

COMPETITION
SHORT VIDEO CREATION: "MALAYSIA KITA, CERITA KITA" IN CONJUNCTION
WITH THE MALAYSIA DAY 2026 CELEBRATION
TERMS AND CONDITIONS

Bank Muamalat Malaysia Berhad (Company Number: 196501000376 (6175-W) ("BMMB") is pleased to organise the **Competition 'SHORT VIDEO CREATION: "MALAYSIA KITA, CERITA KITA" IN CONJUNCTION WITH THE CELEBRATION OF MALAYSIA DAY 2026'** ("*Competition*") for the purpose of interacting with students of the Faculty of Communication & Media Studies, Universiti Teknologi MARA (UiTM) at the Shah Alam, Alor Gajah and Rembau campuses ("*Participants*"). To be eligible to participate in the Competition, participants must comply with the entry instructions that have been set.

Participants are strongly encouraged to read and understand BMMB's Personal Data Protection Notice ("*Notice*") before participating in the Competition. By submitting an entry and providing personal data, the participant is deemed to have agreed to and consented to the terms of the Notice, the terms of this Competition as well as the processing and disclosure of personal data in accordance with the Personal Data Protection Act 2010. The notice can be accessed through the official website of BMMB at www.muamalat.com.my.

Without prejudice to any provision in the Notice, participants hereby agree and consent to BMMB to collect, process and use their personal data for the following purposes:

- a. For the implementation of this Competition; and
- b. For promotional and marketing purposes by BMMB, including without limitation the use and/or publication of any information submitted during participation, interview materials, feedback and related photographs in any form of advertising materials or publicity media.

Without prejudice to the above, BMMB will always protect the personal data of Participants and Participants also agree to cooperate and participate in all reasonable advertising and publicity activities in connection with this Competition without any payment or compensation.

Participants may choose to withdraw the permission given above by contacting BMMB via the phone number and email address specified in these Terms and Conditions.

I. COMPETITION PERIOD:

The competition will take place from **10 July 2026 - 30 August 2026** and will be organised online.

II. ELIGIBILITY:

- This competition is open only to semester one to six students of the Faculty of Communication & Media Studies, Universiti Teknologi MARA at the Shah Alam, Alor Gajah and Rembau campuses.
- Entries can be made either individually or in groups. For group participation, each group must consist of a maximum of three (3) participants and one group representative must be named during registration for the purpose of official communication with BMMB.
- All employees/subsidiaries of BMMB as well as their immediate family members (spouses, children, parents and siblings) are not eligible to participate in this Competition.
- All entries must remain publicly accessible on the participant's social media accounts (Instagram/TikTok/Facebook) throughout the Competition period to be eligible to be judged.

III. MECHANICS OF THE COMPETITION:

The Competition Mechanism is detailed as follows:

How to Enter:

1. Participants must produce one (1) short video with the theme "*Malaysia Kita, Cerita Kita*" ("Participation Video") by complying with all the conditions and criteria set by the organizer.
2. The Entry Video must be uploaded by the participant on one or all of the following participants' social media platforms:
 - TikTok;
 - Instagram; or
 - Facebook.
3. Participants must:
 - a) tag official Bank Muamalat account as follows:
 - TikTok: @bankmuamalatmy;
 - Instagram: @mybankmuamalat; or
 - Facebook: Bank Muamalat Malaysia Berhad; and
 - b) include **#HariMalaysia2026** and **#PeraduanBankMuamalat** **hashtags** in the caption of the post.
4. Participants must ensure that the social media accounts used for entry are set to **Public mode** during the Competition period for the purpose of verification and evaluation of participation.
5. Participants must complete the online entry form through the link provided by BMMB, which will be published on the dedicated Competition page on BMMB's official website as well as submit the required entry information and materials before the closing date of the Competition.

6. Each entry must comply with all entry requirements, including content requirements, video formats, and set guidelines. Entries that are incomplete or do not comply with the requirements of the Competition will be disqualified at the sole discretion of BMMB.

