

**“MORE KAW-KAW” Campaign
Terms and Conditions**

The following terms and conditions shall be applicable to Bank Muamalat Malaysia Berhad (6175-W) (“BMMB”), “More Kaw-Kaw” Campaign.

CAMPAIGN PERIOD

1. “More Kaw-Kaw” Campaign (the “Campaign”) will commence from **1st August 2020 until 31st July 2021** (both date inclusive) (“Campaign Period”).

CAMPAIGN ELIGIBILITY

2. This Campaign is opened to all **new and existing** BMMB’s customer that falls under the following category:

- i) **Individual** age 18 and above residing in Malaysia (including Non-Residents) ;
- ii) **Non-Individual** that include Associations/ Clubs/ Societies/ Schools/ Sole-proprietorship/ Partnership

[Herein-after referred to as “Eligible Customer(s)”]

3. The following persons/entities are **NOT ELIGIBLE** to participate in this Campaign:-
 - i) Corporate and Commercial account holders (i.e. Public listed companies, Statutory bodies, Federal and State government agencies, Multi-national companies, Cooperatives etc) ;
 - ii) Permanent and/or contract employees of BMMB and Muamalat Invest Sdn Bhd (MISB) ;
 - iii) Immediate family members (i.e. parent/ spouse/ children/ siblings) of BMMB and MISB employees ;
 - iv) Individuals below the age of 18 years old.
4. For joint accounts, the eligible customer shall be the primary account holder only.
5. Participating Accounts for this Campaign consist of **Savings Account (SA) & Current Account (CA)** based on Shariah principle of Tawarruq and the Investment Account under the concept of Mudarabah as listed below (“Participating Account”):

Participating Account (PA)	
<u>i) Campaign Savings Account (CSA)</u>	
a. More Kaw-Kaw Savings Account	(MKSA) ¹
b. More Kaw-Kaw MuSS Savings Account	(MKMSA) ²
c. More Kaw-Kaw ELITE Savings Account	(MKESA) ³
d. More Kaw-Kaw ONLINE Savings Account	(MKOLSA) ⁴
e. More Kaw-Kaw ELITE ONLINE Savings Account	(MKEOLSA) ⁵
<u>ii) Campaign Current Account (CCA)</u>	
a. More Kaw-Kaw Current Account (Individual)	(MKCA) ¹
b. More Kaw-Kaw MuSS Current Account (Individual)	(MKMCA) ²
c. More Kaw-Kaw Current Account (Non-Individual)	(MKCA_NI)
<u>iii) Campaign Investment Account (CIA)</u>	
a. SURIA Investment Account (Individual)	(MUD_INVEST)
Note:	
1. For general individual age 18 & above	
2. For individual who opted for salary crediting under Muamalat Salary Scheme (MuSS)	
3. For individual age 45 and above ONLY	
4. For BMMB existing customer ONLY whereby account opening online via i-Muamalat	
5. For BMMB existing customer aged 45 & above ONLY whereby account opening online via i-Muamalat	

6. Details of Participating Account are as below:

Details	Campaign Savings Account (CSA)	Campaign Current Account (CCA)	Campaign Investment Account (CIA)												
Initial Deposit / Investment	RM100	RM500	RM 100												
Min. Balance to Maintain	RM100	RM500	RM 50												
Profit Rate*	<table border="1"> <thead> <tr> <th>Tier</th> <th>Profit Rate</th> </tr> </thead> <tbody> <tr> <td>RM0 – RM499.99</td> <td>0.05% p.a.</td> </tr> <tr> <td>RM500 – RM999.99</td> <td>0.10% p.a.</td> </tr> <tr> <td>RM1,000 and above</td> <td>0.25% p.a.</td> </tr> </tbody> </table>		Tier	Profit Rate	RM0 – RM499.99	0.05% p.a.	RM500 – RM999.99	0.10% p.a.	RM1,000 and above	0.25% p.a.	Profit Sharing Ratio: <table border="1"> <thead> <tr> <th>Customer</th> <th>Bank</th> </tr> </thead> <tbody> <tr> <td>2</td> <td>98</td> </tr> </tbody> </table>	Customer	Bank	2	98
	Tier	Profit Rate													
	RM0 – RM499.99	0.05% p.a.													
	RM500 – RM999.99	0.10% p.a.													
RM1,000 and above	0.25% p.a.														
Customer	Bank														
2	98														

*The existing (standard) rates applies upon Campaign expiry

7. Upon expiry of the Campaign period, all the Participating Accounts for the Campaign will be auto converted in system to their respective Generic Accounts as tabled below:-

