

**“TAP, TAP AND WIN (RAYA)” CAMPAIGN  
TERMS & CONDITIONS**

The following terms and conditions shall be applicable to the “Tap, Tap & Win” Campaign (“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 BMMB Credit Card-i and/or Debit Card-i cardholders (“Cardholders”) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB.
3. This Campaign is open to individual BMMB customers who hold a valid BMMB Credit Card-i and/or Debit Card-i (“Card(s)”), subject to the eligibility criteria set out herein.
4. This Campaign will commence from **18 February 2026 to 19 April 2026** (“Campaign Period”) as follows:
5. The following individuals are **NOT ELIGIBLE** to participate in this Campaign:
  - a. Individuals below eighteen (18) years of age.
  - b. Permanent and contract employees of BMMB and their immediate family members (spouses, children, parents and siblings); and
  - c. Cardholders whose accounts with BMMB have been suspended, closed or who are in breach of their agreement with BMMB, or whose Card account(s) is cancelled, closed or terminated for any reason whatsoever, either voluntarily or involuntarily, on or before the fulfilment of the prizes.

**CAMPAIGN MECHANICS**

6. Mechanics & Rewards

Mechanics	Card Type	Entries
<b>Apply, activate &amp; perform your 1<sup>st</sup> transaction with a minimum spend of RM50</b>	Credit Card-i	Earn 100 entries on 1 <sup>st</sup> transaction (One-Time)
<b>Spend RM50 and above per receipt</b>		Earn 50 entries per receipt
<b>Spend RM50 and above per receipt</b>	Debit Card-i	Earn 20 Entries per receipt

7. A total number of winners as stipulated in Clause 12 below will be selected throughout the Campaign Period based on the highest accumulated entries, subject to the Campaign mechanics and prize allocation.

8. Cardholders must meet the “Qualifying Transaction” criteria to participate and earn entries under this Campaign.
9. The Qualifying Transactions are:
  - i) All retail and online transactions (local and overseas) made via face-to-face, contactless and e-Commerce channels using the Card(s); and
  - ii) Such other transactions as may be determined by BMMB from time to time, excluding the ineligible transactions listed in Clause 10 below.
10. The following shall **NOT** be included as Qualifying Transaction(s):
  - a. Monthly instalment plans, Credit Card cash advance, balance transfer, fund transfer, e-Wallet transfer, outstanding balance, bill payments, reversals, fees and charges as imposed by BMMB;
  - b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions.
  - c. Profit/management charge payments, late payment charge, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
  - d. Transactions made by the eligible Cardholder with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director), including transactions with any corporation or business entity in which he/she is an employee or employer or has shares, interest or is a director.
11. At the point of fulfilment of rewards, the Card account status, payment conduct and spending on the Card(s) of the eligible Cardholder shall be reviewed to verify that it is in satisfactory condition and meets this Campaign’s Terms and Conditions.
12. The Campaign Rewards are as follows:

Prize Category	Number of Winners
<b>Grand Prize: Limited Edition Mumu Gold 1g</b>	30
<b>Consolation: RM100 Cash Back</b>	30

13. Winners will be selected based on the highest number of entries accumulated during each Campaign phase, subject to the number of prizes available. In the event of a tie, the winner will be selected based on the highest total transaction amount recorded in BMMB’s system during the respective phase.
14. Each eligible Cardholder is entitled to win one (1) prize only throughout the entire Campaign Period.

15. The rewards are strictly not transferable nor exchangeable for cash or any other item, whether in part or in full except at BMMB's own discretion.
16. The winner(s) may be contacted by a BMMB representative during office hours (Monday – Friday) between 9:00 a.m. to 5:00 p.m. on their registered telephone number available in BMMB's system and/or via any other communication channel deemed appropriate by BMMB.
17. In the event that the winner(s) is not contactable through their telephone number based on the records maintained by BMMB after three (3) attempts on the same day and/or if the winner wishes to withdraw from the Campaign and/or is found to be ineligible, the winner(s) shall be disqualified from the Campaign and BMMB has the right to select another eligible winner as replacement(s).
18. BMMB reserves the rights to select additional winner(s) to substitute any winner(s) who may be ineligible, withdraws or is disqualified for any reason whatsoever throughout the Campaign Period.
19. The Campaign rewards fulfilment (gold and cashback) will be carried out within eight (8) to twelve (12) weeks from the Campaign's end date or such other period as may be determined by BMMB.
20. The winner(s) are responsible to make the necessary arrangements with BMMB and/or its appointed distributor/agent to collect or redeem their prize(s). BMMB will not bear any accommodation and/or transportation and/or other costs that the winner(s) may incur or have to incur in the course of redeeming or using the prize(s).
21. Prizes are based on availability of stock and BMMB reserves the right to cease or substitute the prize(s) with prize(s) of similar or equivalent value at any time upon giving seven (7) days' prior notification to the winner(s).
22. The prize(s) shown in any advertisement and other marketing materials (if any) are for illustration purposes only and the actual design or colour may differ.
23. By participating in the Campaign, the winner(s) hereby agrees to the publication of the details of the winner(s) such as the full name, to be made available at [www.muamalat.com.my](http://www.muamalat.com.my) after the Campaign Period ends and/or in any media deemed appropriate by BMMB.
24. 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's Privacy Notice which may be viewed on [www.muamalat.com.my](http://www.muamalat.com.my), for the following purposes:
  - 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 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 and email address provided in these Terms and Conditions.

25. BMMB shall not be responsible or held liable in any manner whatsoever in respect of any technical failures of any kind, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed using BMMB Cards, provided the same is not caused by BMMB, nor in the determination of the customers' eligibility for this Campaign.
26. 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](http://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 Cardholder to be informed of or otherwise seek out any such notice(s) validly posted regularly.
27. 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 to BMMB's gross negligence, fraud or wilful misconduct.
28. 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 this Campaign.
29. BMMB shall not be liable for any injury or loss of lives and valuables 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 in part, from their participation in this Campaign or from the prize(s) won by them through this Campaign or as a result of any act of omission on the part of BMMB. Furthermore, 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 of any other similar events.

30. Eligible Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood.
31. 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 other 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.
32. 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 Cardholder may choose to e-mail BMMB at [feedback@muamalat.com.my](mailto:feedback@muamalat.com.my).
33. BMMB's decision on all matters relating to this Campaign shall be deemed final, conclusive and binding and BMMB shall not be obliged to give any reasons or enter any correspondence with any person(s) on any matter concerning this Campaign.
34. In addition to the terms stipulated above, principal Cardholders/winners agree that the general terms and conditions in the Cardholders' Agreement shall be read together with these Terms and Conditions as an entire agreement.
35. These Terms and Conditions 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 authorities in force from time to time and are also subject to all prevailing provisions of the Islamic Financial Services Act 2013 (IFSA), Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) and the Malaysian Anti-Corruption Commission Act 2009 (including any amendments thereof).
36. BMMB reserves the right to report any actions or activities suspected of being criminal in nature to the police or other relevant authorities and to terminate the transaction hereof.
37. The Terms and Conditions, including the discretionary rights and/or powers given to any parties under this document shall be subject to Shariah principles.

**END OF TERMS & CONDITIONS  
“TAP, TAP DAN MENANG (RAYA)” CAMPAIGN**