

**CROSS BORDER SPEND CAMPAIGN
DEBIT CARD-i & SME DEBIT CARD-i BANK MUAMALAT
TERMS & CONDITIONS**

The following terms and conditions shall be applicable to “Cross Border Spend 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 Debit Card-i and SME Business Debit Card-i (“Eligible Debit Cards”) Cardholders hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB.
3. Subject to these Terms & Conditions, this Campaign is open to all new Eligible Debit Cards Cardholders who meet the spend requirements specified herein during the Campaign Period.
4. This Campaign will commence from 13 April to 15 July 2026 (“Campaign Period”), both dates inclusive.
5. The following individuals are **NOT ELIGIBLE** to participate in this campaign:
 - i. Any Cardholders who had cancelled his/her Card during the Campaign Period;
 - ii. Cardholders whose accounts with BMMB which have been suspended, closed or who are in breach of their Agreement with BMMB;
 - iii. If any of the 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

Grand Prize Mechanics

6. Cardholders who spend RM100 in a single Qualifying Overseas Online Transaction during the Campaign Period will earn one (1) entry for the Grand Prize draw, with no limit on the number of entries per Cardholder. “**Qualifying Overseas Online Transaction**” means a single completed e-commerce or card-not-present retail purchase made with an Eligible Debit Card
7. Cardholders who spend RM100 in a single “Qualifying Overseas In-store Transaction” during the Campaign Period will earn two (2) entries for the Grand Prize draw, with no limit on the number of entries per Cardholder. “**Qualifying Overseas In-Store Transaction**” means a single completed retail purchase made physically at a point-of-sale terminal located outside Malaysia with an Eligible Debit Card

8. At the end of the Campaign Period, winners will be selected via a random draw conducted via the Bank's automated selection system. Cardholders with more eligible entries will have a higher chance of winning one (1) of the following Grand Prizes (each a "Grand Prize"):
- A. BMW C 400 GT Scooter; or
 - B. Samsung Galaxy S26 Ultra; or
 - C. Samsung Galaxy Z Flip 7
9. Grand prize winners will be announced 12 weeks after the campaign ends.

Grand Prizes

Detail	Prize (unit)
BMW C 400 GT Scooter	1
Samsung Galaxy S26 Ultra	5
Samsung Galaxy Z Flip 7	10

Monthly First-Come-First-Served (FCFS) Prizes Mechanics

All Debit Card-i Cardholders - RM20 Touch 'n Go Credit

10. In each calendar month during the Campaign Period, the first three hundred (300) Debit Card-i Cardholders who perform a minimum spend of RM100 in a single Qualifying Local Online Transaction using their Debit Card-i in that month shall be entitled to receive one (1) RM20 Touch 'n Go Credit on a first-come-first-served basis.
11. Each eligible Debit Card-i Cardholder is limited to one (1) RM20 Touch 'n Go Credit per month under this Campaign.
12. Monthly prizes: RM20 Touch 'n Go Credit. First 300 Debit Card-i Cardholders that qualify will be selected monthly, with a total of 900 winners throughout the Campaign Period, based on below table:

Month	Campaign Period	Number of Winners
Month 1 (Apr)	13 Apr - 13 May, 2026	300
Month 2 (May)	14 May - 13 Jun, 2026	300
Month 3 (Jun)	14 Jun - 15 Jul, 2026	300

All Debit Card-i Cardholders - RM50 Touch 'n Go Credit

13. In each calendar month during the Campaign Period, the first five hundred (500) Debit Card-i Cardholders who perform an accumulative spend of RM200 in Qualifying

Overseas Online and/or Offline Transactions using their Debit Card-i in that month shall be entitled to receive one (1) RM50 Touch 'n Go Credit on a first-come-first-served basis.

14. Each eligible Debit Card-i Cardholder is limited to one (1) RM50 Touch 'n Go Credit per month under this Campaign.
15. Monthly prizes: RM50 Touch 'n Go Credit. First 500 Debit Card-i Cardholders that qualify will be selected monthly, with a total of 1,500 winners throughout the Campaign Period, based on below table:

Month	Campaign Period	Number of Winners
Month 1 (Apr)	13 Apr - 13 May, 2026	500
Month 2 (May)	14 May - 13 Jun, 2026	500
Month 3 (Jun)	14 Jun - 15 Jul, 2026	500

All Debit Card-i Cardholders - Additional RM50 Touch 'n Go Credit

16. Upon accumulating a minimum spend of RM200 on Qualifying Overseas Online or Offline Transactions in that month (Point 13.) and minimum one transaction at Pos Malaysia, Saudi Post or in Saudi Arabia during the Campaign Period, Cardholders are entitled to receive an additional RM50 Touch 'n Go Credit.
17. In each calendar month during the Campaign Period, the first 300 Debit Card-i Cardholders will be selected.
- Perform accumulative RM200 Qualifying Overseas Online or Offline Transactions in that month using their Debit Card-i; and
 - Perform minimum one transaction at Pos Malaysia, Saudi Post or in Saudi Arabia
 - Qualifying Overseas Online or Offline Transactions and minimum one transaction at Pos Malaysia, Saudi Post or in Saudi Arabia will be entitled to receive an additional one (1) RM50 Touch 'n Go Credit on a first-come-first-served basis.
18. Each eligible Debit Card-i Cardholder is limited to an additional one (1) RM50 Touch 'n Go Credit per month under this Campaign.
19. Monthly prizes: RM50 Touch 'n Go Credit. First 300 Debit Card-i Cardholders that qualify will be selected monthly, with a total of 900 winners throughout the Campaign Period, based on below table

