



SMART MORTGAGE 'n AUTO – GETB CAMPAIGN 2018/2019 TERMS AND CONDITIONS

The following terms and conditions (T&Cs) apply to **SMART Mortgage 'n Auto – GETB Campaign 2018/2019** ("Campaign") offered by Bank Muamalat Malaysia Berhad (6175-W) ("BMMB").

The Campaign Period

1. The SMART Mortgage 'n Auto – GETB Campaign 2018/2019 (Promotions to Customers) will run from 1 October 2018 to 31 March 2019 ("Campaign Period").

Eligibility

2. This Campaign is open to all individual customers (both new and existing) who sign-up for the following products or facilities ("Facility" / Facilities):
 - Mortgage (Home Financing);
 - Auto Financing.
3. The following person(s) are not eligible to participate in this Campaign:
 - 3.1 Customers whose accounts with BMMB have been frozen by BMMB;
 - 3.2 Customers whose accounts with BMMB have been suspended by BMMB;
 - 3.3 Customers whose accounts with BMMB have been terminated by BMMB;
 - 3.4 Customers who have breached any other agreement with BMMB.

Sign-Up Reward

4. Muamalat Gold-i Account (MG-i Account):
 - A. All customers who sign-up for the Facilities as stated in item 2 above shall be entitled for a sign-up reward of MG-i Account, as below:
 - i. Mortgage (Home Financing):

Financing Amount (RM)	Sign-Up Reward
200,000 – 400,000	0.750 gram MG-i Account (subject to MG-i Account worth RM 131.25 maximum)
> 400,000	1.0 gram MG-i Account (subject to MG-i Account worth RM 175 maximum)

- ii. Auto Financing:

Financing Amount (RM)	Sign-Up Reward
≥ 40,000	0.25 gram MG-i Account (subject to MG-i Account worth RM 43.75 maximum)

- B. MG-i Account: Mortgage (Home Financing) and Auto Financing:
- a. The MG-i Account is granted on estimation of maximum MG-i price of RM 175 per gram.
 - b. To be eligible for the MG-i Account, the Facility must be submitted, approved by the Bank and accepted by the customer during the Campaign Period.
 - c. Takaful Policies:
 - i. Mortgage (Home Financing):
Mortgage Reducing Term Takaful (MRTT) is to be taken up from **Great Eastern Takaful Berhad (GETB)**;
 - ii. Auto Financing:
Group Credit Family Takaful (GCFT) is to be taken up from **Great Eastern Takaful Berhad (GETB)**;
 - iii. Any **non-take up** of MRTT / GCFT from GETB (due to whatsoever reasons), customers will not be eligible for the Sign-Up Reward (MG-i Account).
 - d. The MG-i Account is rewarded on per Facility account basis. For Facility with 2 or more joint-applicants, the MG-i Account will be credited to the main applicant only.
 - e. The MG-i Account will be rewarded to the customer upon **disbursement** of the Facility.
 - f. Notification to Eligible Customers & Claim of Sign-up Reward:
 - i. Eligible customers will be notified via telephone calls/SMS/i-muamalat/corporate website. BMMB reserves the right to publish the customers' names in BMMB corporate website www.muamalat.com.my, Facebook and/or selected newspapers and/or any appropriate media.
 - ii. Customers must claim the MG-i Account within 1 month from the date of notification to eligible customers by opening the MG-i Account (at our nearest Branch or online via www.i-muamalat.com.my), if yet to be opened.
 - iii. Subsequently, the Sign-up Reward will be credited directly into the customer's MG-i Account. The MG-i Fees and Charges apply for conversion of MG-i Account to physical gold.

General Terms & Conditions

5. BMMB's decision on all matters relating to the Campaign will be final and binding. In the event of dispute, the final decision shall rest with the **Retail Banking Division, Bank Muamalat Malaysia Berhad**, Level 26, Menara Bumiputra, Jalan Melaka, 50100 Kuala Lumpur.
6. BMMB reserves the right to refuse any application for a product or service relating to the Campaign.
7. The specific as well as general terms and conditions of respective products or facilities (inclusive of MG-i) shall form part of the eligibility criteria for the Campaign participation.
8. By participating in the Campaign, the customer is deemed to have read and understood and has agreed to be bound by the BMMB's terms and conditions.
9. BMMB **reserves the right to withdraw, cancel, suspend, extend or terminate the Campaign** 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 minimum of twenty one (21) days prior notice thereof and the notice shall be posted through BMMB website at www.muamalat.com.my and/or through any other channel(s) that BMMB may deem as appropriate.

10. BMMB reserves the right to substitute the Campaign's Sign-Up Reward with any kind of equivalent value as and when the need arises.
11. 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.

-The End-