

TERMS & CONDITIONS
BANK MUAMALAT VISA INFINITE CREDIT CARD-I
PLAZA PREMIUM LOUNGE PROGRAM

1. Bank Muamalat Visa Infinite Credit Card-i Plaza Premium Lounge Program (“Program”) shall run from 1 December 2022 to 31 December 2025, both dates inclusive (“Program Period”).

ELIGIBILITY

2. The Program is open only to Bank Muamalat Visa Infinite & Muamalat Pos Visa Infinite Principal Credit Cardholder (“Eligible Cardholder”).

PROGRAM

3. Each Eligible Cardholder is entitled to the following participating Plaza Premium Lounges and Airport Dining Collections access throughout each calendar year unless stated otherwise: -

Card Type	Details
Bank Muamalat Visa Infinite & Muamalat Pos Visa Infinite Credit Card-i. Applicable only for Principal Cardholder	Three (3) complimentary accesses per calendar year, including two (2) domestic accesses and one (1) access outside Malaysia.

4. Eligible Cardholders are entitled to access the Plaza Premium Lounge only once per day.
5. Any subsequent access on the same day and any access exceeding the three (3) hours limit will be subject to the applicable charges set by Plaza Premium Lounge The applicable charges are as displayed at Plaza Premium outlets and for further information, kindly visit www.plazapremiumlounge.com.
6. Any accompanying guest and cardholder (quota exceeded) shall be entitled to a 20% discount off the listed price for the entrance fee and the payment shall be settled by Cardholder on the spot.
7. Enjoy up to 3 hours lounge use, including food & beverages, internet access, international newspaper & magazines, international TV channels, shower facilities with amenities, flight information (subject to respective airport lounges).
8. The list of participating Plaza Premium Lounges and Airport Dining Collections in Malaysia shown below:

Airport	Service Location
Kuala Lumpur International Airport (KLIA Terminal 1)	Flight Club Signature <ul style="list-style-type: none"> • Airside Level 2, International Departure, Satellite Terminal (North Zone) • 0700 - 2300 daily



	<ul style="list-style-type: none"> • 3-hour usage, comfortable seating area, food & beverages and high speed internet access
	<p>The Summerhouse</p> <ul style="list-style-type: none"> • Airside Level 2, International Departure, Satellite Terminal (East Zone) • 0700-2300 daily • 3-hour usage, comfortable seating area, food & beverages and high speed internet access
	<p>Plaza Premium Lounge, CP21</p> <ul style="list-style-type: none"> • International Departures • 24 hours daily • 3-hours usage, Seating area, food & beverages, Internet access, international newspapers and magazines, international TV channels, flight information display system.
	<p>Plaza Premium First, CP21</p> <ul style="list-style-type: none"> • International Departures • 24 hours daily • 3-hours usage, Seating area, food & beverages, Internet access, international newspapers and magazines, international TV channels, flight information display system.
Kuala Lumpur International Airport (KLIA Terminal 2)	<p>Plaza Premium Lounge</p> <ul style="list-style-type: none"> • Level 2M, Gateway@klia2 (Next to Aerotel Kuala Lumpur) • 24 hours daily • 3-hours usage, Seating area, food & beverages, Internet access, international newspapers and magazines, international TV channels, flight information display system.
	<p>Flight Club Grab N Go</p> <ul style="list-style-type: none"> • Level 2M, Gateway@klia2 (Next to Aerotel Kuala Lumpur) • 24 hours daily • 3-hour usage, comfortable seating area, food & beverages and high speed internet access
Penang International Airport (PEN)	<p>Plaza Premium Lounge</p> <ul style="list-style-type: none"> • International Departures • 0600-2300 daily • 3-hours usage, Seating area, food & beverages, Internet access, international newspapers and magazines, international TV channels, flight information display system
	<p>Plaza Premium Lounge</p> <ul style="list-style-type: none"> • Domestic Departures • 0500-2330 daily

	<ul style="list-style-type: none"> • 3-hours usage, Seating area, food & beverages, Internet access, international newspapers and magazines, international TV channels, flight information display system
Langkawi International Airport (LGK)	Plaza Premium Lounge (Departure Hall) <ul style="list-style-type: none"> • Departure Hall • 0700-2200 daily • 3 hours lounge use, included lounge seating area, food & beverage, Wi-Fi, international newspapers and magazines, international TV channels, Flight Information Display System
Kota Kinabalu International Airport (BKI)	Flight Club (coming soon) <ul style="list-style-type: none"> • Domestic Departures • 0600-2300 daily • 3-hour usage, comfortable seating area, food & beverages and high speed internet access

Please refer to Appendix 1 for overseas participating locations.

9. Bank Muamalat Malaysia Berhad (BMMB) assumes no liability or responsibility for any changes to Plaza Premium Lounge's operating status, operating hours which is beyond BMMB's control.
10. Eligible Cardholders are required to present their Credit Card-i and boarding pass upon entry to the Plaza Premium Lounge.
11. Plaza Premium Lounge reserves the right to refuse entry to Eligible Cardholder in the event of any invalid details of the cardholder or boarding pass.
12. Eligible Cardholders shall not purchase any non-Shariah or non-permissible items, such as liquor etc. from Plaza Premium Lounge.

GENERAL TERMS & CONDITIONS

13. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Program or any part thereof with twenty-one (21) calendar days' notice. Such notice may be published by BMMB via its' website www.muamalat.com.my and/or through any other mode of communication as may be determined by BMMB, such as email or SMS. It shall be the responsibility of the Eligible Cardholder to be informed or otherwise seek out any such notice(s) validly posted regularly.
14. BMMB shall not be liable for any injury or loss of lives and valuable or any other loss or damage whatsoever or however suffered or sustained by any Eligible Cardholder arising or resulting, directly or indirectly in whole or part, from their participation in this Program. Furthermore, BMMB shall not be liable for any default of its obligations under the Program due to any force majeure event which includes but not limited to act of God, pandemic, epidemic, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of BMMB.

15. Eligible Cardholder are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood. You may call Customer Service at 603-2600 5500.
16. 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 Program or its promotion, these Terms and Conditions shall prevail.
17. For information, enquiries, feedback and/or complaints related to the Program, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, Eligible Cardholder may choose to e-mail BMMB their feedback at feedback@muamalat.com.my
18. BMMB's decision on all matters relating to this Program shall be deemed final, conclusive and binding and shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning this Program.
19. The Terms and Conditions are 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 20021 (AMLA).
20. All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendments thereof). The Bank reserves the right to report any actions or activities subjected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.
21. The Terms and Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.

**END OF "TERMS & CONDITIONS
BANK MUAMALAT VISA INFINITE CREDIT CARD-I
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