



i-MUAMALAT REGISTER, ACTIVATE AND WIN (i-MUAMALAT R.A.W) CAMPAIGN - STAND A CHANCE TO WIN 10gm GOLD-i ACCOUNT LUCKY DRAW

Terms & Conditions

1. "i-Muamalat Register, Activate and Win (i-Muamalat R.A.W) campaign ("the Campaign") is organized by Bank Muamalat Malaysia Berhad (Company No. 196501000376) ("BMMB") and shall subject to the Terms and Conditions herein.
2. The Campaign will commence from **16 November 2020 12.00a.m. until 15 February 2021 11.59p.m.** ("Campaign Period"). Notwithstanding, BMMB reserves the right to change or amend the Campaign date and period if BMMB may deem necessary.

Eligibility Criteria for the Participant & Campaign Mechanics

1. The eligibility criteria of the Campaign are as follows:-
 - a) Open to individuals of new or existing BMMB account/debit card holders;
2. Below are the categories of Participants which are not allowed to participate in the Campaign:
 - a) Employees of BMMB (Permanent/Contract).
 - b) Participants who performed i-Muamalat Mobile App activation before or after the Campaign Period.
 - c) Customers who have breached any other agreement with BMMB.
3. Campaign Mechanics
 - a) Participants have to successfully register i-Muamalat Internet Banking; and
 - b) Participants must activate i-Muamalat Mobile App during the Campaign Period.

Prizes

1. Prizes for the Campaign are as follow: -

No.	Prize	No. of Winners	Remarks
1	BMMB 10 Grams of Gold-i Account x 1 winner	1	Grand Prize
2	BMMB RM1,000 worth of Gold-i Account x 1 winner	3	Monthly Prize
3	BMMB RM50 worth of Gold-i Account x 20 winners	240	Weekly Prize

General Terms & Conditions

1. Participant is advised to read and understand these terms and conditions before participating in the Campaign.
2. To participate in the Campaign, Participant must fall within the Eligibility Criteria and fulfil the Campaign Mechanics. Unless stated otherwise by BMMB, Participant is not required to sign up or fill up any application form to participate in the Campaign.
3. By participating in the Campaign, the Participant:
 - a) shall give consent for BMMB to disclose their personal data to the BMMB's service provider to the extent necessary for the purpose of this Campaign;
 - b) shall agree for BMMB to publish or display their names or photos in media, marketing or BMMB Website for the purpose of this Campaign (where applicable); and
 - c) shall agree to BMMB's decision on all matters relating to the Campaign, selection of winners and prizes via BMMB generic draw engine shall be final, conclusive and binding on all Participants and no further correspondence and/or appeal to dispute BMMB's decision shall be entertained.
4. BMMB accepts no responsibility for any tax responsibilities that may arise from the prizes or the use thereof. Any tax filing obligation or tax payment (if any) due to any tax authority as a result of receipt of the prizes remains the sole responsibility of the winner. It is the responsibility of the winner to seek an independent tax advice on the possible tax responsibilities to their financial institutions.
5. The Campaign prizes do not include any other incidental expenses e.g. transportation whatsoever, unless expressly stated in these terms and conditions (if any).
6. The prize is not redeemable or exchangeable for any other items. Winners must accept the prize "as it is" and must acknowledge that BMMB shall not be held responsible in the value of the prize due to the variation of prices in the market during the prize redemption/collection by the winner at the time stipulated by BMMB (if any).
7. If the prize is not available for whatsoever reason, BMMB reserves the right to substitute the prize for any item at its absolute and sole discretion of equivalent value or with any other items whichever BMMB deems appropriate upon BMMB issuing at least fourteen (14) days prior notice to all Participants from the date prize winner announcement is scheduled to be made by BMMB. The mode of notifications could be in writing, via electronic means or displayed at BMMB's branches or websites.

8. Winners may be invited to attend prize presentation ceremony or other publicly events (if any) at the location to be advised on a later date. Winners are fully responsible for all expenses incurred in attending the said prize giving ceremony.
9. 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.
10. Please read BMMB's Personal Data Protection Notice ("Notice") before entering into this Campaign. By taking part into the Campaign, the Participant confirms that he/she has read, consent and agree to the terms of the Notice (as may be amended, supplemented and/or substituted from time to time), the terms of this Campaign and for the process and disclosure of data under the Personal Data Protection Act 2010. The Notice is available on BMMB's website at www.muamalat.com.my.
11. In compliance with the Personal Data Protection Act (PDPA) 2010, BMMB shall protect the personal data of the Participants. By participating in this Campaign, winners shall consent and agree that their names and photographs may be published in any media selected by BMMB as it deems fit for publicity purposes. BMMB reserves the exclusive right to publish or display the names and photographs of the winners for advertising and publicity purposes only. Property in program forms (if any), names and photographs of winners shall belong to BMMB.
12. BMMB and its affiliates and their respective directors, officers, employees, and agents shall not be liable for any misinterpretation on facts, and/or inflicted injuries and/or loss of lives and/or valuables resulting from the prize won through the Campaign and shall not be liable, whether direct or consequential, for any loss and damage or for any personal injury and/or whatsoever suffered or sustained by the Participant/Prize winner caused directly or indirectly, in whole or in part, in connection with the Campaign or their participation in the Campaign or the receipt or use of any of the prizes or may be suffered in the course of the prize giving travel and/or as a result of any act or omission on the part of BMMB whatsoever, except for any liability which cannot be excluded by law. BMMB shall not be responsible in any way whatsoever, in respect of any matters beyond BMMB's control with regard to the Campaign or anything related thereto.

13. BMMB reserves the rights to amend, cancel, terminate, or suspend the Campaign by providing sufficient notice not less than fourteen (14) days prior to the date of amendment, cancellation, termination, or suspension. The mode of notifications could be in writing, via electronic means or display of notices at BMMB's branches and websites. For the avoidance of doubt, cancellation, termination, or suspension by BMMB of the Campaign shall not entitle the participant/customers who participate in this Campaign to any claim or compensation against BMMB for any losses or damages whatsoever suffered or incurred as a direct and indirect result of the act of cancellation, termination or suspension.
14. Participant and/or Prize winner is advised to access BMMB's Website from time to time to view the Terms and Conditions and to ensure to be kept up-to-date on any change or variation to the Terms and Conditions thereof.
15. The Terms and Conditions herein contained are in addition to and without prejudice to the BMMB's Internet Banking Services terms and conditions. In the event of any inconsistency between these terms and conditions, this Terms and Conditions shall prevail to the extent of such inconsistency in respect of to the Campaign.
16. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.

For more information, please visit BMMB branches or call our Customer Care Line 03-2600 5500 or visit our website at <http://www.muamalat.com.my>