

IMPORTANT NOTICE:

THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A DEPOSIT PRODUCT.

**Mudarabah Unrestricted Investment Account (SURIA) Campaign
Terms and Conditions**

The following terms and conditions shall be applicable to Bank Muamalat Malaysia Berhad 196501000376 (6175-W) (“BMMB”), “Mudarabah Unrestricted Investment Account (SURIA)” Campaign.

CAMPAIGN PERIOD

1. “Mudarabah Unrestricted Investment Account (SURIA)” Campaign (the “Campaign”) will commence from **1st August 2021 until 31st July 2022** (both date inclusive) (“Campaign Period”).

CAMPAIGN ELIGIBILITY

2. This Campaign is opened to all **new and existing** for **Mudarabah Unrestricted Investment Account (SURIA)** BMMB’s customer that falls under the following category:

Category	Eligible Account Type
Individual age 18 and above (Residents and Non-Residents)	Individual / Joint Applicant*

**For joint accounts, the eligible customer shall be the primary account holder only.*

3. The following persons/entities are **NOT ELIGIBLE** to participate in this Campaign:-
 - i) Non-Individual that include Associations/ Clubs/ Societies/ Schools/ Sole-proprietorship/ Partnership/ Corporate and Commercial account holders (i.e. Public listed companies, statutory bodies, Federal and State government agencies, Multi-national companies, Cooperatives etc);
 - ii) Permanent and/or contract employees of BMMB and Muamalat Invest Sdn Bhd (MISB);
 - iii) Immediate family members (i.e. parent/ spouse/ children/ siblings) of BMMB and MISB employees;
 - iv) Individuals under the age of 18.

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.

4. Participating Account for this Campaign is the SURIA Investment Account under the concept of Mudarabah as per details below:

Product Name	Mudarabah Unrestricted Investment Account (SURIA)	
Initial Investment	RM100	
Min. Balance to Maintain	RM50	
Profit Sharing Ratio (%)	Investment Account Holder (IAH)	Bank
	2	98

5. The **new** eligible customer is required to open any new Participating Account(s) while the **existing** eligible customer has the following **options**:-
- to open **new** Participating Account; or
 - to authorize for product change from existing BMMB Account to new Participating Account.
6. The details on the requirement to become accountholder of the Participating Account for **new & existing** eligible customers are as stipulated below:-

a) New eligible customer:

Customer	Requirement to open new Participating Account (PA)
Individual age 18 & above	To open Mudarabah Unrestricted Investment Account (SURIA)

b) Existing eligible customer:

Customer	Existing BMMB Account	Options either (A) or (B)	
		(A)	(B)
		To request product change from 'Existing BMMB Account' to respective PA :	To open New PA :
Individual age 18 & above	SA* only	SA* change to Mudarabah Unrestricted Investment Account (SURIA)	Mudarabah Unrestricted Investment Account (SURIA)

*Refers to Savings Account under Shariah principle of Qard or Tawarruq except for MuSS & Elite

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.

7. Request for product change

- Existing eligible customer has two (2) options to provide consent for temporary product change from existing BMMB account to Participating Account:
 - i) **By visiting nearest branch** to fill up Service Request Form (SRF) & Suitability Assessment Form (SAF) tailored for the Campaign at the branch ; or
 - ii) **By Contacting BMMB Contact Centre (BCC)** after receiving the SMS for verbal confirmation.
- Upon received customer's instruction via BCC, branch shall perform product change within 3 working days. Branch will notify customer via phone call and issue Notification Letter to customer to confirm that the product change has been successful.
- 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 Participating Account.

PRIZES

8. 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	NUMBER OF WINNERS
*PLATINUM (Grand prize)	RM1,000,000	1
GOLD (Quarterly prizes)	Audi Q2 2021	1
	Honda CRV 2.0 2WD	1
	Honda Civic 1.5 TC	1
	Proton X50	1
CLASSIC (Monthly prize)	Monthly - 1 st RM10,000	12 (1 winner x 12 months)
	Monthly - 2 nd RM5,000	12 (1 winner x 12 months)
EXTRA (Monthly prize)	Monthly by branches (RM1,000)	840 (1 winner x 12 months x 70 branches)
SPECIAL (Monthly prize)	Special Category (<i>Pensioner</i>) (RM500)	300 (5 winners x 12 months x 5 regions)
E-DRAW (Monthly prize)	I-Watch & Ipad (<i>Alternate Month</i>)	60 (1 winners x 12 months x 5 regions)
Total Prizes		1,229

*For PLATINUM draw winner, **RM1 million** will be credited into winner's account with BMMB and to be earmarked for **1 month** from the date the money credited into winner's account upon winner announcement.