Participating Account (PA)	Generic Account
a. MKSA	Savings Account-i Tawarruq One Reach
b. MKMSA	Savings Account-i Tawarruq MuSS
c. MKESA	Savings Account-i Tawarruq ELITE
d. MKOLSA	Savings Account-i Tawarruq ONLINE
e. MKEOLSA	Savings Account-i Tawarruq ELITE ONLINE
f. MKCA	Current Account-i Tawarruq One Reach (Individual)
g. MKMCA	Current Account-i Tawarruq MuSS (Individual)
h. MKCA_NI	Current Account-i Tawarruq One Reach (Non-Individual)
i. MUD_INVEST	SURIA Investment Account (Individual)

8. To participate in the campaign, the eligible customer (**existing or new**) must become the accountholder(s) of any of the Participating Account.

9. The **new** eligible customer is required to open any new Participating Account(s) while the **existing** eligible customer has the following **options**:-

- i) to open **new** Participating Account or
- ii) to authorize for product change from existing BMMB Account to its respective Participating Account.

10. The details on the requirement to become accountholder(s) of the Participating Account for **new & existing** eligible customer(s) are as stipulated below:-

a) **New eligible customer:**

Customer		Requirement to open new Participating Account (PA)
Savings Account & Current Account	Individual age 18 - 44	To open any of the following Participating Account:- i) MKSA; ii) MKMSA; iii) MKOLSA; iv) MKCA; v) MKMCA

Savings Account & Current Account	Individual age 45 & above	To open any of the following Participating Account:- i) MKSA; ii) MKMSA; iii) MKESA; iv) MKOLSA; v) MKEOLSA; vi) MKCA; vii) MKMCA
Current Account	Non Individual	To open Participating Account: MKCA_NI
Investment Account (SURIA)	Individual age 18 & above	To open Participating Account: MUD_INVEST

b) Existing eligible customer:

Customer		Existing BMMB Account	Options either (A) or (B)	
			(A)	(B)
			To request product change from 'Existing BMMB Account' to respective PA :	To open New PA :
Savings Account & Current Account	Individual age 18 - 44	SA*	SA* change to MKSA	from any of the following:- i) MKSA; ii) MKMSA; iii) MKOLSA; iv) MKCA; v) MKMCA
		MuSS SA	MuSS SA change to MKMSA	
		ONLINE SA	ONLINE SA change to MKOLSA	
		CA*	CA* change to MKCA	
		MuSS CA	MuSS CA change to MKMCA	
Savings Account & Current Account	Individual age 45 & above	SA*	SA* change to: (i) MKSA or (ii) MKESA	from any of the following:- i) MKSA; ii) MKMSA; iii) MKESA; iv) MKOLSA; v) MKEOLSA; vi) MKCA; vii) MKMCA
		MuSS SA	MuSS SA change to: (i) MKMSA or (ii) MKESA	
		ELITE SA	ELITE SA change to MKESA	
		ONLINE SA	ONLINE SA change to: (i) MKOLSA or (ii) MKEOLSA	
		CA*	CA* change to MKCA	
		MuSS CA	MuSS CA change to MKMCA	
Current Account	Non Individual	CA (Non-Individual)*	CA (Non-Individual)* change to MKCA_NI	MKCA_NI
Investment Account (SURIA)	Individual age 18 & above	SA*	SA* change to MUD_INVEST	MUD_INVEST

*Refers to Normal/ One Reach/ others SA or CA (excluding Basic SA/CA) under Shariah principle of Qard or Tawarruq

11. Request for product change

- Existing eligible customer has two (2) options to provide consent for temporary product change from existing BMMB account to Participating Account:

- i) **By visiting nearest branch** to fill up Service Request Form (SRF) & Suitability Assessment Form (SAF) tailored for the Campaign at the branch ; or
- ii) **By Contacting BMMB Contact Centre (BCC)** after receiving the SMS for verbal confirmation.
- Upon received customer's instruction via BCC, branch shall perform product change within 3 working days. Branch will notify customer via phone call and issue Notification Letter to customer to confirm that the product change has been successful.
 - By conducting any of the above options, the customers acknowledge the conversion exercise and have read and understood the terms and conditions of existing account and Participating Account.

