

GOLD CAMPAIGN 2018 TERMS AND CONDITIONS

The following terms and conditions (T&Cs) apply to Gold Campaign 2018 (Campaign) offered by Bank Muamalat Malaysia Berhad (6175-W) ("BMMB").

The Campaign Period

1. The Gold Campaign 2018 (Promotions to Customers) will run from 2 January 2018 to 31 March 2018.

Eligibility

2. This Campaign is open to all customers, who are in good standing at all times during the Campaign as determined by BMMB at its sole and absolute discretion.
3. This Campaign is open to all individual customers who purchase the following products:
 - Muamalat Gold-I Physical
 - Muamalat Gold-I Account
4. The following person is eligible to participate in the Campaign:
 - a. All new or existing Muamalat Gold-I customers. eligible new and existing Individual Tawarruq accountholders only
5. The following person(s) are not eligible to participate in this Campaign:
 - 5.1 Customers whose accounts with BMMB have been frozen by BMMB;
 - 5.2 Customers whose accounts with BMMB have been suspended by BMMB;
 - 5.3 Customers whose accounts with BMMB have been terminated by BMMB ;
 - 5.4 Customers who have breached any other agreement with BMMB;

Reward

6. FREE 1 gram Gold:
 - a. First 100 customers of each month (January, February and March 2018) with purchase of minimum of 20gram (gold account/physical) on a single transaction will receive additional 1gram of gold credited into their gold account.
 - b. Customers are not entitled for more than 1gram of gold for purchase above 20gram or multiple of 20gram.
 - c. The free 1gram of gold shall be credited into the customer's account by the following month.
7. LUCKY DRAW of 5gram Gold per month:
 - a. Customers with minimum 20g of gold purchase through either single transaction or cumulative within the month is entitled to 1 draw.
 - b. Each customer is only entitled to 1 draw a month.
 - c. Customers are not entitled for more than 1 draw for purchase above 20gram or multiple of 20gram.
 - d. For each new month, customers need to purchase additional minimum 20gram to qualify for 1 lucky draw.

Campaign Mechanism

8. Monthly Draws:
 - a. Eligible candidates will be short-listed by applying a random number to the monthly qualifying list of entries.
 - b. 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.
 - c. In instance of no eligible winner for the particular period, the prizes for the period will be forfeited.
9. Winners Notification
 - a. Winners will be notified via official letters and/or telephone calls/SMS/i-muamalat/corporate website. BMMB reserve the right to publish winner names in BMMB corporate website www.muamalat.com.my, Facebook and/or selected newspapers.
 - b. The prize will be credited directly into the customer's Gold Account. Muamalat Gold-I Fees and Charges applies for conversion of Gold Account to physical gold.

General Information

10. BMMB's decision on all matters relating to the Campaign will be final and binding. In the event of dispute, the final decision shall rest with the **Wealth Management & Affluent Banking Department, Bank Muamalat Malaysia Berhad**, Level 23, Menara Bumiputra, Jalan Melaka, 50100 Kuala Lumpur
11. BMMB reserves the right to refuse any application for a product or service relating to the Campaign.
12. The specific as well as general terms and conditions of respective products (Current / Savings Account and Gold) shall form part of the eligibility criteria for the Campaign participation.
13. Purchase of minted gold bar or account is not an obligation of, deposits in, guaranteed or insured by BMMB and are subject to investment risks, including the possible loss of the principal amount invested. **Eligible accountholders are required to read and accept the product disclosure sheet before purchasing.** Eligible accountholders should also consider all fees and charges involved before purchasing. Past performance of the gold price is not an indication of future performance. Eligible accountholders should rely on their own evaluation to assess the merits and risks of purchasing gold. Eligible accountholders who are in doubt as to the action to be taken should consult their professional advisers immediately.
14. By participating in the Campaign, the customer is deemed to have read and understood and has agreed to be bound by the BMMB's terms and conditions.
15. BMMB reserves the right to **withdraw, cancel, suspend, extend or terminate the Campaign** earlier in whole or in part. BMMB further reserves the right to vary, supplement, delete, amend and/or modify any of the T&Cs from time to time by giving at least minimum of twenty one (21) days prior notice thereof and the notice shall be posted through BMMB website at www.muamalat.com.my and/or through any other channel(s) that BMMB may deem as appropriate.
16. BMMB reserves the right to substitute the Campaign prizes with any kind of equivalent value as and when the need arises.
17. BMMB will not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure or any event beyond the reasonable control of BMMB.