

**“SURIA ACCOUNT OPENING CAMPAIGN”
Terms and Conditions**

The following terms and conditions shall be applicable to Bank Muamalat Malaysia Berhad (6175-W) (“BMMB”), “SURIA ACCOUNT OPENING CAMPAIGN”.

(This T&C must be read together with the “Save & Win More Kaw Kaw Campaign” T&C).

CAMPAIGN PERIOD

1. **SURIA ACCOUNT OPENING CAMPAIGN** (“This Campaign”) will commence from **1st June 2021 until 31st July 2021** (both date inclusive).

CAMPAIGN ELIGIBILITY

2. This Campaign is opened to all **new and existing** BMMB’s customer that falls under the following category:

- i) **Individual** age 18 and above residing in Malaysia (including Non-Residents);
- ii) For children below eighteen (18) years old (minors), the account must be opened and operated by their parent or legal guardian upon providing the Birth Certificate/ MyKid

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
- ii) Corporate and Commercial account holders (i.e. Public listed companies, Statutory bodies, Federal and State government agencies, Multi-national companies, Cooperatives etc);
- iii) Permanent and/or contract employees of BMMB and Muamalat Invest Sdn Bhd (MISB);
- iv) Immediate family members (i.e. parent/ spouse/ children/ siblings) of BMMB and MISB employees

[Herein-after referred to as “Eligible Customer(s)”]

4. For joint accounts, the eligible customer shall be the primary account holder only.
5. Participating Accounts for this Campaign is **Mudrabah Unrestricted Investment Account (“SURIA”)** based on Shariah principle of Mudrabah as listed below:

Details	Mudrabah Unrestricted Investment Account (“SURIA”)	
Initial Investment	RM100	
Min. Balance to Maintain	RM50	
Profit Sharing Ratio (%)	Customer	Bank
	2	98

6. To participate in the campaign, the Eligible Customer (**existing or new**) must become the accountholder(s) of the Participating Account.
7. The details on the requirement to become an accountholder(s) of the Participating Account for **new & existing** Eligible Customer(s) are as stipulated below:-

Customer	Requirement to open new Participating Account (PA)
New Customer	To open Mudarabah Unrestricted Investment Account (“SURIA”)
Existing Customer	i. To open Mudarabah Unrestricted Investment Account (“SURIA”); or ii. Conversion of existing “More Kaw Kaw (MKK)” Savings Account to Mudarabah Unrestricted Investment Account (“SURIA”) - Not applicable for <i>MKK MuSS & MKK Elite Savings Account</i>

8. Request for product change

- Existing eligible customer has two (2) options to provide consent for product change from existing BMMB account to Participating Account, through:
 - By visiting nearest branch** to fill up Service Request Form (SRF) & Suitability Assessment Form (SAF) tailored for the Campaign at the branch ; or
 - 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.

9. Summary of Criteria & Prizes are as follows:

No.	Item	Description
1.	Campaign Period	<ul style="list-style-type: none"> 1 June 2021 – 31 July 2021
2.	Concept	<ul style="list-style-type: none"> Open /convert to SURIA Account & win lucky draw prizes (iPad Mini)
3.	Eligibility & Campaign mechanism	<ul style="list-style-type: none"> New customers or MKK Customers convert to SURIA will automatically eligible for the lucky draw (iPad Mini) throughout the campaign period. Minimum investment balance of RM100
4.	Prizes	<ul style="list-style-type: none"> 15 units of iPad Mini (5 winners per month)

9.1 For new SURIA Investment Account Holder (IAH), customers are automatically eligible to participate in More Kaw-Kaw (MKK) campaign under "Local" and "Classic" draw. However, for "Platinum", "Gold" and "Special Draw" category, customers are required to add additional investment amount on top of the initial investment for earmarking purpose as per table shown below:-

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

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

9.2 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/ 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.

10.2 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)).

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 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

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 14.3** 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 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 with prior notice of at least 14 days from the prize giving ceremony 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 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.
- 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, and 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 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 Investment Account under the concept of Mudarabah 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 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.