



“M-ENRICH PROGRAM”
Terms & Conditions (“T&C”)

“M-ENRICH PROGRAM” (the “Program”) is offered by Bank Muamalat Malaysia Berhad (BMMB) (6175-W) with the following T&C :-

Program Period

- The Program shall run from **01 October 2020 until 31 December 2021** (both dates inclusive).

Eligibility Criteria

- The Program is opened to all **new** and **existing** BMMB’s **individual** customers that falls under the following category of Pensioner:-

Pensioner Category	Eligibility Age
i. Civilian	55 and above
ii. Armed Forces	42 and above

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

- The following persons are **NOT ELIGIBLE** to participate in this Program :-
 - Customers who are within the Program eligibility age but currently employed with Government/ Armed Forces/Private Sector ;
 - Permanent and/or contract employees of BMMB and Muamalat Invest Sdn Bhd (MISB) ;
 - Immediate family members (i.e. parent/ spouse/ children/ siblings) of BMMB and MISB employees ;
- The eligible customer is required to open any of the following Participating Accounts which consist of **Savings Account-i (SA) & Current Account-i (CA)** tailored for the respective Pensioner category:-

Participating Account	Account Type	Pensioner Category
i. Pensioner Program Civilian SA	Program Savings Account-i (PSA)	Civilian
ii. Pensioner Program Army SA	Program Savings Account-i (PSA)	Armed Forces
iii. Pensioner Program Civilian CA	Program Current Account-i (PCA)	Civilian
iv. Pensioner Program Army CA	Program Current Account-i (PCA)	Armed Forces

- Details of Participating Account and its earmarking requirement are as stated below:

Details	Program Savings Account-i (PSA)	Program Current Account-i (PCA)								
Shariah Principle	Tawarruq	Tawarruq								
Initial Deposit	RM2,000	RM2,000								
Min. Balance to Maintain	RM2,000	RM2,000								
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.
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	RM500 – RM999.99	0.10% p.a.								
RM1,000 and above	0.25% p.a.									
Earmarking requirement	Earmarking Amount : Minimum RM2,000 Earmarking Period : 12 months									



6. For the purpose of earmarking execution, the eligible customer is required to execute irrevocable authorization for earmarking via Service Request Form (SRF) at the branch.
7. Earmarking duration shall commence from the placement date of earmarking amount in Participating Account.
8. The Program participation will be disqualified in the event the earmarked amount in Participating Amount is cancelled, withdrawn or released (in part or full) for any reason whatsoever during the earmarking period.
9. All deposit placement into the Participating Account must be from **fresh funds**. Fresh funds refers to monies or funds that are not derived from any of existing BMMB deposit account.
10. Deposits, 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
11. Cheque deposits are subject to clearance and will only be considered once the proceed is credited into the eligible customer's Participating Account.
12. For joint accounts, the eligible customer shall be the primary account holder only.
13. Further to clause 3, the following shall **exclude** customer to eligible for the Program participation:-
 - i) Customers whose Participating Accounts with BMMB have been dormant/ frozen/ suspended/ terminated ;
 - ii) Customers who have breached any other agreement with BMMB which warrant the Bank to take appropriate actions
14. The Bank reserves the right to refuse any customer's eligibility for the Program for any reason whatsoever in its absolute discretion.

Program Mechanics & Benefits

15. The eligible customer is not required to fill/sign up any application form to participate in the Program. The eligible customer who fulfill the eligibility criteria and mechanics shall automatically participate in the Program.
16. Under this Program, the eligible customer shall entitle the following benefits:-

BENEFITS OF M-ENRICH PROGRAM			
Description	Qualification & Mechanics		
<u>BENEFIT 1</u> Qualify for More Kaw-Kaw Campaign Lucky Draw	• Eligible customer(s) will be entitled to participate in More Kaw-Kaw (MKK) Campaign (12 month period: 01 August 2020 - 31 July 2021) & shall qualify for ALL the Campaign Prize Draw :-		
	Draw Category	Prize Category	Prizes
	a) Platinum	Grand Prize	RM1 Million

BENEFITS OF M-ENRICH PROGRAM			
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<p>BENEFIT 1</p> <p>Qualify for More Kaw-Kaw Campaign Lucky Draw</p> <p>(cont.)</p>	Draw Category	Prize Category	Prizes
	b) Gold	Quarterly Prize	i) 2 x Honda HR-V 1.8 ii) 1 x Proton X70 iii) 1 x Honda Civic 1.5 <u>Note:</u> 1 prize is allocated for each quarterly draw
	c) Classic	Monthly Prize	RM10,000 x 1 winner every month
	d) Local	Regional Monthly Prize	RM1,000 x 50 winners every month
	e) Special	Regional Monthly Prize (for Pensioner)	RM1,000 x 25 winners every month
	<ul style="list-style-type: none"> The Program eligibility criteria (as stated under Clause 2 - 14) shall supplement the current eligibility criteria of MKK Campaign. Hence, The T&C herein shall be read in conjunction with T&C of MKK Campaign. Special Draw category in MKK Campaign is meant for all Pensioners (aged 55 & above). Under this Program, the eligibility for this draw has been extended for Armed Forces Pensioner age 42 and above while eligibility age 55 and above remain for Civilian Pensioner. 		
<p>BENEFIT 2</p> <p>BMMB Debit Card Privileges</p>	<p>Eligible customer entitle for two (2) privileges on the usage of BMMB Debit Card:</p> <p>i) Cash Rebate</p> <ul style="list-style-type: none"> Customer to receive Total Cash Rebate up to RM90 for any cashless purchase using BMMB Debit Card, the details of entitlement as follows:- 		
	Details	Rebate entitlement	
	Rebate for minimum spending	10% cash rebate for minimum spending of RM100	
	Max. rebate for each transaction	RM10	
	Max. rebate for each customer per month	RM30	
	<ul style="list-style-type: none"> The Bank will reimburse the rebate amount (if any) in the following months on monthly basis <p>ii) Waiver on MEPS charges for Interbank ATM Withdrawals</p> <ul style="list-style-type: none"> Any Interbank ATM Withdrawal using BMMB Debit Card during 3 months Program period shall entitle for 5x waiver on MEPS charges each month. 		

BENEFITS OF M-ENRICH PROGRAM													
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<p>BENEFIT 2 BMMB Debit Card Privileges (cont.)</p>	<ul style="list-style-type: none"> Details for waiver on MEPS charges entitlement as follows: <table border="1" data-bbox="504 331 1369 539"> <thead> <tr> <th>Tier</th> <th>Max No. of waiver on MEPS charges (per month)</th> <th>Max. amount of waiver on MEPS charges (per month)</th> </tr> </thead> <tbody> <tr> <td>Any amount</td> <td>5x</td> <td>RM5.00</td> </tr> </tbody> </table> The Bank will reimburse the amount of MEPS charges (if any) in the following months on monthly basis 	Tier	Max No. of waiver on MEPS charges (per month)	Max. amount of waiver on MEPS charges (per month)	Any amount	5x	RM5.00						
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<p>BENEFIT 3 Complimentary & Discount on Wealth Management products/ services</p>	<p>Benefits under Wealth Management products are as follows :</p> <p>i) Complimentary on Will (Wasiat) services</p> <ul style="list-style-type: none"> Free basic Will registration under Amanah Warisan Berhad (Awaris) as Wasi (executor/trustee). <p>ii) Special Discount for Muamalat Gold-i Account (MGiA)</p> <ul style="list-style-type: none"> Any purchase of gold will qualify for the discount on value of gold per gram as follows :- <table border="1" data-bbox="504 1016 1281 1240"> <thead> <tr> <th>Tier</th> <th>MGiA Purchase</th> <th>Discount Value</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>100 to 999 grams</td> <td>RM0.30/gram</td> </tr> <tr> <td>2</td> <td>1000 to 1999 grams</td> <td>RM0.50/gram</td> </tr> <tr> <td>3</td> <td>2000 grams & above</td> <td>RM1.00/gram</td> </tr> </tbody> </table>	Tier	MGiA Purchase	Discount Value	1	100 to 999 grams	RM0.30/gram	2	1000 to 1999 grams	RM0.50/gram	3	2000 grams & above	RM1.00/gram
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Other Terms & Conditions

17. BMMB reserves the right to cancel, terminate, suspend or extend the period of this Program if deemed necessary with prior notice at least 21 days prior to the cancellation/ termination/ suspension or extension of this Program. For avoidance of doubt, cancellation/ termination/ suspension or extension by BMMB of the Program shall not entitle the Customer to any claim or compensation against BMMB for any and all losses or damages suffered or incurred by the Customer as a direct or indirect results of the act of cancellation/termination/suspension or extension.
18. All eligible Customers of the Program 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 Rewards and the Program.
19. By participating in this Program, 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 Program. BMMB reserves the exclusive right to publish or

display the names and photographs of the Customer for advertising and publicity purposes only. Property in Program forms (if any), names and photographs of Customer shall belong to BMMB.

20. 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 Customer arising or resulting, directly or indirectly, in whole or part, from their participation in the Program or from the benefits granted to them through the Program or as a result of any act of omission on the part of BMMB. BMMB shall not be liable for any failure to perform any obligation in respect of this Program due to any act of God, war, riot, strike, lock out, industrial action, fire, flood or any event beyond reasonable control of BMMB.
21. Save and except for the specific Program 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 shall continue to apply.
22. 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 Program or its promotion, these Terms and Conditions shall prevail.
23. 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 Program 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 Program will constitute their acceptance of these Terms and Conditions (as varied or changed).
24. These Terms and Conditions are governed by and construed under the laws of Malaysia.
25. The Terms and Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.