

### "SIMPAN & MENANG KAW-KAW" CAMPAIGN

The following terms and conditions shall be applicable to Bank Muamalat Malaysia Berhad (6175-W) ("BMMB"), "Simpan & Menang Kaw-Kaw" Campaign.

#### CAMPAIGN PERIOD

- "Simpan & Menang Kaw-Kaw" Campaign (the "Campaign") will commence from 7<sup>th</sup> August 2019 until 30<sup>th</sup> April 2020 ("Campaign Period").

#### ELIGIBILITY

##### 2. Participating Account

- Accounts tailored for this Campaign consist of Savings Account (SA) & Current Account (CA) based on Shariah principle of *Tawarruq* as below ("Participating Account"):

Seq.	Participating Account	Account Category
a.	Simpan & Menang Kaw-Kaw Savings Account ["S&MK SA"]	Campaign Savings Account (CSA)
b.	Simpan & Menang Kaw-Kaw <b>MuSS</b> Savings Account ["S&MK MuSS SA"]*	
c.	Simpan & Menang Kaw-Kaw Current Account (Individual) ["S&MK CA_I"]	Campaign Current Account (CCA)
d.	Simpan & Menang Kaw-Kaw <b>MuSS</b> Current Account (Individual) ["S&MK MuSS CA_I"]*	
e.	Simpan & Menang Kaw-Kaw Current Account (Non-Individual) ["S&MK CA_NI"]	

*\*Note: Participating Account under Muamalat Salary Scheme (MuSS) meant for salary crediting of Campaign participant ONLY*

- Profit rate offers under this Campaign is 0.05% (p.a.) throughout the campaign period. Upon expiry of the campaign, the existing rates applies.
- 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:

Seq.	Participating Account	Generic Account
a.	S&MK SA	Savings Account-i Tawarruq One Reach
b.	S&MK MuSS SA	Savings Account-i Tawarruq MuSS
c.	S&MK CA_I	Current Account-i Tawarruq One Reach (Individual)
d.	S&MK MuSS CA_I	Current Account-i Tawarruq MuSS (Individual)
e.	S&MK CA_NI	Current Account-i Tawarruq One Reach (Non-Individual)

##### 3. Campaign Participation

- The Campaign is open to all **new** and **existing** BMMB's customer that falls under the following category:
  - Individual** age 18 and above residing in Malaysia (including Non-Residents) ;
  - Non-Individual** that include Associations/ Clubs/ Societies/ Schools/ Sole-proprietorship/ Partnership

- The abovementioned customer MUST fulfill the respective “**Participating Criteria**” stipulated below to become “**Eligible Participant**” for the Campaign:

No.	Customer Type	Participating Criteria
<b>A) INDIVIDUAL</b>		
i.	<b>New Individual</b>	To open a new S&MK SA / S&MK CA_I / S&MK MuSS SA* / S&MK MuSS CA_I*
ii.	Individual with <b>existing SA</b>	Option: i) to open a new S&MK SA / S&MK CA_I / S&MK MuSS SA* / S&MK MuSS CA_I* or ii) to request for <i>product change</i> from existing SA to S&MK SA
iii.	Individual with <b>existing CA</b>	Option: i) to open a new S&MK SA / S&MK CA_I / S&MK MuSS SA* / S&MK MuSS CA_I* or ii) to request for <i>product change</i> from existing CA to S&MK CA_I
iv.	Individual with <b>existing MuSS SA</b>	Option: i) to open a new S&MK SA / S&MK CA_I or ii) to request for <i>product change</i> from existing MuSS SA to S&MK MuSS SA*
v.	Individual with <b>existing MuSS CA</b>	Option: i) to open a new S&MK SA / S&MK CA_I or ii) to request for <i>product change</i> from existing MuSS CA to S&MK MuSS CA_I*
<b>B) NON-INDIVIDUAL</b>		
vi.	<b>New Non-Individual</b>	To open a new S&MK CA_NI
vii.	<b>Existing Non-Individual</b>	Option: i) to open a new S&MK CA_NI or ii) to request for <i>product change</i> from existing CA (Non-Individual) to S&MK CA_NI

*\*Note: Participating Account under Muamalat Salary Scheme (MuSS) meant for salary crediting of Campaign participant (either from **new** application for salary account or **change/conversion** from existing MuSS SA/CA as requested by respective customer during Campaign period)*

#### 4. Request for product change

- Existing customer has two (2) options to provide consent for temporary *product change* from existing account to Campaign Participating Account:
  - to fill up **Service Request Form (SRF)** tailored for “Simpan & Menang Kaw-Kaw” Campaign at the branch ; or
  - to contact BMMB Contact Centre (BCC) for verbal confirmation  
Upon received customer’s instruction via BCC, branch shall perform product change/conversion within 3 working days. Branch will notify customer via phone call and issue Notification Letter to customer to confirm that the product change/conversion has been successfully conducted.

