

**“GEGAR 10” Gold Campaign**  
**TERMS AND CONDITIONS**

The following terms and conditions (“T&Cs”) apply to “GEGAR 10” Gold Campaign (“Campaign”) offered by Bank Muamalat Malaysia Berhad **196501000376 (6175-W)** (“BMMB”).

**The Promotion Period**

1. The Promotion will run from 8 May 2020 until 31 July 2020.

**Eligibility (Eligible Customer)**

2. To participate in this campaign customers are required to possess a valid email address. Existing customers are required to update their personal email address with the Bank during this campaign.

**RM10 worth of gold reward**

3. This Promotion is open to customer(s) nationwide who meet the requirements to open a new Gold Account during the promotion period (eligible customer).
4. This Promotion is applicable only to BMMB customers without an existing gold account.
5. To participate, customer(s) are required to open a Saving Account or Current Account.
6. Eligible customer(s) will receive one-time RM10 worth of gold if they open a new gold account.
7. The RM10 worth of gold is not applicable to existing gold account customers or subsequent gold account opening under the same Customer Information File (CIF).

### **RM100 Cashback**

8. Cashback is open to all existing and new Muamalat Gold-i Account customers.
9. This campaign is applicable to Muamalat Gold-i Account only. The following person(s) are not eligible to participate in this Promotion:
  - 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; or
  - e. Customer(s) who are suffering from mental illness or of unsound mind.

### **Promotion Mechanism**

#### **RM10 worth of gold reward**

10. RM10 worth of gold for new Gold Accounts opened is limited to 5,000 customer(s) on a first come first serve basis.
11. Each Customer is only eligible / limited to a one time RM10 worth of gold and one (1) gold account under the same Customer Information File (CIF) with BMMB.
12. An "In Trust accounts" (Junior Gold Account) and Normal Gold Accounts are eligible under the promotion

Example:

En Ali own gold account	RM10
En Ali child 1 Junior Gold Account	RM10
En Ali child 2 Junior Gold Account	RM10

13. Gold Account must be opened with minimum purchase of RM10. Zero Balance account opening is not allowed.
14. No joint account is allowed.

15. Gold account opened online or over-the-counter is subject to satisfactory AMLA Name Screening and Customer Due Diligence checking which will be conducted manually by the preferred branch.
16. Not applicable to customers who have previously closed their gold account. Subsequent gold account opened in a different branch or different month is not eligible for the cash back.
17. Multiple gold accounts opened under the same CIF or person will not be entitled to multiple RM10 worth of gold.
18. RM10 worth of gold may take up to 30days to be credited into the customer(s) Gold Account.

### **RM100 Cashback**

19. Customers must meet the minimum purchase amount in order to qualify for cashback.
20. Cashback will be applicable to multiple purchases of 100g of Muamalat Gold-i Account within the campaign period.
21. RM100 Cashback will be in the form of cash crediting into the customer's Savings Account or Current Account.
22. Cashback crediting may take up to 60 days to complete from the end of campaign period.
23. Below is the illustration for RM100 Cashback:-

	May 2020 (g)	June 2020 (g)	July 2020 (g)	Total (g)	Cashback (RM)
Customers A	20	10	10	40	Not entitled
Customer B	50	30	20	100	100
Customer C	50	100	100	250	200
Affluent Customers	100	100	1000	1200	1200
					Eligible for RM200 cashback for purchases in the month of May & June.
*Affluent Customers birthday month July 2020	100	100	1000	1200	In addition, the affluent customer will receive RM5 cashback for every RM200 worth of gold purchased + RM1g discount from Affluent Gold Campaign <i>*T&amp;C applies</i>

#### Gegar 10 GOLDen Opportunity Mechanism

<b>Gegar 10 GOLDen Opportunity Type &amp; Frequency</b>	Monthly
<b>Numbers of winner</b>	10
<b>Prizes</b>	1gram Gold
<b>Prize Type</b>	Gold Account
<b>Minimum purchase to qualify for Gegar 10 GOLDen Opportunity</b>	1gram Gold Account

24. This campaign is open to new and existing Muamalat Gold-i Account customers who purchase gold in the form of gold account only during the campaign period.

25. Customer(s) with minimum 1g of gold purchase through either single transaction or cumulative within the same month will be entitled to 1 entry of Gegar 10 GOLDen Opportunity.
26. Each customer is only entitled to 1 entry for the Gegar 10 GOLDen Opportunity for each month.
27. Customer(s) are not entitled to more than 1 entry of Gegar 10 GOLDen Opportunity for purchases above 1g or multiples of 1g Gold-i Account.
28. For each new month, customer(s) need to purchase additional gold account with a minimum 1g in order to qualify for Gegar 10 GOLDen Opportunity.
29. The Gegar 10 GOLDen Opportunity 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.
30. Monthly Gegar 10 GOLDen Opportunity:
  - a. Eligible candidates will be short-listed by applying a random number to the monthly qualifying list of entries.
  - b. The short-listed monthly Gegar 10 GOLDen Opportunity 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 the instance of no eligible winner for a particular period, the prize for the said period shall be forfeited.

### **General Information**

31. BMMB's decision on all matters relating to the Promotion will be final and binding. Any subsequent correspondences, protest, appeals or enquiries will not be entertained.
32. BMMB reserves the right to refuse any application for a product or service relating to the Promotion if there is breach or non-compliance on the terms and conditions by the customers.
33. Investments in Gold are 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, understand and accept the Terms and Conditions and Product Disclosure Sheet of Muamalat Gold-i Account 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.

34. By participating in the Promotion, the Customer is deemed to have read and understood and has agreed to be bound by BMMB's Muamalat Gold-i Account of which can be found at our website at [www.muamalat.com.my](http://www.muamalat.com.my)
35. 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](http://www.muamalat.com.my)
36. Gelar 10 GOLDen Opportunity winners list shall be posted through BMMB's website at [www.muamalat.com.my](http://www.muamalat.com.my) and/or through any other channel(s) that BMMB may deem as appropriate.
37. **BMMB reserves the right to withdraw, cancel, suspend, extend or terminate the Promotion** 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 a minimum of twenty one (21) days prior notice thereof and the notice shall be posted through BMMB's website at [www.muamalat.com.my](http://www.muamalat.com.my) and/or through any other channel(s) that BMMB may deem as appropriate.
38. 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.
39. BMMB reserves the right upon giving 21 days 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 sole and 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.

40. The Eligible Customer(s) consents to the disclosure by BMMB of all or any information of the Eligible Customer(s) and all information in connection with its participation of this Promotion where required by laws or governmental, regulatory and enforcement bodies or agencies or pursuant to any court orders or to the related companies.
41. BMMB shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Promotion unless due to gross negligence or omission from BMMB.
42. The T&Cs herein shall be governed by and construed under the laws of Malaysia and the rules, regulations and guidelines of the Regulator such as Bank Negara Malaysia, and other authorities having jurisdiction over the Bank which are enforceable from time to time.
43. In the event of any enquiry related to the Promotion, the Eligible Customers may contact customer service at 1300-88-8787 or visit [www.muamalat.com.my](http://www.muamalat.com.my) for more information.