

“RAYA LEBIH MERIAH WITH SHOPEE” CAMPAIGN
BANK MUAMALAT CREDIT CARD-i
Terms & Conditions

The following Terms and Conditions shall be applicable to “Raya Lebih Meriah with Shopee” Campaign Bank Muamalat Credit Card-i (“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-i Cardholders (“Cardholders”) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB.
2. Subject to these Terms & Conditions, the Campaign is open to all new and existing BMMB Credit Card-i (“Card”) Cardholders within the Campaign Period and meet the conditions as stipulated herein.
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 11 March 2026 to 30 April 2026 (“Campaign Period”), both dates inclusive.
5. Each Cardholder is entitled to RM15.00 off with a minimum spending of RM250.00 during the Campaign Period. Minimum spending stated above refers to total net purchase amount in a single transaction, excluding delivery fee.
6. The Campaign is limited to the first 650 vouchers throughout the Campaign Period on a first come first served basis.
7. Payment must be made with Bank Muamalat Credit Card-i and is valid for new & existing users of Shopee Mobile App. The RM15 off will be automatically applied upon using or entering a valid BMMB credit card number during check out.
8. The voucher is stackable/valid with other seller vouchers.
9. The voucher can only be used in a single checkout. Any unused balance will not be refunded.
10. This Campaign will no longer be valid after its expiration date, and no extensions will be permitted.
11. Voucher is non-refundable, non-transferable, and cannot be redeemed for cash or exchanged for vouchers of higher value.

12. Voucher can only be applied to specific products, categories, or brands. Eligible products will display the voucher option at checkout.
13. Voucher is only applicable to Shopee Mall and Preferred Sellers only.
14. Kindly refer to the 'ShopeeVoucherTerms':
<https://help.shopee.com.my/portal/4/article/163108?previousPage=other%20articles>
page for more information on terms and conditions for Shopee Voucher.
15. Campaign is not applicable on the following items: Infant Milk (0-6 months), Follow-on Milk (6-12 Months), Tickets & Vouchers, Mobile Reloads & Sim Cards, Gaming Top-ups, Selected new launch products, S-Mart Milo.
16. 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 on www.muamalat.com.my for the following purposes:
 - i. The purposes of this Campaign;
 - ii. Display of Customers' full name where necessary for the purpose of administering the program or any related campaign, program or activity; and
 - iii. Marketing and promotional activities should be limited strictly to this programme and campaign only, and shall not be used for any general marketing purposes including without limitation 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 the Customers, and the Customers may further agree to cooperate and participate in all reasonable advertising and publicity activities of BMMB in relation to the Campaign without any compensation and/or consideration. Customers may opt out from the above consent statement by contacting BMMB through the contact number provided in these Terms and Conditions.

17. 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 Credit Card-i provided the same is not caused by BMMB nor the determination of the customers' eligibility for this Campaign.
18. 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 Cardholder to be informed or otherwise seek out any such notice(s) validly posted regularly.
19. 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.

20. 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.
21. BMMB shall administer the Contest 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.
22. Eligible Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood.
23. 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.
24. 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 their feedback at feedback@muamalat.com.my.
25. 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.
26. 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.
27. 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.
28. 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).
29. 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.

30. 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 "RAYA LEBIH MERIAH WITH SHOPEE" CAMPAIGN
BANK MUAMALAT CARD-i
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