

CONTEST
'FOLLOW & MENANG: SUSTAINABILITY CHALLENGE'
TERMS AND CONDITIONS

Bank Muamalat Malaysia Berhad, (Company No.: 196501000376 (6175-W) ("BMMB") is pleased to organize the '**'FOLLOW & MENANG: SUSTAINABILITY CHALLENGE**' ("Contest") for the purpose of engaging with our followers on Instagram. To be eligible for participation in the Contest, participants must follow the Contest instructions.

We highly recommend that participants read our Personal Data Protection Notice ("Notice") carefully before participating in the Contest. By providing us with your data and submitting your entry, you indicate your consent and agreement to the terms of our Notice, the terms of this Contest and the process and disclosure of data under the Personal Data Act 2010. Our Notice is available on our official website at www.muamalat.com.my.

In addition, and without prejudice to the terms of our Notice, participants hereby agree and consent to his/her personal data or information being collected, processed and used by BMMB for:

- a. The purposes of this Contest; 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 participants, and the participants may further agree to co-operate and participate in all reasonable advertising and publicity activities of BMMB in relation to this Contest without any compensation and/or consideration.

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

I. CONTEST PERIOD

This Contest runs from **13th January 2026 - 22nd January 2026** and is hosted exclusively on BMMB's official Instagram (@mybankmuamalat)

II. ELIGIBILITY

- This Contest is open to the public. BMMB employees/subsidiary and their immediate family members (spouse, children, parents and siblings) are not eligible to participate in this Contest.
- All entries must remain publicly accessible on the participant's social media account (Instagram) throughout the entire Contest period to be eligible for evaluation.

III. MECHANICS OF THE CONTEST

The Contest mechanics are outlined as follows:

How to Participate:

1. Follow Bank Muamalat (@mybankmuamalat) official Instagram account and like this post
2. Visit www.muamalat.com.my/muamalatcares/sustainability/ to learn more about Bank Muamalat's ESG commitments embedded within our Shariah-compliant strategies and operations
3. Answer 2 questions and share your 2026 sustainability pledge to support a more sustainable future in the comments
4. Tag 3 friends you think should join the contest and make sure they are following our Instagram too
5. Don't forget to include the hashtags #MuamalatCares and #BankMuamalatContest

Ineligibility:

- Posts and Instagram accounts that are deleted, set to private, or otherwise inaccessible during the judging phase will be disqualified
- Incomplete or non-compliant entries will be disqualified at BMMB's sole discretion

IV. DRAW FOR WINNER SELECTION:

1. The shortlisting of winners shall be determined based on compliance with all eligibility requirements stipulated in Clause III.
2. If no Participant submits all correct answers, the winner shall be determined based on:
 - i. the highest number of correct answers submitted,
 - ii. the most creative 2026 sustainability pledge, and
 - iii. include hashtag #MuamalatCares and #BankMuamalatContest, as determined by BMMB
3. In the event of a tie, where two (2) or more Participants have submitted an identical number of correct answers and have complied with all eligibility requirements, the winner shall be determined through a random name draw. This process is conducted to ensure a fair and impartial selection among tied participants, with no element of bias.
4. To ensure fairness and equal opportunity across all campaigns, any individual who has been formally declared a winner in any contest organised by BMMB during the calendar year 2025 shall not be eligible to participate in or receive any prize under this Contest.

5. In the event a winner is subsequently determined to be ineligible (as defined in Clause III above) to participate in the Contest or to claim the prize awarded, BMMB reserves the right to forfeit or reclaim the prize and grant the same to another winner as may be determined as BMMB deems fit.

V. PRIZES:

No	Categories	Prizes	No of Winner
1	Prize	Bank Muamalat 2026 notebook & merchandise	10

VI. WINNER'S NOTIFICATION:

Winners will be notified via Instagram within **thirty (30) working days** after the Contest ends.

VII. PRIZES REDEMPTION:

1. The Winners are required to submit their complete and accurate details through Bank Muamalat Official Instagram account (Full Name, Identification Number, Email Address, Contact Number, Home Address, and Nearest BMMB Branch) through our Instagram account within five (5) days of notification. Failure to do so will result in forfeiture of the prize.
2. The Contest Prize must be collected at a nearby BMMB branch or will be delivered via courier to the winner's address depending on the method acceptable to BMMB.
3. Winners shall be required to sign the Prize Collection Acknowledgement Form as proof of receipt and acceptance of the prize.
4. Prizes are non-transferable, non-refundable and non-exchangeable for cash or other items.
5. BMMB reserves the right to substitute any prize with another of equivalent value.
6. The prize visuals displayed in the contest brochure are for illustration purposes only.

VIII. DECLARATION AND AUTHORIZATION:

BMMB reserves the right to cancel, terminate or suspend this Contest with prior notice. For the avoidance of doubt, the cancellation, termination, or suspension of the Contest by BMMB shall not entitle the participants to any claim or compensation against BMMB for any losses or damages suffered or incurred by the participants as a direct or indirect result of such an act unless it is due to BMMB's gross negligence or wilful misconduct specifically related to this Contest.

If, for any reason, this Contest is unable to proceed as planned due to reasons such as computer viruses, hacking, unauthorized intervention, fraud, technical failure, acts of government, including but not limited to movement control orders or any other reason beyond BMMB's control, BMMB reserves the right, to terminate, postpone, modify or suspend this Contest with reasonable prior notice where practicable.

By participating in this Contest, the participants are deemed to have read, understood and agreed to be bound by these Terms and Conditions and any appointed agencies' terms and conditions (if any). The eligible participants may revoke and authorize BMMB to disclose, reveal, and divulge information regarding their particulars to the parties involved directly or indirectly in organizing and managing the Contest. BMMB reserves the exclusive right to publish or display the names and photographs of the winners for advertising and publicity purposes only. Property in program forms (if any), names, and photographs of winners shall belong to BMMB.

BMMB shall not be liable for any injury, loss of lives and valuables or any other loss or damage whatsoever suffered or sustained by the participants arising or resulting, directly or indirectly, in whole or part, from their participation in the Contest or from the prize or prizes won by them through the Contest unless it is due to BMMB's gross negligence or willful misconduct specifically related to this Contest. BMMB shall not be liable for any failure to perform any obligation regarding this Contest due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, pandemic, epidemic or any event beyond the reasonable control of BMMB.

If there is any inconsistency or discrepancy between the English version of these Terms and Conditions and any translated version, 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 the Program or its promotion, these Terms and Conditions shall prevail.

BMMB reserves the right from time to time, as it deems fit, to vary, supplement, delete, amend, modify and/or change any of these Terms and Conditions by giving at least a minimum of seven (7) days prior notice thereof, and the notice shall be posted on BMMB's website at www.muamalat.com.my, social media or in any other manner deemed suitable by BMMB. The participants who have participated in the Contest are deemed to have accessed BMMB's website and to have knowledge of and agreed to any changes or variations to these Terms and Conditions. The participants agree that their continued participation in the Contest will constitute their acceptance of these Terms and Conditions (as varied or changed).

BMMB's decision on all matters relating to this Contest 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 Contest.

The 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.

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).

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 suspected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.

The Terms and Conditions, including any discretion rights and/or power given to any parties under this document, shall be subject to Shariah principles.

Participants are welcome to seek clarification from BMMB should any of the Terms and Conditions are not fully understood.

For information, enquiries, feedback and/or complaints related to this Contest, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, the participants may choose to e-mail BMMB their feedback at feedback@muamalat.com.my.