

Zam-Zam Alakazam Gold Campaign TERMS AND CONDITIONS

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

The Campaign Period

1. The campaign will run from 1st October 2019 until 31st December 2019

Eligibility (Eligible Customer)

2. This campaign is open to all existing and new customers.
3. This campaign is eligible for Muamalat Gold-i Account and Physical Gold.
4. This campaign cannot be applied with other campaign(s) or promotion(s).
5. Gold account is inclusive of Muamalat Gold-i Account, Muamalat Gold-i Junior or new gold account which maybe available from time to time.
6. To participate, new customer(s) are required to open Current or Saving Account and Muamalat Gold-i Account.
7. Parent(s) or guardian(s) of new customer(s) who is below 18 years old, is required to open Muamalat Gold-i Account Junior and BeeSTAR-i Savings Account.
8. The following person(s) are not eligible to participate in this Campaign:
 - a. Customer(s) whose accounts with BMMB have been frozen by BMMB;
 - b. Customer(s) whose accounts with BMMB have been suspended by BMMB;
 - c. Customer(s) whose accounts with BMMB have been terminated by BMMB ;
 - d. Customer(s) who have breached any other agreement with BMMB;
 - e. Customer(s) who are suffering from mental illness or of unsound mind.
 - f. Parent(s) or guardian(s) of the customer(s) whose accounts with BMMB have been frozen by BMMB;
 - g. Parent(s) or guardian(s) of the customer(s) whose accounts with BMMB have been suspended by BMMB;
 - h. Parent(s) or guardian(s) of the customer(s) whose accounts with BMMB have been terminated by BMMB ;
 - i. Parent(s) or guardian(s) of the customer(s) who have breached any other agreements with BMMB;
 - j. Parent(s) or guardian(s) of the customer(s) who are insolvent, suffering from mental illness or of unsound mind.

Campaign Mechanism
Cash Back

Tier	Muamalat Gold-i Account & Physical Purchase	Retail Customer(s) Cash Back	Affluent Banking Customer(s) Cash Back
1	50g- 149g	RM1/g	RM3/g
2	150g- 249g	RM2/g	RM4/g
3	250g and above	RM3/g	RM5/g

9. Cashback will be in the form of cash crediting into saving account, current account or BeeSTAR-i savings account.
10. Cash back crediting may take up to T+60days to complete.
11. Below is the illustration for Cashback:-

	1 st Oct 2019 – 31 st Oct 2019	1 st Nov 2019 – 30 th Nov 2019	1 st Dec 2019 – 31 st Dec 2019
Customers Gold-i Acc purchase	50g	150g	30g
Customers Purchase Physical Gold	-	200g	50g (Ad-Hoc Discount RM1/g)
Cash Back (RM) for Retail Customer(s)	RM1/g	RM3/g	Not Entitle
Cash Back (RM) For Affluent Banking Customer(s)	RM3/g	RM5/g	Not Entitle

***Note: No carry forward of purchase amount into the next month. Customers are required to make a new purchase of minimum 50g in the following month to qualify for cash back.**

Lucky Draw Mechanism

Lucky Draw Type & Frequency	Monthly	
Number of Lucky Draws	21	
Prizes	5gram	20 Winners
	10gram	1 Winner
Prize Type	Gold Account	
Minimum purchase to qualify for lucky draw	10gram	

12. This campaign is open to new and existing customers who purchase in either or both Muamalat Gold-I Account and Physical during the campaign period.
13. Customer(s) with minimum 10g of gold purchase through either single transaction or cumulative within the same month will be entitled to 1 lucky draw.
14. Each customer is only entitled to 1 draw a month.

15. Customer(s) are not entitled for more than 1 draw for purchase above 10g or multiple of 10g Gold-i Account.
16. For each new month, customer(s) need to purchase additional minimum 10g in order to qualify for 1 lucky draw.
17. The lucky draw prize will be credited directly into the customer's Muamalat Gold-i Account. Muamalat Gold-i fees and charges applies for conversion of Gold Account to Physical Gold.
18. Monthly Draw:
 - a. Eligible candidate 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 prize in the same month.
 - c. In the instance of no eligible winner for the particular period, the prize for the period will be forfeited.

Grand Prize Lucky Draw

Lucky Draw Type & Frequency	Grand Prize, only once after campaign ends	
Number of Lucky Draws	3	
Prizes	20gram	3 Winners
Prize Type	Gold Account	
Minimum purchase to qualify for the lucky Grand Prize draw	100gram (accumulated within the campaign period)	

19. Grand prize lucky draw is only applicable for customer(s) who has purchased a minimum of 100g worth of gold either in a single transaction or cumulative within the campaign period.
20. Winner Notification:
 - a. Winners will be notified via official letter and / or phone call/ 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 newspaper.
 - b. The grand prize will be credit directly into the customer's Muamalat Gold-i Account. Muamalat Gold-i fees and charges applied for conversion of Gold Account to Physical Gold.

21. Investments in Gold 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. **Customers are advised to read and accept the Terms and Conditions and Product Disclosure Sheet of Muamalat Gold-i Account and Physical before investing.** Customers should also consider all fees and charges involved before investing. Past performance of Gold is not an indication of future performance. Customers should rely on their own evaluation to assess the merits and risks of any investment. Customers who are in doubt as to the action to be taken should consult their professional advisers immediately.
22. By participating in the Campaign, the customer is deemed to have read and understood and has agreed to be bound by BMMB's Muamalat Gold-i Account and Physical terms and conditions which can be found at our website at www.muamalat.com.my
23. By participating in this campaign, the customers consented to BMMB processing and disclosing their personal data in accordance with BMMB privacy notice which can be found at www.muamalat.com.my
24. Lucky draw winner list shall be posted through BMMB's website at www.muamalat.com.my and/or through any other channel(s) that BMMB may deem as appropriate.
25. 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.
26. BMMB reserves the right upon giving adequate notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("Amendment") any of the terms and conditions herein. Notification to the Eligible Customers in respect of the amendment shall be affected at BMMB's absolute discretion through any one of the following means of communication, namely, by ordinary mail or email to the Eligible Customers' last known address or registered email address with BMMB or by effecting an advertisement regarding the Amendment in one newspaper of BMMB's choice, or via BMMB's website or by any other means of notification which BMMB may select and the Amendment shall be deemed as binding on the Eligible Customers as may be specified by BMMB in the notification.
27. The Eligible Customer(s) consents to the disclosure by the BMMB of all or any information of the Eligible Customer(s) and all information in connection with its participation of this Campaign where required by laws or governmental, regulatory and enforcement bodies or agencies or pursuant to any court orders or to the related companies and professional advisers of the BMMB.
28. The Bank shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Campaign.
29. The Terms herein shall be governed by the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia, and other relevant bodies, in force from time to time and the courts of Malaysia

In the event of any enquiry related to the Campaign, the Eligible Customers may contact customer service at 1300-88-8787 or visit www.muamalat.com.my for more information