



BANK MUAMALAT MALAYSIA BERHAD MASTERCARD DEBIT CARD-i CASH BACK CAMPAIGN

TERMS AND CONDITIONS

Campaign Period

1. This Campaign runs from 15th November 2021 to 13th February 2022, inclusive of both the dates ("Campaign Period").

Eligibility

2. Eligible Bank Muamalat Malaysia Berhad Mastercard Debit Card-i Cardholders ("Cardholders") means customers of Bank Muamalat Malaysia Berhad ("BMMB") who hold a Bank Muamalat Mastercard Debit Card-i ("Card") during the Campaign Period as described herein, but do not include customers whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Campaign Period.

Participation Criteria

3. Cardholders who performs retail (face-to-face, including contactless) and online purchase transactions locally and overseas using the Card with a minimum spend of Ringgit Malaysia Thirty Only (RM30.00) in a single transaction is entitled for a Cash Back of Ringgit Malaysia Twenty-Five Only (RM25.00).
4. Each Eligible Cardholder is entitled to a maximum Cash Back of Ringgit Malaysia Seventy-Five Only (RM75.00) on a first come first serve basis, throughout the Campaign Period as explained in below table:

Tracking Month	Period	Maximum Cash Back Per Cardholder
Month 1	15 November 2021 - 14 December 2021	RM25.00
Month 2	15 December 2021 - 14 January 2022	RM25.00
Month 3	15 January 2022 - 13 February 2022	RM25.00

5. BMMB will allocate a maximum Cash Back of Ringgit Malaysia Fifty Two Thousand Only (RM52,000.00) for this Campaign.
6. The following individuals are **NOT ELIGIBLE** to participate in this Campaign:
 - a. Any Cardholder who had cancelled his/her Card during the Campaign Period;
 - b. Cardholders whose accounts with BMMB which have been suspended, closed or who are in breach of their Agreement with BMMB;
 - c. If any of the Card account(s) is cancelled, closed, or terminated for any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Cash Back;



- d. Any person(s) who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, and/or any services granted by BMMB.
7. The Cash Back will be credited into the Cardholders account within six (6) to eight (8) weeks from the Campaign's end date.
 8. Split and/or repetitive retail transaction(s) from the same merchant(s) are disallowed and shall be disqualified.
 9. Any transactions that are subsequently cancelled, disputed, refunded, unauthorised or fraudulent/subsequently discovered to be will be excluded.
 10. For the avoidance of doubt, retail transactions exclude the following: -
 - a. ATM cash withdrawals, direct debit plans, fund transfers, e-Wallet transfers, deposits, reversals, fees and charges and other non-retail transactions;
 - b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
 - c. Profit/management charge payments, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
 - d. Transactions made by the Cardholder with any merchant associated with or controlled by them (whether as an employee, employer, shareholder or director), i.e., transactions by the Cardholder with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.
 11. Transactions made during the Campaign Period must be based on the Malaysian time as captured by BMMB's transaction records and posted to the Cardholder's Card account during campaign period. BMMB shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions due to reasons not within the BMMB's control such as the failure, delay, action or omission on the part of Card payment scheme.
 12. BMMB reserves the right to disqualify the participation of any Cardholder for the purpose of this Campaign in the event if the Cardholder: -
 - a. Has provided untrue information or acted fraudulently in any manner during the campaign period;
 - b. Card account is closed/terminated within Campaign Period; or
 - c. Has breached any of the Terms and Conditions as stipulated herein.
 13. Any determination by the BMMB as to what constitutes eligible transactions are final, binding and conclusive and all transactions as recorded by the BMMB are also final, binding and conclusive.



General Terms and Conditions

14. By participating in this Campaign, Eligible Cardholders/Winners agree and consent to his/her personal data being collected, processed and used by BMMB in accordance with BMMB Privacy Notice, which may be viewed on www.muamalat.com.my
15. BMMB reserves the right to cancel, terminate or suspend this Campaign with prior notice. For avoidance of doubt, cancellation, termination or suspension by BMMB of the Campaign shall not entitle the cardholders to any claim or compensation against BMMB for any and all losses or damages suffered or incurred by the cardholders as a direct or indirect result of the act of cancellation, termination or suspension.
16. By participating in this Campaign, the Cardholders are deemed to have read and understood and have agreed to be bound by these Terms and Conditions.
17. BMMB shall not be responsible or liable for any delay or failure in the processing/submission of the sales transaction by the Card payment scheme or merchant establishment or any other parties in which may result in the Cardholder being omitted from this campaign.
18. 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 Cardholders arising or resulting, directly or indirectly, in whole or part, from their participation in the Campaign or from the Cash Back received by them through the Campaign 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 Campaign due to any act of God, war, riot, strike, lock out, industrial action, fire, flood or any event beyond reasonable control of BMMB.
19. 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 a minimum of twenty-one (21) days prior notice thereof and the notice shall be posted on BMMB's website at www.muamalat.com.my or in any other manner deemed suitable by BMMB. Cardholders 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. Cardholders agree that their continued participation in the Campaign will constitute their acceptance of these Terms and Conditions (as varied or changed).
20. Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood.
21. 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, these Terms and Conditions shall prevail.



22. For information, enquiries, feedback and/or complaints related to the Campaign, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, the Cardholder may choose to e-mail BMMB their feedback at feedback@muamalat.com.my
23. BMMB's decision on all matters relating to this Campaign shall be deemed final, conclusive and binding and shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning this Campaign.
24. All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendments thereof). The Bank reserves the right to report any actions or activities subjected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.
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.

**END OF BANK MUAMALAT MALAYSIA BERHAD MASTERCARD DEBIT CARD-i
CASH BACK CAMPAIGN TERMS & CONDITIONS**