

BANK MUAMALAT E-COMMERCE APPLICATION FORM



IMPORTANT: Please read our Personal Data Protection "Notice" and Bank Muamalat Malaysia Berhad e-Commerce Terms and Conditions before completing this form. By giving us your personal data and signing this form, you are indicating to us that you consent and agree to the terms of our notice, terms and condition, and the terms of this form and for the process and disclosure of data under the Personal Data Protection Act 2010. Our Notice is available at our website at www.muamalat.com.my and from any of our branches.

Note:

Documents submitted are irrevocable. Additional documents may be requested (when necessary) upon processing. Approval is subject to the Bank's credit assessment. The Bank reserves the right to decline the application without giving any reason.

SECTION A - COMPANY INFORMATION

Merchant Registered Name			
Registered Business Address			
Retail Address			
Business Registration No.			
No. of Employees		Paid Up Capital	MYR
Contact Name		Mobile	

SECTION B - CONTACT INFORMATION

Target Launch Date (dd/mm/yyyy)			
	Contact	Email	Tel.
Operations (1)			
Operations (2)			
Technical (1)			
Technical (2)			

SECTION C - BUSINESS INFORMATION

Nature of Business			
Current Online Payment Provider / Bank			
Past Online Payment Provider / Bank			
Annual Sales Volume for Past 2 Years:	Last Year	MYR	
	Year Before Last Year	MYR	
Initial source of Wealth	<input type="checkbox"/> Active Wealth / Investments <input type="checkbox"/> Income - Business <input type="checkbox"/> Business Ownership <input type="checkbox"/> Income - Salary <input type="checkbox"/> Development / Investments <input type="checkbox"/> Other (please specify)		
Bank Muamalat Bank Berhad Current Account			
Other Bank via Interbank GIRO (IBG)	Bank Name		
	Current Account No		

SECTION D - DETAILS ON E-COMMERCE BUSINESS

URL / Website Address			
Target Market (by country)			
Customer Service Hotline		Fulfillment Cycle Time	Days
Any Returns and Refunds Policy	<input type="checkbox"/> Yes <input type="checkbox"/> No	Receipt	<input type="checkbox"/> Yes <input type="checkbox"/> No
Price Range of the Product/Service	MYR	to	
Forecast Annual Sales (MYR)			
No. of Transaction Annually			

SECTION E - MERCHANT BUSINESS DECLARATION

Part I: Merchant Business Nature	Agree	Disagree
a) Whenever there is any change in the business nature or goods and services sold, which is different from the information as stated on this Bank Muamalat e-Commerce Application Form, I will notify Bank Muamalat of the change at the earliest.	<input type="checkbox"/>	<input type="checkbox"/>
b) DO NOT participate in any of the restricted services i.e. product or services that constitute, relate to or are ancillary to, in whole or in part of:		
i. Pornographic or illicit material or activities of any type;	<input type="checkbox"/>	<input type="checkbox"/>
ii. Escort services;	<input type="checkbox"/>	<input type="checkbox"/>
iii. Gambling operations, including "virtual cassinos";	<input type="checkbox"/>	<input type="checkbox"/>
iv. Engaging in "receipt of payment in advance" operation module (e.g. pre-paid vouchers; beauty coupons; ticketing) <i>-*Subject to bank's approval*</i> ;	<input type="checkbox"/>	<input type="checkbox"/>
v. Pyramid selling or multi-levels commission earning structure;	<input type="checkbox"/>	<input type="checkbox"/>
vi. Goods, products, services or distributions prohibited by any applicable law or under the rules; regulations or directives of any Card Association; or not align to Shariah rules;	<input type="checkbox"/>	<input type="checkbox"/>
vii. Fake or counterfeit product;	<input type="checkbox"/>	<input type="checkbox"/>
viii. Infringe of any intellectual property rights (e.g. copyright; trademark; design; symbol);	<input type="checkbox"/>	<input type="checkbox"/>
ix. Illegal sale of prescription drugs;	<input type="checkbox"/>	<input type="checkbox"/>
x. Illegal sale of tobacco products;	<input type="checkbox"/>	<input type="checkbox"/>
xi. Sale of modification chips, government forms, & fake IDs;	<input type="checkbox"/>	<input type="checkbox"/>
xii. Sale of K2 (spice), Salvia, & other synthetic stimulants (ex: bath salts).	<input type="checkbox"/>	<input type="checkbox"/>
c) In regards to any "group-buying" applications, only physical products are allowed while cash coupons are subject to bank's approval	<input type="checkbox"/>	<input type="checkbox"/>
Part II: Merchant Website / Retail Address	Agree	Disagree
Whenever there is any change in the merchant website url or retail address, which is different from the registered url or retail address as stated on this Bank Muamalat e-Commerce Application Form, I will notify Bank Muamalat Malaysia Berhad of the change at the earliest.	<input type="checkbox"/>	<input type="checkbox"/>