- 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 Campaign Participating Account.
5. The following persons/entities are NOT ELIGIBLE to participate in this Campaign:-
- Corporate and Commercial account holders;
  - 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;
  - Individuals below the age of 18 years old.
6. For joint accounts, the eligible participant shall be the primary account holder only. The number of entries will be determined based on per account basis regardless of the number of joint account holders in the said accounts.

**PRIZES**

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

Draw Category	Prizes	No of Winners for the Campaign
GRAND**	1 x RM1 Million	1 winner
Quarterly	3 x Proton X70	3 winners
Monthly	9 x Umrah/Holiday Vouchers worth RM10,000 (per voucher)	9 winners
Regional	450 x RM1,500	450 winners* <i>*Note: Total 50 winners each month</i>
<b>TOTAL=</b>		<b>463 winners</b>

**\*\*Note:** For GRAND Prize, the **RM1Million** is required to be credited into GRAND draw winner SA/CA with BMMB and to be maintained in the account (via earmarking) for **1 month** from the date the money credited into winner's account

**QUALIFYING CRITERIA FOR PRIZE DRAW**

8. Criteria to participate in this campaign and for entry to prize draw are as follows:

**8.1 Participating Account & Entry Point**

- Customer must become the accountholder of any respective Participating Account, i.e. Campaign SA or Campaign CA (as stipulated under Item 2) during the Campaign period. **Existing customer** has the options to open a new Participating Account or to request for product change from existing SA/CA to Participating Account while **New customer** to the Bank MUST open a new Participating Account.

The **initial deposit** for opening of new Participating Account are as follows:-

- i) Campaign Savings Account (CSA) : RM100
- ii) Campaign Current Account (CCA) : RM500

- Customer to maintain a **minimum deposit balance** in respective Participating Account throughout the Campaign period as below:-
  - Campaign Savings Account (CSA) : RM100
  - Campaign Current Account (CCA) : RM500
- Entry Point ("EP") will be based on monthly Average Daily Balance (ADB) whereby for every **RM100 ADB**, eligible participant will entitle for 1 EP (computed on round down basis)

Formula to compute ADB is as follows:

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

- EP entitlement for Participating Account under MuSS is **twice** the EP entitlement for Non-MuSS Participating Account, the detail as tabled below:

Participating Account	EP entitlement for every 100 ADB
S&MK SA	1
S&MK <b>MuSS</b> SA	2
S&MK CA_I	1
S&MK <b>MuSS</b> CA_I	2
S&MK CA_NI	1

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

Example 1

Customer open Campaign Current Account (i.e. S&MK CA\_I) on **17 September 2019**

Month	September 2019	October 2019	November 2019
Sum of daily end day balances for the month (RM)	133,000	35,800	96,570
No of days	14* *(17 - 30 Sept 2019)	31	30
Monthly ADB (RM)	= 133,000 / 14 = <u>9,500</u>	= 35,800 / 31 = <u>1,154.84</u>	= 96,570 / 30 = <u>3,219</u>
Number of EP entitle for the draw	= 9,500 /100 EP = <u>95</u>	= 1,154.84 /100 = 11.5 EP = <u>11</u> (round down)	= 3,219 /100 = 32.19 EP = <u>32</u> (round down)

Example 2

Customer open Campaign Savings Account under **MuSS** (i.e. S&MK MuSS SA) on **06 January 2020**

Month	January 2020	February 2020	March 2020
Sum of daily end day balances for the month (RM)	4,100	6,830	15,799
No of days	26* *(06 - 31 Jan 2020)	29	31
Monthly ADB (RM)	= 4,100 / 26 = <u>157.69</u>	= 6,830 / 29 = <u>235.51</u>	= 15,799 / 31 = <u>509.64</u>
Number of EP entitle for the draw	= 157.69 / 100 = <b>1.577</b> Round down => <b>1</b> EP = <b>1</b> x 2 = <u><b>2</b></u>	= 235.51 / 100 = <b>2.355</b> Round down => <b>2</b> EP = <b>2</b> x 2 = <u><b>4</b></u>	= 509.64 / 100 = <b>5.096</b> Round down => <b>5</b> EP = <b>5</b> x 2 = <u><b>10</b></u>

8.2 Earmarking of minimum deposit

- The minimum deposit placement of RM1,000 shall be earmarked in the Campaign Account for **nine (9) months** (i.e. Earmarking Period) commencing from the date of placement.