PRIZES

12. This Campaign offers participant the following Prizes of which the winner selection is to be conducted via lucky draw categories as shown below :-

Details	Draw Category				
	PLATINUM*	GOLD	CLASSIC	LOCAL	SPECIAL
Prize Category	GRAND Prize	Quarterly Prize	Monthly Prize	Monthly Prize by Regional	Monthly Prize by Regional (for Pensioner)
Prizes	RM1 Million	1. Honda HR-V 1.8 2. Proton X70 3. Honda HR-V 1.8 4. Honda Civic 1.5 Note: 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>					
<i>*For PLATINUM draw winner, RM1 million 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</i>					

QUALIFYING CRITERIA FOR PRIZE DRAW

13. Criteria to qualify for entry to prize draw are as follows:-

13.1 Eligible Customer & Participating Account

- Eligible customer who maintain the Participating Account(s) with required initial deposit / investment & minimum balance to retain in account (as stipulated in Item 5 & 6) during the Campaign period may participate in the draw.
- Only active Participating Accounts will be entitled for the prize draw. The Bank reserves the right to include or exclude any account, as it considers necessary or appropriate.

13.2 Entry Point (EP)

- Entry Point (EP) is the number of entries that the customer entitle to participate in the draw which determines the number of customer's opportunities in the draws offered. This EP is calculated based on Average Daily Balance (ADB) of the month.
- Customer entitlement for EP is depending on Participating Account (whether under Normal or MuSS Campaign Account) maintain during the Campaign period as follows:-
 - i) Customer of **Normal Campaign account** will entitle **2 EP** for every RM10 ADB of the month
 - ii) Customer of **MuSS Campaign account** will entitle **4 EP** for every RM10 ADB of the month.
- Illustration of EP entitlement as tabled below:

Participating Account (PA)	Normal or MuSS Campaign SA / CA & Investment Account	EP entitlement
MKSA	Normal CSA	2
MKMSA	MuSS CSA*	4
MKESA	Normal CSA	2
MKMCA	MuSS CCA*	4
MUD_INVEST	SURIA CIA	2

*Salary account under Muamalat Salary Scheme (MuSS)

- Formula to compute Average Daily Balance (ADB) for the month is as follows:-

$$ADB = \frac{\text{Sum of daily end day balances in each particular month}}{\text{Number of days in particular month}}$$

- Example of EP entitlement for **3 months** based on ADB is illustrated as follows:-

Customer open '**More Kaw-Kaw Savings Account**' (MKSA) on **15 October 2020**

Month	October 2020	November 2020	December 2020
Sum of daily end day balances for the month (RM)	100,000	25,800	89,455
No of days	15 - 31 Oct 2020 = <u>17 days</u>	30 days	31 days

Monthly ADB (RM)	= 100,000 / 17 = <u>5,882.35</u>	= 25,800 / 30 = <u>860</u>	= 89,455 / 31 = <u>2,885.64</u>
Number of EP entitle for the draw	EP = 5,882.35 / 10 = 588.23 = 588 (round down) = 588 x 2* = <u>1,176</u>	EP = 860 / 10 = 86 = 86 x 2* = <u>172</u>	EP = 2,885.64 / 10 = 288.56 = 288 (round down) = 288 x 2* = <u>576</u>

*2 EP entitlement as MKSA is Normal Campaign Account

13.3 Earmarking of minimum deposit / investment

- Eligible customer is required to earmark a minimum amount within a specific period in Participating Account to qualify for any of the Draw Category (except Classic & Local category), the details as shown below:-

Draw Category	Earmarking required in Participating Account	
	Amount (RM)	Period
PLATINUM	RM1,000	12 months
GOLD	RM500	6 months
CLASSIC	Not required	-
LOCAL	Not Required	-
SPECIAL	RM500	6 months

- Illustration of Draw Category qualification according to earmarking requirement as tabled below:

Eligible Customer	Earmarking in Participating Account	Draw Category qualification
Customer A (Age: 25)	Amount : RM1,000 ; Period : 12 months	Qualify to enter ALL Draw Category <i>except</i> SPECIAL Draw
Customer B (Age: 60)	Amount : RM1,000 ; Period : 12 months	Qualify to enter ALL Draw Category
Customer C (Age: 47)	Amount : RM500 ; Period : 6 months	Qualify to enter GOLD, CLASSIC & LOCAL Draw
Customer D (Age: 25)	Amount : No earmarking ; Period : N/A	Qualify to enter CLASSIC & LOCAL Draw

- Eligible customer may request for earmarking of more than required earmarking amount under Platinum, Gold or Special Draw Category.
- Earmarking duration shall commence from the placement date of earmarking amount in Participating Account.

Example of Earmarking Period are as tabled below:

No.	Placement Date	Earmarking Period	Earmarking Duration
1	15 September 2020	6 months	15/09/2020 to 14/03/2021
2	23 February 2021	12 months	23/02/2021 to 22/01/2022

- In the event the earmarked amount in Participating Account is cancelled, withdrawn or released (in part or full) during the earmarking period for any reason whatsoever, will be disqualified from the Campaign's draw.

