

**KLOOK SITEWIDE CAMPAIGN
BANK MUAMALAT CREDIT CARD-i & DEBIT CARD-i
Terms & Conditions**

1. Klook Sitewide 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. By participating in this Campaign, all eligible BMMB Credit Card-i & Debit Card-i Cardholders (“Cardholders”) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB on all matters related to this Campaign.

Eligibility

2. The Campaign is open to all new and existing Credit Card-i & Debit 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 the Campaign:
 - a. Any Cardholders 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.

Campaign Period

4. The Campaign will commence from 18 May 2026 to 7 June 2026 (“Campaign Period”), both dates inclusive.

Campaign Mechanics and Conditions

5. Payment must be made with BMMB Card.
6. Cardholders using Promo Code **BMMB15HOLIDAY** (“Promo Code”) will receive a 15% discount, capped at RM50.00, with a minimum spend of RM300.00. The discount applies sitewide to purchases including Attractions, Tours, Hotels, eSIMs, Car Rentals, Airport Transfers, and Takaful/Insurance.
7. Purchases and redemption must be made via klook.com.
8. The Promo Code is not applicable to the activities listed under the ‘Non-Applicable’ list at https://www.klook.com/en-MY/no_applicable_activities_list_new/.
9. The Campaign is limited to the first 220 Promo Code redemption on a first come first served basis. Each Cardholder is limited to one (1) redemption throughout the Campaign Period.
10. Promo Code are not valid in conjunction with other promotions, vouchers and/or discounts, unless otherwise stated.

11. The Campaign is not applicable with any other ongoing promotions, discounts, vouchers, or membership privileges.
12. The Promo Code is not exchangeable or replaceable for cash.
13. Klook reserves the right to suspend, cancel or modify the promotion and term & condition at any time with prior notice. Refer to www.klook.com/en-MY/conditions
14. BMMB does not hold any responsibility for the products and services offered by Klook and any dispute shall be resolved directly between Cardholders and Klook.

General Terms and Conditions

15. Please read our Personal Data Protection Notice (“Notice”) before participating in this Campaign. By participating in this Campaign, Customers hereby agree and consent to their 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:
 - i. The purposes of this Campaign; and
 - ii. Marketing and promotional activities, that are strictly limited to this Campaign only and shall not be used for any general marketing purposes. Any use and/or publication of details provided in connection with this Campaign, including entries, interview materials, responses and related photographs, shall be solely for purposes directly related to this Campaign.

Notwithstanding the above, Bank shall protect the personal data of Customers, and the Customers may further agree to co-operate 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 and email address provided in this Terms and Conditions.

16. 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.
17. 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 the 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, unless such losses and damages are attributable by the BMMB’s gross negligence, fraud or willful misconduct..

18. 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 or any other similar events.
19. BMMB reserves the right to amend, shorten, cancel, suspend or terminate the Campaign or any part thereof with twenty-one (21) calendar days' notice. Such notice may be published by BMMB via its website www.muamalat.com.my. Cardholders are advised to access BMMB's website from time to time to view the Program's Terms and Conditions and to ensure to be kept up to date on any changes or variations to the Terms and Conditions thereof. Cardholders who had participated in the Campaign are deemed to have accessed the BMMB's website and to have knowledge of and to have agreed to any changes or variations to the Terms and Conditions. Cardholders agree that their continued participation in the Campaign will constitute their acceptance of the varied or changed Terms and Conditions.
20. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of the Campaign by BMMB shall not entitle the 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.
21. BMMB is entitled to, at its discretion, disqualify/ reject any Cardholder 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 the Campaign. Tampering shall include fraudulent activities involving any act of deceit and/ or deception and/ or cheating with regards to the Campaign.
22. BMMB's decision on all matters relating to the 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 the Campaign.
23. 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. In the event of any inconsistency between Cardholder's Agreement and the Campaign's Terms and Conditions, the Terms and Conditions shall prevail about the Campaign.
24. In the event of any inconsistency between the Terms and Conditions at any brochures, marketing and promotional materials relating to the Campaign or its promotion, the Terms and Conditions shall prevail.
25. The 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), Shariah Advisory Council of BNM and other relevant bodies and authority, in force, from time to time.

26. 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, Anti-Restricted Activity Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) and Personal Data Protection Act 2010 (PDPA).
27. All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendments thereof). BMMB reserves the right to report any actions or activities subject of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.
28. The Terms and Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.
29. Participants are welcome to seek clarification from BMMB should any of the Terms and Conditions are not fully understood.
30. 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.

END OF KLOOK SITEWIDE CAMPAIGN
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