

**JOURNEY TO MORE REWARDS CAMPAIGN  
CREDIT CARD-i BANK MUAMALAT  
TERMS & CONDITIONS**

The following terms and conditions shall be applicable to “ Journey To More Rewards 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 Credit Card-i Cardholders (“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 and existing Bank Muamalat Credit Card-i (“Card”) Cardholders within the Campaign Period who meet the spend conditions as stipulated herein.
4. This Campaign will commence from 3 April 2026 to 30 April 2026 (“Campaign Period”), both dates inclusive.
5. The following individuals are **NOT ELIGIBLE** to participate in this campaign:
  - i. Supplementary credit card-i Cardholders;
  - ii. Any Cardholders who cancelled his/her Card during the Campaign Period;
  - iii. Cardholders whose accounts with BMMB which have been suspended, closed or who are in breach of their Agreement with BMMB; or
  - iv. 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.
6. Employees of BMMB, including their immediate family members, are eligible to participate but are not eligible to win the Grand Prize.

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7. Mechanics & Rewards

| Details   | Min Spend (accumulative)  | Reward                                   | No. of Winners |
|---|---------------------------|--|----------------|
| <b>Grand Prize</b>  | RM5,000                   | Global Airport Lounge Access<br>4x Entry | 4              |
| <b>1<sup>st</sup> Prize</b>                               | RM3,000                   | Cashback RM120                           | 20             |
| <b>2<sup>nd</sup> Prize</b>                               | RM1,500                   | Cashback RM50                            | 40             |
| <b>Targeted Cardholders ( who receive communication )</b> | RM100 in a single receipt | Cashback RM20                            | 80             |

8. This campaign is strictly by invitation only. Eligibility is limited to selected cardholders who have received a formal notification directly from BMMB via email, SMS, or other official communication channels. BMMB reserves the right to determine eligibility at its absolute discretion.

9. Cardholders must meet the “Qualifying Transaction”.

10. The Qualifying Transaction:

Retail and online transactions performed under the following Merchant Category Codes (MCC):

- i. Airlines (MCC 3000-3299 & 4511)
- ii. Travel Agencies (MCC 4722 & 7012); or
- iii. Hotels (MCC 3501-3999 & 7011)

11. Cardholders who achieve the minimum cumulative spend earliest will be entitled to the campaign benefit on a first-come, first-served basis.

12. At the point of fulfilment of prizes, the payment condition and spending on the BMMB Credit Card-i accounts of the eligible Cardholder shall be reviewed to verify that it is in satisfactory condition and meets the Campaign Terms and Conditions.

13. Eligible Cardholders shall be shortlisted by BMMB’s randomizer programme for the draw of the winner of the prizes.

14. The winner(s) shall 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.

15. 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 this Campaign and BMMB has the right to select another eligible winner as replacement(s).

16. 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.
17. A specific date will be determined by BMMB for a prize giving ceremony (if any) and all winners shall adhere to the following: -  
It is compulsory for all winners or a representative to be present during the prize giving ceremony;
  - a) All winners will be notified via telephone call/SMS and/or official letter by BMMB for the details of the prize giving ceremony;
  - b) If the winner(s) or the representative fail to attend such ceremony without valid reason(s), BMMB reserves the right to forfeit the prize(s) and select another winner; and
  - c) 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).
18. In the event of demise of a winner(s) after the prize giving ceremony, the prize(s) can only be claimed by the nominated person within twenty-one (21) days together with supporting documents acceptable to BMMB, failing which BMMB reserves the right to forfeit the prize(s) and select another winner(s).
19. Prizes are based on availability of stock and BMMB reserves the 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).
20. 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.
21. Details of the winner(s) such as the full name shall also be made available at [www.muamalat.com.my](http://www.muamalat.com.my) after the Campaign Period ends.
22. All the prizes are strictly non- transferable non-exchangeable.
23. The Campaign prizes will be carried out within eight (8) to twelve (12) weeks from these Campaign's end date.
26. Customers 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](http://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.

24. 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.
25. 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 or otherwise seek out any such notice(s) validly posted regularly.
26. 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.
27. 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.
28. 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.

29. Eligible Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood.
30. 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.
31. 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](mailto:feedback@muamalat.com.my).
32. 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.
33. 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.
34. 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.
35. 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).
36. 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.
37. 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  
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