who de-register DuitNow ID within the Campaign Period.
3. Participants who fulfilled the eligibility criteria above will stand a chance to win monthly prizes.

### **Prizes**

1. Prizes for the Campaign are as follow: -

<b>No.</b>	<b>Campaign Month</b>	<b>No. of Winners</b>	<b>Monthly Prizes</b>
1	Month 1 (1 – 31 August 2019)	200	RM100
2	Month 2 (1 – 30 September 2019)	200	RM100
3	Month 3 (1 – 31 October 2019)	200	RM100

2. The prize will be credited into winners’ account that is linked to the registered DuitNow ID within two (2) weeks after the Campaign Period.
3. Participants are only entitled to win one (1) monthly prize throughout the Campaign Period.
4. Prizes are non-transferable and cannot be exchanged for other goods in part or full.

### **Selection of Winners**

1. The winners are randomly selected from Participants that registered DuitNow ID on BMMB Internet and Mobile Banking during the Campaign Period.
2. Participants that are not selected as winners in the month that Participants register their DuitNow ID will be entitled to participate in the subsequent draw.
3. Winners will be chosen by a computerized draw-system.
4. Winners will be notified via registered mobile number through Short Message Service (SMS) or email within three (3) business days after the crediting of the cash prizes.

### **General Terms & Conditions**

1. Participant is advised to read and understand these terms and conditions before participating in any of our Campaign.
2. To participate in our Campaign, Participant must fall within the Eligibility Criteria and fulfil the Campaign mechanics. Unless stated otherwise by the Bank, Participant is not required to sign up or fill up any application form to participate in the said Campaign.
3. By participating in this Campaign, the Participant:
  - a) shall give consent for the Bank to disclose their personal data to the Bank's service provider to the extent necessary for the purpose of this Campaign;
  - b) shall agree for the Bank to publish or display their names or photos in media, marketing or the Bank's Website for the purpose of this Campaign (where applicable); and
  - c) shall agree to the Bank's decision on all matters relating to the Campaign, selection of winners and prizes via the Bank's generic draw engine shall be final, conclusive and binding on all Participants and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained.
4. The Bank accepts no responsibility for any tax responsibilities that may arise from the prizes or the use thereof. Any tax filing obligation or tax payment (if any) due to any tax authority as a result of receipt of the prizes remains the sole responsibility of the winner. It is the responsibility of the winner to seek an independent tax advice on the possible tax responsibilities to their financial institutions.
5. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any).
6. The prize is not redeemable or exchangeable for any other items. Winners must accept the price "as it is" and must acknowledge that the Bank shall not be held responsible in the value of the prize due to the variation of prices in the market during the prize redemption/collection by the winner at the time stipulated by the Bank (if any).

7. If the prize is not available for whatsoever reason, the Bank reserves the right to substitute the prize for any item at its absolute discretion of equivalent value or with any other items whichever the Bank deems appropriate upon the Bank issuing at least fourteen (14) days prior notice to all Participants from the date prize winner announcement is scheduled to be made by the Bank. The mode of notifications could be in writing, via electronic means or displayed at the Bank's branches or websites.
8. Winners may be invited to attend prize presentation ceremony or other publicly events (if any) at the location to be advised on a later date. Winners are fully responsible for all expenses incurred in attending the said prize giving ceremony.
9. In compliance with the Personal Data Protection Act (PDPA) 2010, the Bank shall protect the personal data of the Participants. By participating in this Campaign, winners shall consent and agree that their names and photographs may be published in any media selected by the Bank as it deems fit for publicity purposes.
10. The Bank and its affiliates and their respective directors, officers, employees, and agents shall not be liable for any misinterpretation on facts, and/or inflicted injuries and/or loss of lives and/or valuables resulting from the prize won through this Campaign and shall not be liable, whether direct or consequential, for any loss and damage or for any personal injury and/or whatsoever suffered or sustained by the Participant/Prize winner caused directly or indirectly, in whole or in part, in connection with this Campaign or their participation in this Campaign or the receipt or use of any of the prizes or may be suffered in the course of the prize giving travel and/or as a result of any act or omission on the part of the Bank whatsoever, except for any liability which cannot be excluded by law. The Bank shall not be responsible in any way whatsoever, in respect of any matters beyond the Bank's control with regard to this Campaign or anything related thereto.
11. The Bank reserves the rights to amend, cancel, terminate, or suspend the Campaign by providing sufficient notice not less than fourteen (14) days prior to the date of amendment, cancellation, termination, or suspension. The mode of notifications could be in writing, via electronic means or display of notices at the Bank's branches and websites. For the avoidance of doubt, cancellation, termination, or suspension by the Bank of the Campaign shall not entitle the customers who participate in this Campaign to any claim or compensation against the Bank for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of cancellation, termination or suspension.
12. Participant/Prize winner is advised to access the Bank's Website from time to time to view the Terms and Conditions and to ensure to be kept up-to-date on any change or variation to the Terms and Conditions thereof.
13. The Terms and Conditions herein contained are in addition to and without prejudice to the BMMB's Internet Banking Services and DuitNow terms and conditions. In the event of any inconsistency between these terms and conditions, this Terms and Conditions shall prevail with regards to this Campaign.

14. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the customers agree to submit to the jurisdiction of the Courts of Malaysia.

For more information, please visit BMMB branches or call our Customer Care Line 1-300-88-8787 or visit our website at <http://www.muamalat.com.my>