

Eligibility Criteria to Participate in Campaign & Qualify for Prize Draw:

(A) Customer Category : Normal customer participates in Campaign (Savings Account / Current Account / Investment Account)					
Details	Draw Category				
	PLATINUM	GOLD	CLASSIC	LOCAL	SPECIAL (PENSIONER)
Eligible customer	<ul style="list-style-type: none"> • Individual (age 18 & above) or • Non Individual : (Associations/Clubs/Societies/Schools/Sole proprietorship/Partnership) 				Individual (age 55 & above)
Required Participating Account	<ul style="list-style-type: none"> • Campaign Savings Account (CSA) • Campaign Current Account (CCA) or • Campaign Investment Account (CIA) 				
Min. initial deposit / investment in account	CSA : RM100 CCA : RM500 CIA : RM 100				
Min. balance to retain in account	CSA : RM100 CCA : RM500 CIA : RM50				
Earmarking amount required in account	RM1,000	RM500	N/A	N/A	RM500
Earmarking period	12 months	6 months	N/A	N/A	6 months
Entry Point (EP)	<p>EP : No of entries entitle for the draw of which is calculated based on Average Daily Balance (ADB) of the month</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> $ADB = \frac{\text{Sum of daily end day balances in each particular month}}{\text{Number of days in particular month}}$ </div> <ul style="list-style-type: none"> • Normal CSA/CCA : Entitle 2 EP for every RM10 ADB of the month • MuSS CSA/CCA** : Entitle 4 EP for every RM10 ADB of the month • SURIA CIA : Entitle 2 EP for every RM10 ADB of the month 				
<p><u>Note:</u> ** Salary account under Muamalat Salary Scheme (MuSS)</p>					

(B) Customer Category : Customer of M-Enrich Program (Civilian & Armed Forces)											
Details	Draw Category										
	PLATINUM	GOLD	CLASSIC	LOCAL	SPECIAL (PENSIONER)						
Eligible customer	<ul style="list-style-type: none"> • Individual enrol for M-Enrich Program that falls under the following category of Pensioner:- <table border="1" data-bbox="583 440 1262 602"> <thead> <tr> <th>Pensioner Category</th> <th>Eligibility Age</th> </tr> </thead> <tbody> <tr> <td>i. Civilian</td> <td>55 and above</td> </tr> <tr> <td>ii. Armed Forces</td> <td>42 and above</td> </tr> </tbody> </table> • Individual who are within the Program eligibility age but currently employed with Government/ Armed Forces/ Private Sector are NOT ELIGIBLE for this Program 					Pensioner Category	Eligibility Age	i. Civilian	55 and above	ii. Armed Forces	42 and above
Pensioner Category	Eligibility Age										
i. Civilian	55 and above										
ii. Armed Forces	42 and above										
Required Participating Account	<ul style="list-style-type: none"> • Program SA (PSA) or • Program CA (PCA) 										
Min. initial deposit in account	<ul style="list-style-type: none"> • PSA : RM2,000 • PCA : RM2,000 										
Min. balance to retain in account	<ul style="list-style-type: none"> • PSA : RM2,000 • PCA : RM2,000 										
Earmarking amount required in account	RM2,000										
Earmarking period	12 months										
Entry Point (EP)	<p>EP : No of entries entitle for the draw of which is calculated based on Average Daily Balance (ADB) of the month</p> <div style="border: 1px solid black; padding: 10px; width: fit-content; margin: 10px auto;"> $ADB = \frac{\text{Sum of daily end day balances in each particular month}}{\text{Number of days in particular month}}$ </div> <ul style="list-style-type: none"> • 2 EP entitlement for every RM10 ADB of the month in PSA/PCA 										

MORE KAW-KAW CAMPAIGN SUMMARY

Campaign Prizes & Winners

Details	Draw Category				
	PLATINUM*	GOLD	CLASSIC	LOCAL	SPECIAL (PENSIONER)
Prize Category	Grand Prize	Quarterly Prize	Monthly Prize	Monthly Prize by Regional	Monthly Prize by Regional
Prizes	RM1 Million	1. Honda HR-V 1.8 2. Proton X70 3. Honda HR-V 1.8 4. Honda Civic 1.5 <u>Note:</u> 1 prize is allocated for each quarterly draw	RM10,000 each winner	RM1,000 each winner	RM1,000 each winner
Number of draw throughout the Campaign	1	4	12	12	12
No. of winners for each draw	1	1	1	10 x 5 Regions = <u>50</u>	5 x 5 Regions = <u>25</u>
Number of winners throughout the Campaign	1 winner	4 winners	12 winners	50 x 12 = <u>600</u> winners	25 x 12 = <u>300</u> winners
Total number of winners throughout the Campaign = <u>917 winners</u>					
*For PLATINUM Draw winner, RM1 million prize is required to be credited into winner's account with BMMB and to be earmarked for 1 month from the date the money credited into winner's account upon winner announcement					

Eligibility for Drawing Category based on earmarking options/requirement

(A) Customer Category : Normal customer participates in Campaign (Savings Account / Current Account / Investment Account)						
Eligible Customer	Earmarking options	Drawing Category				
		PLATINUM	GOLD	CLASSIC	LOCAL	SPECIAL
Individual age 18 - 54 or Non Individual	Amount: RM1,000 Period: 12 month	/	/	/	/	
	Amount: RM500 Period: 6 month		/	/	/	
	Amount: Nil Period: N/A			/	/	
Individual age 55 & above	Amount: RM1,000 Period: 12 month	/	/	/	/	/
	Amount: RM500 Period: 6 month		/	/	/	/
	Amount: Nil Period: N/A			/	/	

(B) Customer Category : Customer of M-Enrich Program (Civilian & Armed Forces)						
Eligible Customer	Earmarking requirement	Drawing Category				
		PLATINUM	GOLD	CLASSIC	LOCAL	SPECIAL
1. Civilian Pensioner age 55 and above	Amount: RM2,000 Period: 12 month					
2. Armed Forces Pensioner age 42 and above		/	/	/	/	/