

BANK MUAMALAT MALAYSIA BERHAD MASTERCARD DEBIT CARD-i CASH BACK CAMPAIGN Frequently Asked Questions (FAQs)

1. When is the Campaign duration?

The Bank Muamalat Mastercard Debit Card-i Cash Back Campaign ("Campaign") will run from 15th November 2021 to 13th February 2022 ("Campaign Period"), both dates inclusive.

2. Who can participate in this Campaign?

All new and existing Bank Muamalat Malaysia Berhad ("BMMB") Mastercard Debit Card-i Cardholders (Cardholders), including those whose accounts with the Mastercard Debit Card-i ("Card") is opened within the campaign period.

3. Who are ineligible to participate in this Campaign?

The Cardholders who are ineligible to participate in this Campaign are summarised as follows: -

- a. Any Cardholder who had cancelled his/her Card during the Campaign Period;
- b. Cardholders whose accounts with BMMB which have been suspended, closed or who are in breach of their Agreement with BMMB;
- c. If any of the Card account(s) is cancelled, closed, or terminated for any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Cash Back;
- d. Any person(s) who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, and/or any services granted by BMMB.

4. How can a Cardholder qualify for this Campaign?

To qualify, Cardholders must charge a minimum of Ringgit Malaysia Thirty Only (RM30.00) in a single transaction to their Card within the Campaign Period to receive a Cash Back amount of Ringgit Malaysia Twenty Five Only (RM25.00) on a first come first serve basis.

5. What is the maximum Cash Back can a Cardholder earn?

The maximum Cash Back the Cardholder is entitled to Ringgit Malaysia Seventy Five Only (RM75.00), throughout the Campaign Period as explained in below table:

| Tracking Month | Period | Maximum Cash Back Per Cardholder |
|----------------|-------------------------------------|----------------------------------|
| Month 1 | 15 November 2021 – 14 December 2021 | RM25.00 |
| Month 2 | 15 December 2021 – 14 January 2022 | RM25.00 |
| Month 3 | 15 January 2022 – 13 February 2022 | RM25.00 |

6. What are the qualified transactions for Cardholders to earn the Cash Back?

All retail (face-to-face including contactless) and online purchase transactions transacted both locally and overseas.

7. What are the transactions that are excluded from earning the Cash Back?

Transactions that are excluded are: -

- a. ATM Cash withdrawals, direct debit plans, fund transfers, e-Wallet transfers, deposits, reversals, fees and charges and other non-retail transactions;
- b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
- c. Profit/management charge payments, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
- d. Transactions made by the Cardholder with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director), i.e., transactions by the Cardholder with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.

8. Can I ask the merchant or the retailer to break my retail transaction into multiple or split transactions in order to gain more Cash Back?

No. Any break into multiple or split transactions will not qualify for the Cash Back and Cardholders with these type of transactions on record will be disqualified receiving the Cash Back.

9. Where can I learn or get more details of this Campaign?

For more on the Terms and Conditions of this Campaign, please visit our website at www.muamalat.com.my

**END OF "BANK MUAMALAT MALAYSIA BERHAD MASTERCARD DEBIT CARD-i
CASH BACK CAMPAIGN" FREQUENTLY ASKED QUESTIONS**