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.

[Herein-after referred to as “Eligible SURIA Investment Account Holder (IAH) (s)”]

QUALIFYING CRITERIA FOR PRIZE DRAW

9. Criteria to qualify for entry to prize draw are as follows:-

9.1 Eligible IAH & Participating Account

- Eligible IAH who maintain the Participating Account with required initial investment & minimum balance to retain in account (as stipulated in Item 4) during the Campaign period may participate in the draw.
- Only active Participating Accounts will be entitled for the prize draw. The Bank reserves the right to include or exclude any account, as it considers necessary or appropriate.

9.2 Entry Point (EP)

- Entry Point (EP) is the number of entries that the IAH entitle to participate in the draw which determines the number of IAH’s opportunities in the draws offered. This EP is calculated based on Average Daily Balance (ADB) of the month.
- IAH entitlement for EP is depending on Participating Account maintain during the Campaign period as follows:-
 - i) IAH of SURIA Investment Account will entitle **2 EP** for every RM10 ADB of the month
- Formula to compute Average Daily Balance (ADB) for the month is as follows:-

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

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

IAH open SURIA Investment Account on **15 October 2021**

Month	October 2021	November 2021	December 2021
Sum of daily end day balances for the month (RM)	100,000	25,800	89,455
No of days	15 - 31 Oct 2021 = <u>17 days</u>	30 days	31 days
Monthly ADB (RM)	= 100,000 / 17	= 25,800 / 30	= 89,455 / 31

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.

	= <u>5,882.35</u>	= <u>860</u>	= <u>2,885.64</u>
Number of EP entitle for the draw	$EP = 5,882.35 / 10$ $= 588.23$ $= 588$ (round down) $= 588 \times 2^*$ $= \underline{1,176}$	$EP = 860 / 10$ $= 86$ $= 86 \times 2^*$ $= \underline{172}$	$EP = 2,885.64 / 10$ $= 288.56$ $= 288$ (round down) $= 288 \times 2^*$ $= \underline{576}$

*2 EP entitlement for SURIA Investment Account

9.3 Earmarking of minimum investment

- Eligible IAH is required to earmark a minimum amount within a specific period in Participating Account to qualify for any of the Draw Category (except Classic, Extra & E-Draw category), the details as shown below:-

Draw Category	Earmarking required in Participating Account	
	Amount (RM)	Period
PLATINUM	RM1,000	12 months
GOLD	RM500	6 months
SPECIAL	RM500	6 months
CLASSIC	Not required	-
EXTRA	Not Required	-
E-DRAW	Not Required	-

- Illustration of Draw Category qualification according to earmarking requirement as tabled below:

Eligible Customer	Earmarking in Participating Account	Draw Category qualification
Customer A (Age: 25)	Amount : RM1,000 ; Period : 12 months	Qualify to enter ALL Draw Category <i>except</i> SPECIAL Draw
Customer B (Age: 60)	Amount : RM1,000 ; Period : 12 months	Qualify to enter ALL Draw Category
Customer C (Age: 47)	Amount : RM500 ; Period : 6 months	Qualify to enter GOLD, CLASSIC & EXTRA Draw
Customer D (Age: 25)	Amount : No earmarking ; Period : N/A	Qualify to enter CLASSIC, EXTRA & E-Draw

- Eligible IAH may request for earmarking of more than required earmarking amount under Platinum, Gold or Special Draw Category.

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.

- Earmarking duration shall commence from the placement date of earmarking amount in Participating Account.

Example of Earmarking Period are as tabled below:

No.	Placement Date	Earmarking Period	Earmarking Duration
1	15 September 2021	6 months	15/09/2021 to 14/03/2022
2	23 February 2022	12 months	23/02/2022 to 22/02/2023

- In the event the earmarked amount in Participating Account is cancelled, withdrawn or released (in part or full) during the earmarking period for any reason whatsoever, the Participating Account will be disqualified from the Campaign's draw.

Earmarking execution

- For the purpose of earmarking execution, the eligible IAH has the following options:-
 - to execute irrevocable authorisation for earmarking via Service Request Form (SRF) tailored for the Campaign at the branch where the placement of earmarking amount is made in Participating Account; or
 - to contact BMMB Contact Centre (BCC) for verbal execution to authorize earmarking of required amount via telephone. Upon received IAH's instruction via BCC, branch shall perform earmarking within 3 working days. Branch to notify IAH via telephone call and later to issue Notification Letter to update IAH 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 telephone call. IAH may also choose to visit the nearest branch to request for earmarking.

9.4 Fresh funds

- All investment 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 investment account
- Investment, 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.
- Cheque investment are subject to clearance and will only be considered once the proceed is credited into the customer's Participating Account.