SECTION F - DOCUMENT REQUIRED

Business / Company

i- Sole-proprietor / Partnership

- Copy of NRIC of Sole-proprietor / All Partner
- Copy of Business Registration Form
- Copy of Certified True Copy of form B / D

ii- Private & Public Limited Company

- Original Certified True Copy of Form 24 by Company Secretary
- Original Certified True Copies of Form 49 by Company Secretary
- Original Certified True Copies of Form Memorandum and Article of Association by Company Secretary
- Or Original Certified True Copies of Form Section 14 /15/17 SSM by Company Secretary
- For Sdn Bhd with more than 2 directors, minimum 2 director's copy of NRIC

iii- Form 23 (Trading License)

iv- Latest Bank Statement Header (Name, Bank A/C No. & Mailing Address)

TERMS OF USE

1. I/We confirm that the information given herein by me is true and correct. I understand & must provide written notice to Bank Muamalat Malaysia Berhad on any change of information as bound by this application.
2. I/We further agree that Bank Muamalat Malaysia Berhad reserves its rights not to accept this change without providing any reason and may lead to termination of the merchant.
3. I/We understand that Bank Muamalat Malaysia Berhad may decline this application without giving any reason whatsoever.
4. I/We have read, understand & be bound to all clauses stated in the e-Commerce Terms and Conditions and acknowledge that these clauses may be modified by Bank Muamalat Malaysia Berhad from time to time.
5. I/We agree to accept the Fee, Rate & Service Charge that have been offered by Bank Muamalat Malaysia Berhad as per Letter of Offer and Bank Muamalat Malaysia Berhad reserves its rights to change the said Fee, Rate & Service Charge by giving one 30 days written notice.
6. I/We agree to bear responsibility for any disputed amount or chargeback
 - A chargeback occurs when a card holder asks their card issuer to remove a charge from their card statement
 - Bank Muamalat Malaysia Berhad shall not be responsible and liable to merchant in the event a customer disputes the card payment transaction
 - When the chargeback filed to the merchant, the merchant may encounter a temporary hold on funds (chargeback amount) in their Bank Muamalat account.
 - The merchant is required to provide supporting documents such as invoice, proof of delivery, etc. for Bank Muamalat Malaysia Berhad to assist merchant to challenge the chargeback with card issuer.
 - If the chargeback filed successfully against the merchant, the merchant needs to refund (chargeback amount) to the card holder. Otherwise, the payment will be released back to the merchant.
 - Merchants are fully responsible for any dispute and/or discrepancy of payment which occurs from time to time.
7. I/We Agree to responsible fully for any disputed amount received.
8. I/ We confirm & agree not to make any change and/or new add in of Product(s) sold / Services(s) offered online on my / our website and/or URL/Domain that is different from this application. In the event of change and/or new add in of Product(s) Sold / Services (s) Offered online and/or URL/Domain, I / We must give thirty (30) days prior written notice to Bank Muamalat Malaysia Berhad and understand this request shall be deemed as a new application. Bank Muamalat Malaysia Berhad shall at its sole discretion to reject or accept this new application by revising the Fees, Rates, Service Charges, Terms and Conditions offered herein.
9. I / We further undertake that I / We shall not:
 - (i) Upload the high risk product(s) such as handphones, laptops, computer accessories, cameras, IT gadgets, jewelries, electronics,telecommunication equipments, etc. and/or instant delivery product(s) and/or service(s) likes prepaid values, games points,software, downloadings, hostings, subscriptions,telemarketings, auctions, travels, etc. at my/our website; and/or
 - (ii) Involve in any business activity related to Penny Auction / bidding, wholesale and/or online shopping mall unless prior written approval has been granted by Bank Muamalat Malaysia Berhad with additional Fees, Rates, Service Charges, Terms & Conditions,whichever is applicable.
10. I / We agree to accept all Terms and Conditions that accompany the usage of Bank Muamalat Malaysia Berhad Service(s). These Terms and Conditions are subjected to be revised by Bank Muamalat Malaysia Berhad and I will be notified in a manner as Bank Muamalat Malaysia Berhad deems appropriate.
11. I / We agree the paid setup cost is not refundable once this application is accepted and approved by Bank Muamalat Malaysia Berhad.

DATA PROTECTION NOTICE

We are committed to protect your personal data (the "Data"). This Data Protection Notice is to notify you of certain matter on or before collecting Data from you in compliance with the Personal Data Protection Act of Malaysia. We limit the collection and use of the Data to the specific information we need to administer our business and provide highest quality services to you.

We may use the Data for one or more of the following purposes:

1. For application, creation, operation and administration of accounts and records for merchants;
2. For statistics, communication, marketing, promotional, customer relationship management, public relations and/or direct marketing purposes;
3. For identification and verification purposes;

By checking this box, I do not wish Bank Muamalat Malaysia Berhad to use my personal data in direct marketing

Signature

Name:

Company Stamp

NRIC No:

Designation:

Date:

FOR OFFICE USE ONLY

Verified by (Name, Sign & Date)						
Status of Application	<input type="checkbox"/>	Approve	<input type="checkbox"/>	Reject	Authorized by Executive Director	
	Remark:					