

**“BUY 1 FREE 1” BANANABRO
BANK MUAMALAT CREDIT CARD
Terms & Conditions**

The following terms and conditions shall be applicable to “Buy 1 Free 1” Bananabro (“Campaign”).

1. This Campaign is organised by Bank Muamalat Malaysia Berhad (Company No.: 196501000376 (6175-W)) (“BMMB”).
2. By participating in this Campaign, all eligible Bank Muamalat Credit Card Cardholders (“Cardholders”) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB.
3. The Campaign is open to all new and existing Bank Muamalat Credit Card (“Card”) Cardholders within the Campaign Period.
4. 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.
5. The Campaign will commence from 11 September (12.00AM) to 31 December 2025 (23.59PM) (“Campaign Period”), both dates inclusive.
6. Cardholders are entitled to a Buy 1 Free 1 offer when payment is made using a Bank Muamalat Credit Card. This Buy 1 Free 1 campaign is valid exclusively for the purchase of the Bananabro Craving Set, whereby cardholders will receive one complimentary Craving Set.
7. The campaign is applicable only at Bananabro outlets located in Klang Valley as listed below:

1	Lg-59b, Berjaya Times Square, Jalan Imbi, 55100 Kuala Lumpur
2	51, Jalan Radin Tengah, Bandar Baru Sri Petaling, 57000 Kuala Lumpur
3	Unit L1-60a, Level 1, Leisure Mall, 8, Jalan Manis 2, Taman Segar, Cheras, 56100 Kuala Lumpur
4	Lg-243b, The Gardens Mall, Lingkaran Syed Putra, 59200 Kuala Lumpur
5	G-05, Wangsa Walk Mall, Jalan Wangsa Perdana 1, Wangsa Maju, 53300 Kuala Lumpur
6	Lg-67 & 68, K1 East Mall, 53100 Kuala Lumpur
7	B1-072, Mytown Shopping Centre, Seksyen 90 Jalan Cochrane, 55100 Kuala Lumpur
8	3-29 & 3-33a, Sunway Putra Mall, 100, Jalan Putra, Chow Kit, 50350 Kuala Lumpur
9	Lot T-043 Mid Valley Megamall, Mid Valley City Lingkaran Syed Putra, 59200 Kuala Lumpur
10	Lot G42 Aeon Au2 Shopping Mall, 6 Jalan Taman Setiawangsa, 37/56 Au2 Taman Keramat 54200 Kuala Lumpur

11	Lot No. F-11a, 1st Floor, Setapak Central, No. 67, Jalan Taman Ibu Kota, Taman Danau Kota, Setapak, 53300 Kuala Lumpur
12	Lot F12, First Floor, Aeon Style Taman Maluri, Jalan Jejaki, Maluri, 55100 Kuala Lumpur
13	L3-23/24b, Level Three, Melawati Mall, 355, Jalan Bandar Melawati, Pusat Bandar Melawati, 53100 Kuala Lumpur
14	C.08.0 Concourse Level, The Exchange Trx, Persiaran Trx, Tun Razak Exchange, 55188 Kuala Lumpur
15	Lg-71, Ioi City Mall, 62502 Putrajaya
16	S13-S16, Second Floor, Ioi Mall, Jalan Puchong, Bandar Puchong Jaya, 47170 Puchong, Selangor
17	55-1, Jalan Pju 5/9, Dataran Sunway, Kota Damansara, 47810 Petaling Jaya, Selangor
18	Lg-09, D'pulze Shopping Centre, Persiaran Multimedia, 63000 Cyberjaya, Selangor
19	Lg-071 & 072, Setia City Mall, No. 7, Persiaran Setia Dagang, Bandar Setia Alam Sek U13, 40170 Shah Alam, Selangor
20	G-43a Ground Floor Citta Mall, No. 1, Jalan Pju 1a/48, Pju 1a, Ara Damansara, 47301 Petaling Jaya, Selangor
21	Lot S 12, Aeon Mall Shah Alam, Jalan Akuatik 13/64 Seksyen 13, 40100 Shah Alam Selangor Darul Ehsan
22	Lg2.85, Lower Ground Two Sunway Pyramid, 3, Jalan Pjs 11/15, Bandar Sunway 47500, Petaling Jaya, Selangor
23	Lg-23a Lower Ground Floor, Jalan Ss7/26a Kelana Jaya 47301 Petaling Jaya, Selangor Darul Ehsan
24	Lot L3-28, Level 3, Central I-City Shopping Centre, No. 1, Persiaran Multimedia, I-City, Seksyen 7, 40000 Shah Alam, Selangor
25	Lot G55, Ground Floor, Aeon Mall Rawang, Persiaran Anggun, Taman Anggun, 48000 Rawang, Selangor
26	Lot F02, Aeon Mall Bukit Tinggi, 1, Persiaran Batu Nilam 1/Ks 6, 41200 Klang, Selangor
27	Lg27a, Lower Ground Floor, Subang Parade, No. 5, Jalan 16/1, 47500 Subang Jaya, Selangor
28	Lot No. Fm11, 12, 13, 13a, 15, 19, 20, G17 & Common Area, Ampang Point Shopping Centre, Jalan Mamanda 3, Ampang Point, 68000 Ampang, Selangor
29	Lot Lg1.13, Lower Ground 1, Ipc Shopping Centre, No. 2, Jalan Pju 7/2, Mutiara Damansara, 47800 Petaling Jaya, Selangor
30	Lot Lg221c. Lower Ground Floor, 1 Utama Shopping Centre, 1 Lebuhraya Utama, Bandar Utama City Centre, 47800 Petaling Jaya, Selangor

8. The complimentary meal is capped at RM13.90.
9. The purchased meal and the complimentary meal must be redeemed in the same transaction.
10. The Campaign is limited to the first 300 redemption on a first-come first-served basis. Each Cardholder is limited to one (1) redemption per day. Splitting of the bill is strictly not allowed.
11. This Campaign is not applicable with any other ongoing promotions, discounts, vouchers, or membership privileges and not exchangeable or replaceable for cash.

12. In addition, eligible Cardholders 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:
- a. The purposes of 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; and
 - c. Agrees to co-operate and participate in all reasonable advertising and publicity activities of BMMB in relation to this Campaign without any compensation.
13. 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 customers' eligibility for the Campaign.
14. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with seven (7) 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.
15. 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.
16. 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.
17. 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.

18. Eligible Customers are welcome to seek clarification from BMMB should any of the Terms and Conditions not fully understood.
19. 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.
20. BMMB's decision on all matters relating to this Promotion 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.
21. 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.
22. 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.
23. 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).
24. 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.
25. 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 "BUY 1 FREE 1" BANANABRO
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