Video Format:

1. Video Entries must not exceed **four (4) minutes in length**.
2. The Video Entries selected as the winner(s) must be shown in High Definition MP4 format with an aspect ratio of **9:16 (vertical)** and a minimum HD resolution.
3. Video Entries can be produced in any appropriate style, including but not limited to:
 - a) documentaries;
 - b) narrative (script-based);
 - c) short plays;
 - d) animation; or
 - e) any other form of creative storytelling that fits the theme of "*Malaysia Kita, Cerita Kita*".

Video Content Requirements:

1. Video Entries are encouraged to be produced in the National Language.
2. The Video Entry must be the original work of the participant and has never been submitted for any other Competition.
3. Video Entries cannot be fully generated using Artificial Intelligence (AI). The use of AI is only allowed as a support tool for certain purposes such as editing or visual enhancement, provided that significant elements of creativity, direction and human input can be demonstrated in the production of the video.
4. The Video Entry must not contain any content that is plagiarized or infringes on the intellectual property rights of any party.
5. The Video Entry must not contain any form of promotion or endorsement of any banking product or service other than BMMB.
6. The Video Entry must not contain obscene, violent, racial, political, religiously sensitive elements, defamation or any content that is illegal or that BMMB deems inappropriate.
7. All individuals featured in the Video Entry must dress modestly and comply with Shariah-compliant principles, including covering the *aurat* perfectly for Muslim (male/female) participants.
8. Participants are solely responsible for all costs, expenses and liabilities related to the production of the Video Entry as well as their participation in this Competition.
9. BMMB reserves the right to reject or cancel any entry that is found not to meet any of the conditions stipulated under these Terms and Conditions.

Ineligibility:

- Posts that are deleted, designated as private, or inaccessible during the evaluation phase will be disenfranchised.
- Entries that are incomplete or do not comply with the requirements will be disqualified at the sole discretion of Bank Muamalat.

IV. WINNER SELECTION:

1. All eligible entries will be judged by a panel of judges appointed by BMMB.
2. Evaluations will be made based on, among other things:
 - a) the originality and creativity of the idea;
 - b) compliance with the theme of the Competition;
 - c) compliance with the video format and all the conditions of participation; and) the overall quality of the content delivery.
3. The winner of the "People's Choice" Category will be selected based on the combined number of likes, comments, shares and views on the closing date of the competition or based on the mechanism determined by BMMB.
4. For group participation, any distribution of prizes among group members is the responsibility of the group.
5. The decision of the jury panel is final. Any appeals, objections or correspondence related to the decision will not be entertained.
6. BMMB reserves the right not to select any winner if there are no entries that meet the standards or conditions set.
7. BMMB reserves the right to disqualify any participant if it is found to provide untrue information, in violation of any of the Terms and Conditions of the Competition.

V. PRIZES:

Yes	Category	Prizes	Winner No.
1	Grand Prize	<ul style="list-style-type: none"> • Sponsorship of CSR Programme worth RM10,000 to implement community initiatives with the support of BMMB (Funding is subject to the eligibility criteria, approved activities, and beneficiary categories approved by BMMB); and • Cash Prize worth RM5,000; and • Certificate of Participation; and • Industrial Training Placement Opportunities at Bank Muamalat Malaysia Berhad (eligibility requirements and industrial 	1 (individually or in groups)

		training selection process set by BMMB.)	
2	Second Prize	<ul style="list-style-type: none"> • Cash Prize worth RM2,500; and • Certificate of Participation 	1 (individually or in groups)
3	Third Prize	<ul style="list-style-type: none"> • Cash Prize worth RM1,500; and • Certificate of Participation 	1 (individually or in groups)
4	"People's Choice" Category Prize	<ul style="list-style-type: none"> • Cash Prize worth RM1,000 ; and • Certificate of Participation 	1 (individually or in groups)
5	Consolation Gifts	<ul style="list-style-type: none"> • Cash Voucher worth RM300 	6 (individually or in groups)

VI. WINNER NOTIFICATION:

Winners will be notified via Bank Muamalat's official social media platforms and www.muamalat.com.my website within **thirty (30) working days** after the Competition ends.

VII. REWARD REDEMPTION:

1. The Competition Prize will be presented during the Prize Giving Ceremony at one of the UiTM campuses (location will be announced later).
2. The winner is required to sign the Prize Acceptance Confirmation Form as proof of receipt and acceptance of the prize.
3. All prizes offered are non-transferable, non-refundable.
4. BMMB reserves the right to replace any prize with another prize of equivalent value.
5. The visual prizes displayed in the Competition flyer are for illustration purposes only.

