

AFFLUENT GOLD CAMPAIGN TERMS AND CONDITIONS

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

The Campaign Period

1. The Campaign will run from 01st September 2019 until further notice.

Eligibility (Eligible Customer)

2. This Campaign is open to Affluent Banking Customers at affluent centre or retail branches nationwide who meet the minimum criteria imposed by BMMB from time to time.
3. This Campaign is applicable to the purchase of Muamalat Gold-i Account and Physical Gold by Affluent Banking Customers only.
4. This Campaign cannot be applied with other campaign(s) or promotion(s).
5. To participate, new customer(s) are required to meet affluent banking criteria and open a Saving Account and Muamalat Gold-i Account.
6. The following person(s) are not eligible to participate in this Campaign:
 - a. Customer(s) whose accounts with BMMB have been frozen by BMMB;
 - b. Customer(s) whose accounts with BMMB have been suspended by BMMB;
 - c. Customer(s) whose accounts with BMMB have been terminated by BMMB ;
 - d. Customer(s) who have breached any other agreement with BMMB; or
 - e. Customer(s) who are suffering from mental illness or of unsound mind.

Promotion Mechanism

Table 1: Muamalat Gold-i Physical

Gold Bar Denomination	**Non- Birthday Month Tier Discount	Birthday Month Special Discount
10g	RM1/g	RM1/g
20g		
50g	RM2/g	RM5/g
100g		
1000g and above (Combination of 50 & 100 gram denomination only)	RM5/g	RM5/g

Note: **Non- Birthday month tier discount is not applicable during birthday month

Table 2: Muamalat Gold-i Account

Tier	Gold-i Account Purchase	Tier Discount	Birthday Month Special Reward
1	100 to 999 grams	RM0.50/ gram	RM5 cashback for every RM200 worth of gold account purchased + Tier Discount
2	1000 to 1999 grams	RM1.00/ gram	
3	2000g and above	RM1.50/ gram	

Birthday Month Rewards:-

7. Birthday month is defined as the calendar month in which the customer's birthday falls.

Example of Birthday Month:

Customer Birthday	31 August 1960
Birthday Month	1 August – 31 August 2019

Non- Birthday Month Rewards:-

8. Affluent Banking customer(s) are entitled to the tier discount only on non-birthday months.
9. Physical gold bar is subject to stock availability.

Physical Gold Discount:-

10. Physical gold RM5/g discount is only applicable for purchases of minimum 1000g and above worth of physical gold bar in a **single transaction. Only the combinations of 50g and 100g denominations are allowed.**
11. In addition, during the birthday month Affluent Banking customer(s) will enjoy RM5/g discount for the purchase of selected denominations of physical gold bar (**i.e. 50g , 100g and 1kg gold bar only**).
12. Affluent Banking customer(s) are allowed to purchase unlimited physical gold and subject to availability of stock.
13. Purchase shall only be made over the counter at any branch of BMMB during Head Office business hours. Not applicable to purchase from i-Muamalat Internet Banking and Telesales.
14. Below is illustration for physical gold RM5/g discount during birthday and non-birthday month.

Example:-

Muamalat Gold-i Physical Birthday Month Illustration

Customer Birthday:	28 June 2019	
Transaction Date:	1 June 2019	
Gold Type:	Physical	
Scenario 1		
Gold Weight	1kg	
Gold denomination	20g x 50pieces	
Benefits Accorded:	Tier discount	Birthday Month Special Reward
	Qualify for RM1.00/gram discount	Not Eligible for Additional Discount
Scenario 2		
Gold Weight	1kg	
Gold denomination	50g x 20pieces	
Benefits Accorded:	Tier discount	Birthday Month Special Reward
	Qualify for RM5.00/gram discount	Not Applicable
Scenario 3		
Gold Weight	50g	
Gold denomination	50g x 1 pieces	
Benefits Accorded:	Tier discount	Birthday Month Special Reward
	Not Applicable	Qualify for RM5.00/gram discount

Gold Account Cashback:-

15. Affluent Banking customers must meet the minimum purchase amount of Muamalat Gold-i Account as referred in Table 2 in order to qualify for the cashback during birthday month.
16. Affluent Banking customer(s) are entitled to both the discount and birthday month special reward during their birthday month
17. Cashback RM5 is applicable for every RM 200 of Muamalat Gold-i Account purchase accumulated within the birthday month.
18. **RM5 cashback** will be in the form of cash crediting into **saving account or current account**.
19. Cashback crediting may take up to T+60days to complete.
20. Below is the illustration for Gold-i Account RM5 cashback during birthday month:-

Example:-

Muamalat Gold-i Account Birthday Month Illustration

Customer Birthday:	28 June 2019	
Transaction Date:	1 June 2019	
Customer Purchase Amount :	RM360,000	
Gold Type:	Account	
Gold Price:	RM180/g	
Gold Weight:	2KG	
Benefits Accorded:	Tier discount	Birthday Month Special Reward
	Qualify for RM1.50/gram discount	Qualify for RM5 cashback for every RM200 worth of gold account purchased

Muamalat Gold-i Account NON-Birthday Month Illustration

Customer Birthday:	28 June 2019	
Transaction Date:	1 August 2019	
Customer Purchase Amount :	RM360,000	
Gold Type:	Account	
Gold Price:	RM180/g	
Gold Weight:	2KG	
Benefits Accorded:	Tier discount	Birthday Month Special Reward
	Qualify for RM1.50/gram discount	Not eligible for cashback

- Note:**
- 1) *The amount of RM purchase in gold-i account will be converted into gram.*
 - 2) *The value of the gold will be based on market bank buy price which may differ from the total purchase amount.*
 - 3) *No carry forward of purchase amount into the next month. Customers are required to make a new purchase of RM200 in the following month.*
 - 4) *Cashback RM5 is applicable for every RM200 of Muamalat Gold-i Account purchase accumulated within the birthday month.*
 - 5) *Cashback is not applicable for transactions during non-birthday months.*

21. Purchase can be made through standing instruction, over the counter at branches during Head Office business hours and i-Muamalat Internet Banking.

General Information

22. BMMB's decision on all matters relating to the Campaign will be final and binding. Any subsequent correspondences, protest, appeals or enquiries will not be entertained.
23. BMMB reserves the right to refuse any application for a product or service relating to the Campaign.

24. General terms and conditions of Muamalat Gold-i Account and Physical Gold shall form part of the eligibility criteria for the Campaign participation which can be found at our website at www.muamalat.com.my
25. Investments in Gold is not an obligation of, deposits in, guaranteed or insured by BMMB and are subject to investment risks, including the possible loss of the principal amount invested. **Customers are advised to read and accept the Terms and Conditions and Product Disclosure Sheet of Muamalat Gold-i Account before investing.** Customers should also consider all fees and charges involved before investing. Past performance of Gold is not an indication of future performance. Customers should rely on their own evaluation to assess the merits and risks of any investment. Customers who are in doubt as to the action to be taken should consult their professional advisers immediately.
26. By participating in the Campaign, the customer is deemed to have read and understood and has agreed to be bound by BMMB's Muamalat Gold-i Physical terms and conditions which can be found at our website at www.muamalat.com.my
27. BMMB reserves the right to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part. 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 twenty one (21) days 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.
28. 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.
29. 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 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.
30. 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 Campaign 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 BMMB.
31. BMMB shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Campaign.
32. 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.

In the event of any enquiry related to the Campaign, the Eligible Customers may contact customer service at 1300-88-8787 or visit www.muamalat.com.my for more information