

**"BUY 1 FREE 1" WITH KOPPIKU
BANK MUAMALAT CREDIT CARD
Terms & Conditions**

The following Terms and Conditions shall be applicable to "Buy 1 Free 1" with Koppiku campaign Bank Muamalat Credit Card("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 eligible BMMB Credit Card Cardholders ("Cardholders") hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB.
2. The Campaign is open to all new and existing BMMB Credit Card ("Card") 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 15 November 2025 (12.00AM) to 31 March 2026 (11.59PM) ("Campaign Period"), both dates inclusive, or until 250 cups have been redeemed, whichever is earlier.
5. Cardholders can redeem the Buy 1 Free 1 promotion at selected Koppiku outlets through walk-in only. Participating outlets are Koppiku Plaza Mont Kiara, Koppiku Subang Square SS15, Koppiku Busana @ Menara MARA, Koppiku Central Market, Koppiku BHPetrol SS2 PJ, Koppiku Raja Chulan Monorail, Koppiku BMC Mall, Koppiku Jaya One, Koppiku Taylors Lakeside, Koppiku UIA, Koppiku 3 Damansara, Koppiku Maxim Citylights Sentul, Koppiku KPJ Ampang Puteri, Koppiku MRT Semantan, Koppiku KL Sentral, Koppiku UOA 1 Bangsar South, Koppiku MRT Taman Midah, and Koppiku Lotus Indera Mahkota.
6. Cardholder is entitled for Buy 1 Free 1 Drink with payment made by Bank Muamalat Credit Card-i .
7. The complimentary drink which is of equal or lower price compared to the first drink (capped at RM10.00), will be free of charge.
8. The promotion applies to all handcrafted beverages except for limited time offers.
9. The Campaign is limited to the first 250 cup redemption on a first come first served basis. Each cardholder is limited to one (1) redemption per day.

10. Offer cannot be exchanged for cash and is not valid in conjunction with other ongoing offers, promotions, discounts, vouchers, limited time offers, or privileges card.
11. Koppiku shall be entitled to withhold any benefits under the services rendered, with or without notice to the users, if the user is found to have breached Koppiku's Users Terms and Conditions, which can be accessed at: <https://koppiku.com/web-and-app-platform-terms-of-use/>.
12. 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 2 Updated 1 July 2025 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.
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 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.
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 Campaign shall be deemed final, conclusive and binding and shall not be obliged to give any reasons or enter 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" WITH KOPPIKU CAMPAIGN
BANK MUAMALAT CARD-i
Terms & Conditions