

## Appendix I: Program Features and Mechanisms

No	Item	Description									
1.	<b>Program Name</b>	Muamalat Micro Small Medium Enterprise (M-MSME) BizSolution - Soundbox									
2.	<b>Program Period</b>	January 2026 until further notice									
3.	<b>Eligibility Criteria</b>	<ul style="list-style-type: none"> <li>• Sole Proprietorship</li> <li>• Partnership</li> </ul>									
4.	<b>Program Mechanics</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #cccccc;">No.</th><th style="background-color: #cccccc;">Item</th><th style="background-color: #cccccc;">Remark</th></tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td><td>Banking Services Offered</td><td> <ul style="list-style-type: none"> <li>• New i-Biz (MCTB Lite)</li> <li>• 3-in-1 Soundbox for processing payments via:           <ul style="list-style-type: none"> <li>◦ Dynamic QR</li> <li>◦ Static QR</li> <li>◦ Card payments</li> </ul> </li> </ul> </td></tr> <tr> <td style="text-align: center;">2.</td><td>Packages Offered</td><td> <ul style="list-style-type: none"> <li>• Early Bird Package (for the first 5000 customers)           <ul style="list-style-type: none"> <li>a) RM500 deposit earmarked for 6 months</li> <li>b) Soundbox</li> <li>c) Merchandise (tent, bucket hats, tote bag &amp; apron)</li> </ul> </li> <li>• Normal Package:           <ul style="list-style-type: none"> <li>a) Outright purchase of soundbox at RM 172</li> <li>b) Outright purchase of merchandise at RM 430</li> </ul> </li> </ul> </td></tr> </tbody> </table>	No.	Item	Remark	1.	Banking Services Offered	<ul style="list-style-type: none"> <li>• New i-Biz (MCTB Lite)</li> <li>• 3-in-1 Soundbox for processing payments via:           <ul style="list-style-type: none"> <li>◦ Dynamic QR</li> <li>◦ Static QR</li> <li>◦ Card payments</li> </ul> </li> </ul>	2.	Packages Offered	<ul style="list-style-type: none"> <li>• Early Bird Package (for the first 5000 customers)           <ul style="list-style-type: none"> <li>a) RM500 deposit earmarked for 6 months</li> <li>b) Soundbox</li> <li>c) Merchandise (tent, bucket hats, tote bag &amp; apron)</li> </ul> </li> <li>• Normal Package:           <ul style="list-style-type: none"> <li>a) Outright purchase of soundbox at RM 172</li> <li>b) Outright purchase of merchandise at RM 430</li> </ul> </li> </ul>
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6.	<b>Acquisition Channel</b>	Over The Counter (OTC) at any Bank Muamalat branch.						

Our Ref : Acquiring/Letter of Offer/ XXXMERCHANTNAMEXXX  
 Your Ref : XXMERCHANTNAMEXXX/DDMMYYYY

DD JAN YYYY

XXMERCHANTNAMEXXX  
 XXADDRESSXXX  
 XXADDRESSXXX  
 XXADDRESSXXX  
 XXADDRESSXXX

Dear Sir/Madam,

PRIVATE & CONFIDENTIAL

**BANK MUAMALAT MALAYSIA BERHAD (BMMB) MERCHANT DISCOUNT RATE (MDR)  
 FOR SOUNDBOX - BAZAR & MSME Program 2026**

We thank you for your consideration and opportunity for BMMB to extend the services as mentioned. We look forward to a long-term business partnership with your establishment.

Please find below the proposed MDR for your consideration:

Card Type		MDR
<b>Sounbox</b>	MyDebit/Visa Debit/MasterCard Debit/Prepaid (Local Cards)	0.50%
	Visa/MasterCard Credit On-Us (Local Cards)	1.00%
	Visa/MasterCard Credit Off-Us (Local Cards)	1.20%
	Visa/MasterCard - Debit/Credit/Prepaid (Foreign Cards)	2.00%
	DuitNow Dynamic QR	*0.25%

\*DuitNow Dynamic QR (Waived)

Facility Services		FEE (RM)
<b>*Sounbox</b>	One Time Registration Fee	172.00 (Waived)
	Terminal Replacement/Additional Terminal Fee	172.00
	Sim Card 1 <sup>st</sup> Year Subscription	60.00 (Waived)
	Sim Card 2 <sup>nd</sup> Year & subsequent	60.00

\*Terms & Conditions

- (i) The proposed of the above services may be varied at any time at the sole discretion of BMMB.
- (ii) Subject opening of BMMB accounts for MDR rate being offered as above. (if applicable).
- (iii) The Participant is fully responsible for the safekeeping of the Terminal. In the event of any loss, theft, or damage to the Terminal due to the Participant's negligence or misuse, the Participant shall be liable to pay a penalty fee of RM172.

(iv) The Participant shall prominently display the payment acceptance signage (e.g., QR code standee) provided by BMMB at their stall.

(v) The SIM card is for Soundbox use only and The SIM card renewal fee will be automatically deducted from your CASA.

(vi) The SIM card will be deactivated after six (6) months of inactivity. To reactivate the SIM card or terminate the service, please send a request to [merchantadmin@muamalat.com.my](mailto:merchantadmin@muamalat.com.my)

(vii) BMMB reserves the right to suspend or terminate the Services immediately if the Participant is found to be in breach of any of these terms and conditions.

By checking this box, I acknowledge and agree on the MDR, and T&C stated above.

### Acceptance of Offer

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I/ We the undersigned, hereby agree to and accept the Merchant Services on the terms and conditions set out in this Letter of Offer (to be subject and read together with the Merchant Terms and Conditions and addendum (if any) as attached herein by Bank Muamalat Malaysia Berhad (BMMB)

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Authorized Person Name:

NRIC No:

Date:

Company Name/ Chop: