

**M-KASIH FAMILY TAKAFUL CAMPAIGN  
TERMS AND CONDITIONS**

The following terms and conditions (“T&Cs”) apply to M-Kasih Family Takaful Campaign (“Campaign”) offered by Bank Muamalat Malaysia Berhad 196501000376 (6175-W) (“BMMB”).

**The Promotion Period**

1. The Promotion will run from 1 September 2020 – 28 February 2021 (6 months)

**Eligibility**

2. **Eligible products**

**2.1 Credit Related Family Takaful Products**

- Mortgage Reducing Term Takaful (MRTT)- Home financing
- Group Credit Term Takaful (GCTT)- Personal financing
- Group Credit Term Takaful (GCTT)- Vehicle financing

**2.2 Advisory Family Takaful Products**

- M-Kasih Amal
- M-Kasih Siswa

3. This Promotion is open to customer(s) nationwide who purchase a Takaful Ikhlas **Credit & Advisory Products** with the policy inforce (eligible customer) during the promotion period.
4. The following person(s) are not eligible to participate in this Promotion:
  - a. Customer(s) who are bankrupt ;
  - b. Customer(s) who have their takaful application rejected by Takaful Ikhlas Family and General Berhad; or
  - c. Customer(s) who are suffering from mental illness or of unsound mind.

## Campaign Draw Mechanism

### Grand Draw for Credit Related Family Takaful Products (i.e. MRTT-Home Financing, GCTT-Personal Financing & GCTT-Vehicle Financing only)

<b>Frequency</b>	Grand prize, only once after campaign ends	
<b>Number of Prizes</b>	9	
<b>Entitlement</b>	Participant of Takaful Ikhlas's MRTT-Home Financing, GCTT-Personal financing & GCTT-Vehicle financing products	
<b>Prizes</b>	Proton X50	1 winner
	Muamalat Gold-i Account worth RM15K	1 winner
	Muamalat Gold-i Account worth RM10K	1 winner
	Muamalat Gold-i Account worth RM5K	1 winner
	Muamalat Gold-i Account worth RM3K	5 winners

### Monthly Draw for Credit Related Family Takaful Products (i.e. MRTT-Home Financing, GCTT-Personal Financing & GCTT-Vehicle Financing only)

<b>Frequency</b>	Monthly	
<b>Number of Prizes</b>	18	
<b>Entitlement</b>	Participant of Takaful Ikhlas's MRTT-Home Financing, GCTT-Personal financing & GCTT-Vehicle financing products	
<b>Type of Prize</b>	Muamalat Gold-i Account	
<b>Prizes</b>	RM2,000	6 winners
	RM1,000	12 winners

- Grand draw and monthly draws are opened to participant of Ikhlas MRTT-Home Financing, GCTT-Personal Financing & GCTT-Vehicle Financing only.

6. Grand draw and monthly draws will be based on submission date from 1st September 2020 onward and production/ payment/ letter of acceptance (LA - for MRTT) received within the campaign period.
7. Customers are entitled to 1 draw per policy for grand draw and monthly draw.
8. Customers who have won a prize in the monthly draw are still eligible for the grand draw of the end of the campaign.
9. In order to qualify for the campaign draw the minimum contribution amount for each takaful plans are follows:-
  - MRTT- Home Financing RM2,500
  - GCTT- Personal Financing RM700
  - GCTT- Vehicle Financing RM700
10. Muamalat Gold-i prizes will be converted into the form of Gold purchase and credited directly into the customer's Muamalat Gold-i account at the prevailing Bank Sell Price of the day within 60 days from the date the draw is concluded.

**Grand Draw for Advisory Products (i.e. M-Kasih Amal & Siswa only):**

<b>Frequency</b>	Only once after campaign ends	
<b>Number of Prizes</b>	10	
<b>Entitlement</b>	Advisory Products Only	
<b>Prizes</b>	Samsung Galaxy Tab	1 winner
	Smart Phone- Hua Wei Y9 Prime	1 winner
	Faber FAF 180 Air Fryer	3 winners
	Smart Watch- Samsung Galaxy Fit	3 winners
	RM100 Shopping Voucher	2 winners

11. Advisory products draw is open to participant of advisory products only.
12. Inforce certificate of M-Kasih Amal & M-Kasih Siswa within campaign period with minimum monthly contribution of RM 150 and above.
13. A customer who has already won one (1) prize in an earlier draw will not be eligible for other prizes.

14. In the instance of no eligible winner for the particular period, the prize for the period will be forfeited.
15. The Bank reserves the right to substitute with other gifts of equivalent value.

### **General Information**

16. 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.
17. BMMB reserves the right to refuse any application for a product or service relating to the Promotion.
18. General terms and conditions of Takaful Ikhlas Plans and BMMB's Muamalat Gold-I Account shall form part of the eligibility criteria for the Promotion participation which a copy can be requested at Jalan Melaka Branch, Menara Bumiputra, 21 Jalan Melaka, 50100, Kuala Lumpur.
19. Investments in Gold are not an obligation of, deposits in, guaranteed or protected 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 are 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.
20. By participating in the Promotion, the Customer is deemed to have read and understood and has agreed to be bound by Takaful Ikhlas Terms and BMMB's Muamalat Gold-i Account terms of which can be found at our website at [www.muamalat.com.my](http://www.muamalat.com.my)

21. 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.
22. 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.
23. 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 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.
24. 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 and professional advisers of the BMMB.
25. BMMB shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Promotion.
26. 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 relevant bodies which are enforceable from time to time.

27. In the event of any enquiry related to the Promotion, the Eligible Customers may contact customer service at 03- 2600 5500 or visit [www.muamalat.com.my](http://www.muamalat.com.my) for more information.