

**FOREIGN TRANSFER CAMPAIGN 2025
BANK MUAMALAT MALAYSIA BERHAD
TERMS & CONDITIONS**

The following terms and conditions shall be applicable to “Foreign Transfer Campaign 2025” (“Campaign”).

1. This 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.
2. By participating in this Campaign, all eligible individuals, including sole proprietorship savings and/or current account holders (“Account Holders”), expressly agree to be bound by these Terms and Conditions, as well as the decisions made by BMMB.
3. Subject to these Terms and Conditions, this Campaign is open to all new and existing Bank Muamalat savings and/or current account holders aged 18 years and above, who meet the conditions stipulated herein, throughout the Campaign Period.
4. This Campaign will commence from 6 October to 31 December 2025 (“Campaign Period”), both dates inclusive.
5. The following persons/entities are NOT ELIGIBLE to participate in the Campaign: -:
 - a. Non-Individual Customer includes Partnership/ Limited Liability Company, Professional Agency/ Body, Private Limited Company/ Small Medium Enterprises (SME) (under Micro and Small classification); and
 - b. Individual under the age of 18 years old.

CAMPAIGN MECHANICS

6. Mechanics & Reward

Detail	Reward
Transfer of any amount via Foreign Transfer	<p>Waiver of transaction fee (RM10 per transaction)</p> <p>Limit: Maximum of two (2) waivers per Account Holders throughout the campaign period</p>

7. A total of 3,000 transaction fee waivers are available on a first-come, first-served basis, subject to a total campaign budget of RM30,000.
8. The transaction fee waiver will be credited on a monthly basis throughout the Campaign Period.

9. Below shown the steps to perform Foreign Transfer transaction via i-Muamalat Online Portal or Mobile Application:

Step	Details
1. Log in to i-Muamalat	Sign in to the Online Portal or Mobile App using your credentials.
2. Go to Foreign Transfer	From the menu, select Transfers / Payments / Prepaid Reload, choose your account, then select Foreign Transfer.
3. Choose Transfer Type	- New Transfer: choose recipient country, currency, enter amount. - Recent Transfer: select from past transactions. - Favorite: select saved recipients or add new.
4. Enter recipient details	Provide: Name, NRIC/Registration No., Address, Mobile Number, Relationship, Residency Status, Bank Name, Account Number, Local Bank Routing / BIC Code, Bank Address.
5. Specify payment purpose	Select Purpose of Payment from dropdown list and add other payment details (optional).
6. Accept Declaration & T&C	Read and accept the declaration. Tick the checkbox for Terms & Conditions.
7. Review & Confirm	Carefully review all information. Click OK or Edit if any changes are needed.
8. Confirm & Submit	Proceed by clicking CONFIRM & SUBMIT.
9. Approve i-MSecure	Tap push notification on your registered device to APPROVE the transaction. If no notification: 1. Open i-Muamalat App 2. Tap the i-MSecure icon 3. Click APPROVE within 60 seconds.
10. Acknowledge Receipt	An acknowledgement page will appear. Download the receipt for your records if needed.
11. View Transaction History	Check successful and failed transactions, including reference numbers, in the i-Muamalat Transaction page.

10. Transaction limit:

Category	Limit	Fee
Individual (Resident)	RM 250–RM 50,000	RM 10
Individual (Non-Resident)	RM 250–RM 10,000	RM 10
Sole Proprietor	RM 250–RM 50,000	RM 10

11. Account Holders are advised to read and understand the terms and conditions before participating in any of the Bank's campaigns and / or promotions.
12. By participating in the Campaign, eligible Account Holders 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.

13. By participating in the Campaign, the winner hereby agrees to the publication of the details of the winner(s) such as the full name be made available at www.muamalat.com.my after the Campaign Period ends.
14. Account Holders are advised to access the Bank's Website from time to time to view the Terms and Conditions and to ensure to be kept up-to-date on any changes or variation to the Terms and Conditions thereof.
15. In addition, and without prejudice to the terms in the BMMB's Privacy Notice, eligible Account Holders / winners agree and consent to his/her personal data or information being collected, processed and used by BMMB 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.

Notwithstanding the above, BMMB shall protect the personal data of Account Holders, and the Account Holders 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.

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

16. 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 BMMB Accounts provided the same is not caused by BMMB nor the determination of the customers' eligibility for this Campaign.
17. 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 and/ or through any other mode of communication as may be determined by BMMB. It shall be the responsibility of the eligible Account Holders to be informed or otherwise seek out any such notice(s) validly posted regularly.
18. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by BMMB shall not entitle the eligible Account Holders 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.
19. BMMB is entitled to, at its discretion, disqualify/ reject any eligible Account Holders 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 this Campaign.

20. 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 Account Holders 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 this 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 this 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.
21. Eligible Account Holders are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood.
22. 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 this Campaign or its promotion, these Terms and Conditions shall prevail.
23. For information, enquiries, feedback and/or complaints related to this Campaign, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, the eligible Account Holders may choose to e-mail BMMB their feedback at feedback@muamalat.com.my.
24. 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.
25. In addition to the terms stipulated above, Account Holders /winners agree that the general terms and conditions in the Account Holders' Agreement shall be read together with these Terms and Conditions as an entire agreement.
26. 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.
27. 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 2021 (AMLA).
28. 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.

29. 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
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