

BAYU SOMERSET
BANK MUAMALAT CREDIT & DEBIT CARD-i
Terms & Conditions

Bayu Somerset ("Merchant") with Bank Muamalat Credit & Debit Card-i Campaign ("Campaign") is organised by Bank Muamalat Malaysia Berhad (Company No.: 196501000376 (6175-W)) ("BMMB") and is subject to the following Terms and Conditions ("Terms and Conditions"):

1. By participating in this Campaign, all eligible Bank Muamalat Credit & Debit Card-i 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 Bank Muamalat Credit & Debit Card-i ("Card") Cardholders within the Campaign Period
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 runs from 26 January 2026 (12.00AM) to 30 July 2026 (23.59PM) ("Campaign Period"), both dates inclusive.
5. Cardholders is entitled for a RM10 discount with minimum spend of RM150 ("Offer"). This Offer is applicable storewide, both on the Merchant's website and at all physical outlets.
6. To redeem this Offer, use promo code **BSBMMB** at checkout and payment must be made using a BMMB Credit or Debit Card-i.
7. This Offer cannot be exchanged for cash or used in conjunction with any other promotions/offers, coupons/vouchers or loyalty/privilege cards.
8. In the event that the redemption quotation is not fully redeemed, the Campaign Period may be extended for a duration agreed upon by Merchant and BMMB.
9. The participating outlets are listed below:

Location	State	Address
KL East Mall	KL	Level G1, Lot 31 & 32, 823, Jln Lingkaran Tengah 2, 53100 Kuala Lumpur
Sunway Putra Mall	KL	Level 3, Lot 3-37B & 3-38, Jalan Putra, Chow Kit, 50350 Kuala Lumpur

SOGO Mall	KL	Level 3F, 190, Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur
IOI City Mall Putrajaya	WP Putrajaya	Level 1, Lot 222, Lbh IRC, IOI Resort, 62502 Putrajaya, Selangor
Elmina Lakeside Mall	Selangor	Lot GF-66, Kompleks Perniagaan Tasik Elmina, 40170 Shah Alam, Selangor
Setia City Mall	Selangor	Level UG, Lot 137, Persiaran Setia Dagang, Setia Alam, 40170 Shah Alam, Selangor
Aeon Mall Shah Alam	Selangor	Level 1, Lot KF5, Jalan Akuatik 13/64, 40100 Shah Alam, Selangor
East Coast Mall	Pahang	Level GF, Lot 23, Jalan Putra Square 6, Putra Square, 25200 Kuantan, Pahang
Sunway Carnival Mall	Pulau Pinang	Level GF, Lot 49, Jalan Todak, 13700 Perai, Pulau Pinang
Mayang Mall	Terengganu	Level 1, Lot 12, Jalan Sultan Zainal Abidin, 20000, Kuala Terengganu
Aeon Mall Kota Bharu	Kelantan	Level 1, Lot 12, Aeon Mall Kota Bharu, Lembah Sireh, 15050 Kota Bharu, Kelantan
Aman Central	Kedah	No. 3-47, Aman Central, 1, Darul Aman Hwy, Kampung Lubok Peringgi, 05100 Alor Setar, Kedah
Icity Shah Alam	Selangor	Level 2-08, Central i-City, No. 1, i-City, Persiaran Multimedia, Seksyen 7, 40000 Shah Alam
Vivacity	Sarawak	Level 1, L1-028, Vivacity Megamall, Jalan Wan Alwi 93350, Kuching, Sarawak
MyTown (Opening on 31 st January 2026)	Kuala Lumpur	Level 1, Lot 025, 026 & 027, MyTOWN Shopping Centre 6, Jalan Cochrane, Seksyen 90, 55100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur

10. 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 at 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 provided in this Terms and Conditions.

11. 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.

12. 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.

13. 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.

14. 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.

15. 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. BMMB shall administer the Campaign with due care and in compliance with all applicable regulatory requirements. Notwithstanding the foregoing, BMMB is not responsible for any delays or failure to perform its obligations due to events beyond its reasonable control, including acts of God, war, riot, strike, lock-out, industrial action, fire, flood, technical or system failures, pandemic, epidemic, act of government or any other similar events.

16. Eligible Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions not fully understood.
17. 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.
18. 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.
19. 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.
20. 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.
21. The Terms and Conditions are also subject to all prevailing provisions of the Islamic Financial Services Act 2013 (IFSA), Personal Data Protection Act 2010 (PDPA) and Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA).
22. All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (MACC) (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.
23. 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 BAYU SOMERSET
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