

CASH ADVANCE FEE WAIVER CAMPAIGN
BANK MUAMALAT CREDIT CARD-i
Terms & Conditions

The following Terms and Conditions shall be applicable to “Cash Advance Fee Waiver Campaign” (“Campaign”).

The Campaign is organised by Bank Muamalat Malaysia Berhad (Company No.: 196501000376 (6175-W)) (“BMMB”) and is subject to the Terms and Conditions as stated herein.

1. By participating in this Campaign, all BMMB Credit Card Cardholders (“Cardholders”) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB on all matters related to this Campaign.
2. The Campaign is open to all new and existing Credit Card (“Card”) Cardholders within the Campaign Period and meet the conditions as stipulated herein (“Eligible Cardholders”).
3. The following individuals are **NOT ELIGIBLE** to participate in this Campaign:
 - a. Any Cardholder who had cancelled his/her Card during the Campaign Period; and
 - b. Cardholders whose accounts with BMMB which have been suspended, closed or who are in breach of their Agreement with BMMB.
4. The Campaign will commence from 1 June to 30 September 2025 (“Campaign Period”), both dates inclusive.
5. Pursuant to the Cardholder Agreement, BMMB credit cardholders are typically charged a cash withdrawal fee of 2% of the transaction amount or RM30, whichever is higher, for each cash advance transaction performed using their Card.
6. During the Campaign Period, the Eligible Cardholders who perform a cash advance transaction using their Credit Card will be entitled to a waiver of the cash advance fee (“Fee Waiver”).
7. While others, i.e. Profit Charge and Late Payment Compensation (applicable when payment is not received on time), will continue to apply and must be borne by all Cardholders.
8. The Fee Waiver however is subject to availability and will be granted on a first-come, first-served basis. BMMB shall not be held liable in the event the total campaign allocation has been fully utilized prior to a Cardholder’s transaction, even if the transaction is performed within the Campaign Period.

9. The Eligible Cardholder is entitled to a Fee Waiver of up to Ringgit Malaysia Five Hundred (RM500.00) throughout the Campaign Period. A total of Ringgit Malaysia One Hundred Thousand (RM100,000.00) has been allocated for this Campaign.
10. The Fee Waiver will be credited to the Eligible Cardholders' account(s) used for the cash advance transaction(s) within eight (8) to twelve (12) weeks after the end of the Campaign Period.
11. At the time the Fee Waiver is credited to the Eligible Cardholders' account(s), the account(s) must be in good standing, not in breach of these terms and conditions or the Cardholder Agreement and must meet the eligibility criteria as determined solely by BMMB at its absolute discretion.
12. The Fee Waiver is non-transferable and not exchangeable for cash or other goods, whether in part or in full.
13. Cardholders hereby agree and consent to his/her personal data being collected, processed and used by BMMB in accordance with the Personal Data Protection Act, 2010 and BMMB Privacy Notice, which may be viewed on www.muamalat.com.my for the following purposes:
 - a. Any matters related to this Campaign; and
 - b. Marketing and promotional activities conducted by BMMB, including without limitation to the use and/ or publication of any details provided in and/or in connection to the entries, interview material as well as responses and related photographs in any form of advertising or publicity media and materials.

Notwithstanding the above, BMMB shall protect the personal data of Cardholders, and the Cardholders may further agree to co-operate and participate in all reasonable advertising and publicity activities of BMMB in relation to this Campaign without any compensation and/or consideration.

Cardholders may opt out from the above consent statement by contacting BMMB through the contact number and email address provided in this Terms and Conditions.

14. BMMB shall not be responsible or held liable in any manner whatsoever in respect of any technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/ or processing of the transaction performed using the Card provided the same is not caused by BMMB nor the determination of the Cardholders' eligibility for the Campaign.
15. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Campaign 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. It shall be the responsibility of the Eligible Cardholder to be informed or otherwise seek out any such notice(s) validly posted regularly.

16. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by BMMB shall not entitle the Eligible Cardholder or any other persons whatsoever to any claim or compensation against BMMB for any losses or damages suffered or incurred as a direct or indirect result of such amendments, shortening, cancellation, suspension or termination unless such losses or damages are attributable by BMMB's gross negligence, fraud or wilful misconduct.
17. BMMB is entitled to, at its discretion, disqualify/ reject any Eligible Cardholders who do not comply with the terms and conditions stated herein and/ or are found or suspected to be tampering with the Campaign and/ or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/ or deception and/or cheating with regards to the Campaign.
18. 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 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. Furthermore, BMMB shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of BMMB.
19. Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions not fully be understood.
20. For information, enquiries, feedback and/or complaints related to the Campaign, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, the Eligible Cardholder may choose to e-mail BMMB their feedback at feedback@muamalat.com.my.
21. BMMB's decision on all matters relating to this Campaign 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 Campaign.
22. In addition to the terms stipulated above, Cardholders agree that the general Terms and Conditions in the Cardholders' Agreement shall be read together with these Terms and Conditions as an entire agreement.
23. These Terms and Conditions stated herein shall be governed by and construed under the Laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia (BNM) and other relevant bodies and authority, in force, from time to time.
24. 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 2001 (AMLA).
25. 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 subject of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.

26. 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 CASH ADVANCE FEE WAIVER CAMPAIGN
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