Earmarking execution

- For the purpose of earmarking execution, the eligible customer has the following options:-
 - i) to execute irrevocable authorisation for earmarking via Service Request Form (SRF) tailored for the Campaign at the branch where the placement of earmarking amount is made in Participating Account; or
 - ii) to contact BMMB Contact Centre (BCC) for verbal execution to authorize earmarking of required amount via telephone. Upon received customer's instruction via BCC, branch

shall perform earmarking within 3 working days. Branch to notify customer via telephone call and later to issue Notification Letter to update customer whether the earmarking is successful or not successful.

For unsuccessful earmarking, customer is required to contact the Bank for another round of earmarking process via telephone call. Customer may also choose to visit the nearest branch to request for earmarking.

13.4 Fresh funds

- All deposit / investment placement into Participating Account must be from fresh funds.
- Fresh funds refers to monies or funds that are not derive from any of existing BMMB deposit / investment account
- Deposits / investment, either by cash or cheque can be made via over-the-counter, cash deposit machines (CDMs), cheque deposit terminals (CDT) transactions, Interbank Giro (IBG), Instant Transfer or any other mode of deposit acceptable by BMMB.
- Cheque deposits / investment are subject to clearance and will only be considered once the proceed is credited into the customer's Participating Account.

Summary of Criteria to Participate in Campaign & Qualify for Prize Draw:

Details	Draw Category				
	PLATINUM	GOLD	CLASSIC	LOCAL	SPECIAL
Eligible customer	<ul style="list-style-type: none"> • Individual (Residents/Non Residents) or • Non Individual (Associations/Clubs/Societies/Schools/Sole-proprietorship/Partnership) 				Individual ONLY
Age Requirement*	18 & above				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				

Entry Point (EP)	EP : No of entries entitle for the draw of which is calculated based on Average Daily Balance (ADB) of the month <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 				
Earmarking amount required in account	RM1,000	RM500	No earmarking required	No earmarking required	RM500
Earmarking period	12 months	6 months	N/A	N/A	6 months
Note: * Age requirement is not applicable to Non-Individual customer ** Full details as per Item No. 5 & 6 *** Salary account under Muamalat Salary Scheme (MuSS)					

DRAW FOR WINNER SELECTION

14. Based on qualifying criteria, eligible customer may participate in the following Draws to select winners for the Prizes allocated:-

14.1 GOLD/CLASSIC/LOCAL/SPECIAL Draw

- Eligible candidates will be short-listed by applying a random number to the monthly/quarterly qualifying list of entries.
- In instance of no eligible winner for the particular period, the prizes for the period will be forfeited.
- Any termination of Participating Account will be disqualified from the Campaign's GOLD/CLASSIC/LOCAL/SPECIAL draw.

14.2 PLATINUM Draw (for Grand Prize)

- Eligible candidates will be short-listed by applying a random number to all qualifying list of entries in **August 2021**.
- Winners from GOLD/CLASSIC/LOCAL/SPECIAL Draws are eligible for the selection of the Grand Prize winners.
- Any termination of Participating Account will be disqualified from the Campaign's PLATINUM draw.

14.3 Winners shall be solely determined by BMMB's Winner Selection Committee whose decision shall be final and conclusive. No correspondence, queries, appeals or protest will be entertained in any event.

15. Winners Notification

15.1 Winners will be notified via official letters and/or telephone calls/ SMS/ or any other mode of communication acceptable by BMMB. BMMB reserves the right to publish winner names in BMMB corporate website www.muamalat.com.my, Facebook, Instagram and/or selected newspapers based on winners' consent in item 17.3.

15.2 In the event that BMMB is unable to contact the winning customer(s) within 30 calendar days from winner announcement and having exhausted the normal channel of communication based on the BMMB's record (i.e. telephone calls, SMS, letters, or any other

acceptable mode of communication), BMMB has the right to select another eligible winner as replacement(s)).

- 15.3 A specific date will be determined by BMMB for a prize giving ceremony (if any) and all winners shall adhere to the following:-
- It is compulsory for all winners to be present during the prize giving ceremony;
 - All winners will be notified via telephone call/SMS and/or via official letter/or any other mode of communication acceptable by BMMB for the details of the prize giving ceremony;
 - If the winner(s) fail to attend such ceremony without valid reason(s), BMMB reserves the right to forfeit the prize(s) and select another winner; and
 - The winners are responsible to make the necessary arrangements with BMMB and/or its appointed developer/distributor/agent to collect or redeem their prize(s). BMMB will not bear any accommodation and/or transportation and/or other cost that the winners may incur or have to incur in the course of redeeming or using the Prizes.