Month	Campaign Period	Number of Winners
Month 1 (Apr)	13 Apr - 13 May, 2026	300
Month 2 (May)	14 May - 13 Jun, 2026	300
Month 3 (Jun)	14 Jun - 15 Jul, 2026	300

All SME Business Debit Card-i Cardholders – RM100 Petronas Gift Card

20. In each calendar month during the Campaign Period, the first one hundred and fifty (150) SME Business Debit Card-i Cardholders who perform an accumulative spend of RM500 in Qualifying Overseas Online and/or Offline Transactions using their SME Business Debit Card-i in that month shall be entitled to receive one (1) RM100 Petronas Gift Card on a first-come-first-served basis.
21. Each eligible SME Business Debit Card-i Cardholder is limited to one (1) RM 100 Petronas Gift Card per month under this Campaign.
22. Monthly prizes: RM100 Petronas Gift Card. First 150 SME Business Debit Card-i Cardholders that qualify will be selected monthly, with a total of 450 winners throughout the Campaign Period, based on below table:

Month	Campaign Period	Number of Winners
Month 1 (Apr)	13 Apr – 13 May, 2026	150
Month 2 (May)	14 May – 13 Jun, 2026	150
Month 3 (Jun)	14 Jun – 15 Jul, 2026	150

23. Eligible Cardholders must meet “Qualifying Transactions”.
24. The “Qualifying Transactions” are:
- i. **Grand Prizes and Monthly Prizes:** “Overseas Transactions” refer to retail purchases performed in currencies other than Ringgit Malaysia (RM) using the Debit Card-I and/or SME Business Debit Card-i via:
 - a) physical point-of-sale terminals outside Malaysia (“Offline Overseas Transactions”);
 - b) e-commerce merchants domiciled outside Malaysia (“Online Overseas Transactions”), such as Netflix, Apple Store, Booking.com, Airbnb etc.
 - ii. **Monthly Prizes:** “Local Online Transactions” refer to e-commerce merchants domiciled inside Malaysia, performed in Ringgit Malaysia (RM) currency using the Debit Card-i
 - iii. **Monthly Prizes:** “Transaction at Pos Malaysia, Saudi Post or in Saudi Arabia” refer to accumulative retail purchases performed using the Debit Card-i via:
 - a) Online or offline transactions at Pos Malaysia or Saudi Post; or
 - b) Any retail transaction in Saudi Arabia.

25. The following shall **NOT** be included as Qualifying Overseas Online or Offline Transactions: -
- a. Monthly instalment plans, ATM withdrawal, balance transfer, fund transfer, e-Wallet transfer, outstanding balance, 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), i.e., transactions by eligible Cardholder with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.
26. By participating in the Campaign, eligible Cardholders 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.
27. The e- voucher/ prize is strictly not transferable nor exchangeable.
28. The winner(s) shall be contacted by a BMMB representative during office hours (Mon – Friday) between 9:00 a.m. to 5:00 p.m. on their registered telephone number available in BMMB’s system.
29. 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, he/she shall be disqualified from the Campaign and BMMB has the right to select another eligible winner as replacement(s).
30. BMMB reserves the rights to select additional winner(s) to substitute any winner(s) who may be ineligible, withdraws or disqualified for any other reason whatsoever throughout the Campaign Period.

Prize Fulfilment

31. Grand Prize will be announced, and prizes will be fulfilled 12 weeks after campaign end.
32. Monthly prizes for April 2026 would be announced by the end of May 2026. As for May monthly prizes, it will be announced at the end of June and June monthly prizes, it will be announced at the end of July.
33. Monthly prizes will be fulfilled 2 weeks after announcement.

34. 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).
35. Prizes are based on availability of stock and BMMB reserves the sole and absolute right to cease or substitute the prize(s) with that of similar or equivalent value at any time upon giving seven (7) days prior notification to the winner(s).
36. The prize(s) shown in the advertisement and other marketing materials (if any) are for illustration purposes only and the actual design or colour may differ.
37. Details of the winner(s) such as the full name shall also be made available at www.muamalat.com.my after the Campaign Period ends.
38. In addition, and without prejudice to the terms in the BMMB's Privacy Notice, eligible Cardholders/ winners agree and consent to his/her personal data or information being collected, processed and used by BMMB for:
 - a. Any matters related to this Campaign;
 - b. Display of Cardholders full name and details where necessary for the purpose of administering this Campaign; and
 - c. 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 agrees 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 (Clause 41).

39. 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 Cards provided the same is not caused by BMMB nor the determination of the customers' eligibility for this Campaign.
40. 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.

41. 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.
42. 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.
43. 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 this 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 this 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.
44. Eligible Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood.
45. 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.
46. 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.
47. 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.
48. 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.

49. 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.
50. 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).
51. 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.
52. 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 TERMS & CONDITIONS
CROSS BORDER SPEND CAMPAIGN
DEBIT CARD-i & SME DEBIT CARD-i BANK MUAMALAT**