Example of Earmarking Period are as tabled below:

No.	Placement Date	Earmarking Period
1	01/09/2019	01/09/2019 to 31/05/2020
2	25/01/2020	25/01/2020 to 24/10/2020
3	30/11/2019	30/11/2019 to 29/08/2020

- The earmarking of RM1,000 will qualify participant for Grand, Quarterly and Monthly draw at all times during Campaign Period. If no earmarking made in Participating Account, participant could only eligible for Regional draw.
- Participant is allowed to request for earmarking of more than RM1,000
- In the event the earmarked amount of RM1,000 in Campaign 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 participant has the following options:-
  - to execute irrevocable authorisation for earmarking via "**Service Request Form**" (**SRF**) tailored for Simpan & Menang Kaw-Kaw Campaign at the branch where the placement of RM1,000 is made in Participating Account; or
  - to contact BMMB Contact Centre (BCC) for **verbal execution** to authorize earmarking of required amount via phone. Upon received customer's instruction via BCC, branch shall perform earmarking within 3 working days. Branch to notify customer via phone 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 phone call. Customer may also visit the nearest branch to request for earmarking.

**Summary of Qualification Criteria for Prize Draw:**

Draw Category	Qualifying Criteria		
	Participating Account	Min. daily balance to maintain in account	Earmarking
GRAND	Accountholder of any Participating Accounts	RM100 : for Campaign SA RM500 : for Campaign CA	Min. <b>RM1,000</b> for <b>9 months</b> from placement date
Quarterly			
Monthly			
Regional			Earmarking is NOT required to entitle for Regional draw

8.3 Fresh funds

- All deposit 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 account
- 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), Interbank Fund Transfer (IBFT) or any other mode of deposit acceptable by BMMB.
- Cheque deposits are subject to clearance and will only be considered once the proceed is credited into the Campaign Participating Account

DRAW FOR WINNER SELECTION

9. Based on qualifying criteria, eligible participants may participate in the following Draws to select winners for the prizes allocated:-

9.1 Monthly/Quarterly/Regional Draws

- Eligible candidates will be short-listed by applying a random number to the monthly 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 Campaign SA/CA will be disqualified from the Campaign’s Monthly/Quarterly/Regional draw.

9.2 Grand Draw

- Eligible candidates will be short-listed by applying a random number to all qualifying list of entries in **May 2020**.

- The Monthly/Quarterly/Monthly Prize winners are eligible for the selection of the Grand Prize winners.
  - Any termination of Campaign SA/CA will be disqualified from the Campaign's Grand draw.
- 9.3 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.

## 10. Winners Notification

- 10.1 Winners will be notified via official letters and/or telephone calls/ SMS/ i-muamalat/ corporate website. BMMB reserves the right to publish winner names in BMMB corporate website [www.muamalat.com.my](http://www.muamalat.com.my), Facebook, Instagram and/or selected newspapers.
- 10.2 In the event that BMMB is unable to contact the winning customer(s) within 30 calendar days and having exhausted the normal channel of communication based on the BMMB's record (i.e. telephone calls, SMS, letters, i-muamalat), BMMB has the right to select another eligible winner as replacement(s).
- 10.3 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 phone call/SMS and/or letter/i-muamalat for the details of the prize giving ceremony; and
  - 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.
  - The winners are responsible to make the necessary arrangements with BMMB and/or its 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

### 11. Claim of prizes

- 11.1 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.
- 11.2 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 11.3 below as required by BMMB.
- 11.3 In the event of demise of a winner after the prize giving ceremony, the prizes can only be claimed by the nominated person within the balance of 21 days together with supporting documents acceptable to BMMB, failing which BMMB reserves the right to forfeit the Prizes and select another winner.

- 11.4 The prizes are not transferable, nor exchangeable for cash, credit or kind.
- 11.5 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 without giving prior notice to the participants/winner.
- 11.6 The prizes shown in the advertisement and other marketing materials (if any) are for illustration purposes only and the actual design may differ.

## GENERAL

### 12. Declaration and Authorization

- 12.1 BMMB reserves the right to cancel, terminate or suspend this Campaign with or without prior notice. 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.
- 12.2 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.
- 12.3 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. BMMB reserves the exclusive right 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.
- 12.4 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.
- 12.5 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 under the concept of Tawarruq shall continue to apply.
- 12.6 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.

- 12.7 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.
- 12.8 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](http://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).
- 12.9 These Terms and Conditions are governed by and construed under the laws of Malaysia.
- 12.10 The Terms & Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.