PRIZES REDEMPTION

16. Claim of prizes

- 16.1 Winners must claim for the prizes within 21 days upon availability of the prize (i.e. to be informed by BMMB), failing which the unclaimed prizes will be forfeited.
- 16.2 To claim for the prize(s), winners must produce their identification card for verification and to sign the relevant form/declaration/nomination form for **item 16.3** below as required by BMMB.
- 16.3 In the event of demise of a winner after the prize giving ceremony, the prizes can only be claimed by the nominated person within 21 days together with supporting documents acceptable to BMMB, failing which BMMB reserves the right to forfeit the Prizes and select another winner.
- 16.4 The prizes are not transferable, nor exchangeable for cash, credit or kind.
- 16.5 Prizes are based on availability of stock and BMMB reserves the sole and absolute rights to cease or substitute the prizes with any prizes of equivalent value with prior notice to the participants/winner.
- 16.6 The prizes shown in the advertisement and other marketing materials (if any) are for illustration purposes only and the actual design may differ.

GENERAL

17. Declaration and Authorization

- 17.1 BMMB reserves the right to cancel, terminate or suspend this Campaign with prior notice at least 21 days prior to the cancellation/termination or suspension of this Campaign. For avoidance of doubt, cancellation, termination or suspension by BMMB of the Campaign shall not entitle the accountholders to any claim or compensation against BMMB for any and all losses or damages suffered or incurred by the accountholders as a direct or indirect results of the act of cancellation, termination or suspension unless such losses or damages are attributable by BMMB's gross negligence, fraud or willful misconduct.

- 17.2 All eligible customers of the Campaign shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against the, under the applicable laws, if any, and installation costs, where applicable in relation to the Prizes and the Campaign.
- 17.3 By participating in this Campaign, the accountholders are deemed to have read and understood and have agreed to be bound by these Terms and Conditions and appointed agencies terms and conditions and irrevocably authorized BMMB to disclose, reveal, divulge information regarding their particulars to the parties involved directly or indirectly in organizing and promoting the campaign. The winners hereby consent and authorise BMMB to publish or display the names and photographs of the winners for advertising and publicity purposes only. Property in campaign forms (if any), names and photographs of winners shall belong to BMMB.
- 17.4 BMMB shall not be liable for any injury or loss of lives and valuables or any other loss or damage whatsoever or howsoever suffered or sustained by the accountholders arising or resulting, directly or indirectly, in whole or part, from their participation in the Campaign or from the prize or prizes won by them through the Campaign or as a result of any of act of omission on the part of BMMB. BMMB shall not be liable for any failure to perform any obligation in respect of this Campaign due to any act of God, war, riot, strike, lock out, industrial action, fire, flood or any event beyond reasonable control of BMMB.
- 17.5 Save and except for the specific Campaign Terms and Conditions stated herein, all other terms and conditions set out in the Terms and Conditions governing the Savings Account/Current Account under the concept of Tawarruq and the Investment Account under the concept of Mudarabah shall continue to apply.
- 17.6 In the event of any inconsistency or discrepancy between the English version of these Terms and Conditions and the translation of these Terms and Conditions in any language, the English version shall prevail. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing and promotional materials relating to the Campaign or its promotion, these Terms and Conditions shall prevail.
- 17.7 If a winner is subsequently found to be ineligible to participate in the Campaign or claim the prize conferred, BMMB reserves the right to forfeit or reclaim the prize and confer the same on such other winner as may be determined in such manner as BMMB deems fit.
- 17.8 BMMB reserves the right from time to time as it deems fit to vary, supplement, delete, amend, modify and/ or change any of these Terms and Conditions by giving at least minimum of twenty one (21) days prior notice thereof and the notice shall be posted on BMMB website at www.muamalat.com.my or in any other manner deemed suitable by BMMB. Customers who had participated in the Campaign are deemed to have accessed BMMB's website and to have knowledge of and to have agreed to any changes or variations to these Terms and Conditions. Customers agree that their continued participation in the Campaign will constitute their acceptance of these Terms and Conditions (as varied or changed).
- 17.9 These Terms and Conditions are governed by and construed under the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia (BNM), Shariah Advisory Council of BNM and other relevant bodies and authority, in force from time to time.

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- 17.10 The Terms & Conditions is also subject to all prevailing provisions of the Islamic Financial Services Act 2013 (IFSA) and Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA).
- 17.11 All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendment thereof). The Bank reserves the right to report any actions or activities suspected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.
- 17.12 The Terms & Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.