VIII. DECLARATION AND AUTHORIZATION:

BMMB reserves the right to cancel, terminate or suspend this Competition by giving prior notice. For the avoidance of doubt, the cancellation, termination or postponement of the Competition by BMMB shall not entitle the participant to claim any compensation or damages against BMMB for any loss or damage suffered directly or indirectly as a result of such action, except in the case of extreme negligence or wilful misconduct by BMMB in relation specifically to this Competition.

In the event that the Competition cannot proceed as planned due to computer viruses, hacking, unauthorized interference, fraud, technical failures, actions of authorities including but not limited to the Movement Control Order, or any other reason beyond BMMB's reasonable control, then BMMB reserves the right to terminate, suspend, modify or suspend this Competition with reasonable prior notice if practicable.

By participating in the Competition, participants are deemed to have read, understood and agreed to be bound by these Terms and Conditions as well as any additional terms and conditions from the appointed agency (if any). Eligible participants also give their revocable permission to BMMB to disclose, disclose and inform their relevant information to any party directly or indirectly involved in the organisation and management of this Competition. BMMB reserves the right to publish or display the names and photographs of the winners for advertising and publicity purposes. All entry forms (if any), names and pictures of the winners will be the property of BMMB.

BMMB shall not be liable for any injury, loss of life, property damage or any other loss suffered by the participant either directly or indirectly, in whole or in part, as a result of their participation in this Competition or from the prizes won, except in the event that such losses are caused by extreme negligence or wilful misconduct by BMMB in connection specifically with this Competition.

BMMB will manage this Campaign with the utmost care and comply with all applicable regulatory requirements. However, BMMB shall not be liable for any delay or failure to perform its obligations as a result of events beyond its control, including but not limited to: acts of God, war, riots, strikes, lock-outs, industrial actions, fires, floods, technical or system failures, pandemics, epidemics, government actions or other similar events.

In the event of any discrepancy between the English version and the translated version of these Terms and Conditions, the English version shall prevail. In the event of any conflict between these Terms and Conditions and any brochures, marketing and promotional materials relating to this Competition, then these Terms and Conditions shall supersede such documents.

BMMB reserves the right from time to time, in its discretion, to amend, add, delete, alter or update any part of these Terms and Conditions by giving at least seven (7) days' notice. The notice will be posted on BMMB's official website at www.muamalat.com.my, on social media or through any other channel deemed appropriate by BMMB. Participants who have participated in this Competition are deemed to have accessed the BMMB website and are aware of and agree to any amendments or changes to these Terms and Conditions. Participants' continued participation after amendments will be deemed acceptance of the updated Terms and Conditions.

All decisions made by BMMB in relation to this Competition are final, conclusive and binding, and BMMB shall not be liable to provide any reasons or entertain any correspondence in relation thereto.

These Terms and Conditions are governed by and construed in accordance with the Laws of Malaysia and are subject to all rules, regulations and guidelines prescribed by Bank Negara Malaysia (BNM) and relevant authorities in force from time to time.

These Terms and Conditions are also subject to all provisions in force under the Islamic Financial Services Act 2013 (IFSA) and the **"Anti-Money Laundering, Anti-Terrorism Financing, Anti-Restricted Activity Financing and Proceeds of Unlawful Activities Act 2001 (AMLA)"**. All parties are required to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendments thereto). The Bank reserves the right to report any action or activity suspected of a criminal nature to the police or other relevant authorities including terminating any relevant transactions.

All provisions, discretionary powers and rights granted to any party under this document are subject to Shariah principles.

Participants are welcome to seek clarification from BMMB if any of these Terms and Conditions are not fully understood.

For further information, queries, feedback and/or complaints related to this Competition, please contact BMMB Customer Service at +603-2600 5500. Alternatively, participants can also send feedback and/or complaints via email to feedback@muamalat.com.my.

COMPETITION
SHORT VIDEO CREATION: "MALAYSIA KITA, CERITA KITA" IN CONJUNCTION
WITH THE MALAYSIA DAY 2026 CELEBRATION
TERMS AND CONDITIONS