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.

Summary of Criteria to Participate in Campaign & Qualify for Prize Draw:

DRAW CATEGORY	EXTRA	CLASSIC	SPECIAL	E-DRAW	GOLD	PLATINUM
PRODUCT	Mudabah Unrestricted Investment Account (SURIA)					
Age	18 years and above		55 years and above	18 years and above		
Minimum Placement	RM100		RM500			RM 1,000
Earmarking	N/A		RM500 (6 months)	N/A	RM500 (6 months)	RM1,000 (1 year)
Entries	Every RM10 = 2 Entries <i>Numbers of entries will be calculated based on the Average Daily Balance (ADB) of the month</i>					
Channels	All Channels			RIB & MAP	All Channels	
Profit Sharing Ratio	IAH : 2% Bank : 98%					
Additional Rules	Entitled for respective accounts opened at respective domicile branches	No Additional Rules Imposed		Entitled for respective accounts opened via RIB & MAP	No Additional Rules Imposed	

DRAW FOR WINNER SELECTION

10. Based on qualifying criteria, eligible IAH may participate in the following Draws to select winners for the Prizes allocated:-

10.1 GOLD/CLASSIC/EXTRA/SPECIAL/E-Draw

- Eligible candidates will be short-listed by applying a random number to the monthly/quarterly 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 Participating Account will be disqualified from the Campaign's GOLD/CLASSIC/EXTRA/SPECIAL/E-Draw.

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.

10.2 PLATINUM Draw (for Grand Prize)

- Eligible candidates will be short-listed by applying a random number to all qualifying list of entries in **August 2022**.
- Winners GOLD/CLASSIC/EXTRA/SPECIAL/E-Draw are eligible for the selection of the Grand Prize winners.
- Any termination of Participating Account will be disqualified from the Campaign's PLATINUM draw.

10.3 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.

11. Winners Notification

11.1 Winners will be notified via official letters and/or telephone calls/ SMS/ or any other mode of communication acceptable by BMMB. BMMB reserves the right to publish winner names in BMMB corporate website www.muamalat.com.my, Facebook, Instagram and/or selected newspapers based on winners' consent in item 13.3

11.2 In the event that BMMB is unable to contact the winning customer(s) within 30 calendar days from winner announcement and having exhausted the normal channel of communication based on the BMMB's record (i.e. telephone calls, SMS, letters, or any other acceptable mode of communication), BMMB has the right to select another eligible winner as replacement(s)).

11.3 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 telephone call/SMS and/or via official letter/or any other mode of communication acceptable by BMMB for the details of the prize giving ceremony;
- 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; and
- The winners are responsible to make the necessary arrangements with BMMB and/or its appointed 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

12. Claim of prizes

12.1 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.

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.

- 12.2 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 12.3** below as required by BMMB.
- 12.3 In the event of demise of a winner after the prize giving ceremony, the prizes can only be claimed by the nominated person within 21 days together with supporting documents acceptable to BMMB, failing which BMMB reserves the right to forfeit the Prizes and select another winner.
- 12.4 The prizes are not transferable, nor exchangeable for cash, credit or kind.
- 12.5 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 with prior notice to the participants/winner.
- 12.6 The prizes shown in the advertisement and other marketing materials (if any) are for illustration purposes only and the actual design may differ.

GENERAL

13. Declaration and Authorization

- 13.1 BMMB reserves the right to cancel, terminate or suspend this Campaign with prior notice at least 21 days prior to the cancellation/termination or suspension of this Campaign. 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 unless such losses or damages are attributable by BMMB's gross negligence, fraud or willful misconduct.
- 13.2 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.
- 13.3 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 irrevocably authorized BMMB to disclose, reveal, divulge information regarding their particulars to the parties involved directly or indirectly in organizing and promoting the campaign. The winners hereby consent and authorise BMMB 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.
- 13.4 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

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.

- 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.
- 13.5 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 the Investment Account under the concept of Mudarabah shall continue to apply.
- 13.6 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.
- 13.7 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.
- 13.8 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 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).
- 13.9 These Terms and Conditions are governed by and construed under the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia (BNM), Shariah Advisory Council of BNM and other relevant bodies and authority, in force from time to time.
- 13.10 The Terms & Conditions is also subject to all prevailing provisions of the Islamic Financial Services Act 2013 (IFSA) and Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA).
- 13.11 All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendment thereof). The Bank reserves the right to report any actions or activities suspected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.
- 13.12 The Terms & Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.

WARNING:

THE RETURNS ON THIS SURIA INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND INVESTMENT ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. SURIA ACCOUNT IS NOT PROTECTED BY PIDM.