

FX RETAIL CAMPAIGN TERMS AND CONDITIONS

The following terms and conditions (“T&Cs”) apply to FX Retail Campaign (“Campaign”) offered by Bank Muamalat Malaysia Berhad 196501000376 (6175-W) (“BMMB”).

The Promotion Period

1. The campaign will run from 24th May 2021 until 30th November 2022

Eligibility

2. This campaign is eligible for all regular retail customer (individual) account holder who are eligible.
3. This campaign is open to BMMB’s customer(s) nationwide who send remittance overseas with the campaign enforced (eligible customer) during the promotion period.
4. The following person(s) are not eligible to participate in this Promotion:
 - a. Employees of BMMB
 - b. Customer(s) who are bankrupt;
 - c. Customer(s) who are suffering from mental illness or of unsound mind.

Campaign Draw

Frequency	Only once-off after campaign ends
Requirement for entries	1) Individual (retail) customer with individual account 2) Minimum amount to be remitted is at least RM20,000.00 and/or equivalent 3) Remittance must abide by all Rules/Regulations/Laws/notices/ and all other legal requirement as per required by authorities and the bank 4) One entry per customer
Prizes	3 units of iPhone 13 Pro Max (or equivalent as decided by the bank)

5. To be eligible for a draw, customer must be an individual with an individual account. The remittance amount must be at least RM 20,000.00 equivalent.
6. Remittance without currency conversion will not be eligible for the draw.
7. Mode of payment can be via customer retail account and payment made through branch.
8. Campaign draw is open to all individual customers with retail account that is eligible.
9. A candidate who has already won one (1) prize will not be eligible for other prizes.
10. In the instance of no eligible winner for the particular period, the prize for the period will be forfeited.

11. Number of entries for the Campaign Draw will depend on participants involved.
12. The Bank reserves the right to substitute with other gifts of equivalent value.
13. BMMB's decision on all matters relating to the Promotion will be final and binding. Any subsequent correspondences, protest, appeals or enquiries will not be entertained.
14. BMMB reserves the right to refuse any application for a product or service relating to the promotion.
15. By participating in the campaign, the customer is deemed to have read and understood and has agreed to be bound by BMMB's remittance terms and charges and BMMB's Retail Account terms of which can be found in our website at www.muamalat.com.my
16. By participating in the Campaign, you are indicating to us that you consent and agree to the terms of our Personal Data Protection Notice ("Notice"). Our Notice is available on our website at www.muamalat.com.my
17. Campaign draw winner list shall be posted through BMMB's website at www.muamalat.com.my and/or through any other channel(s) that BMMB may deem as appropriate.
18. 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 a minimum of one (1) day prior notice thereof and the notice shall be posted through BMMB's website at www.muamalat.com.my and/or through any other channel(s) that BMMB may deem as appropriate.
19. BMMB reserves the right to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part by giving at least one (1) day prior notice with valid reason thereof and the notice shall be posted through BMMB's website at www.muamalat.com.my and/or through any other channel(s) that BMMB may deem as appropriate.
20. 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.
21. BMMB reserves the right upon giving adequate notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("Amendment") any of the terms and conditions herein. Notification to the Eligible Customers in respect of the amendment shall be affected at BMMB's sole and absolute discretion through any one of the following means of communication, namely, by ordinary mail or email to the Eligible Customers' last known address or registered email address with BMMB or by effecting an advertisement regarding the Amendment in one newspaper of BMMB's choice, or via BMMB's website or by any other means of notification which BMMB may select and the Amendment shall be deemed as binding on the Eligible Customers as may be specified by BMMB in the notification.
22. The Eligible Customer(s) consents to the disclosure by BMMB of all or any information of the Eligible Customer(s) and all information in connection with its participation of this promotion where required by laws or governmental, regulatory and enforcement bodies or agencies or pursuant to any court orders or to the related companies and professional advisers of the BMMB.
23. BMMB shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the promotion.

24. The T&Cs herein shall be governed by and construed under the laws of Malaysia and the rules, regulations and guidelines of the Regulator such as Bank Negara Malaysia, and other relevant bodies, which are enforceable from time to time.

25. In the event of any enquiry related to the promotion, the Eligible Customers may contact Customer Service at 03-26005500 or visit www.muamalat.com.my for more information.

26. The Campaign is also subject to all prevailing provisions including of the Islamic Financial Services Act 2013 (IFSA), and Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA).

27. 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.