EXTENSION OF BANK MUAMALAT CREDIT CARD-i ACQUISITION & ACTIVATION CAMPAIGN
TERMS & CONDITIONS

The following terms and conditions shall be applicable to "Extension of Bank Muamalat Credit Card-i Acquisition & Activation 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. This Campaign is open to all the newly approved Bank Muamalat Credit Card-i ("BMMB Credit Card") Cardholders ("Cardholders") who activated the card and meet the required spending requirement during the Campaign Period, which has been extended until **31 December 2026.**

3. The Campaign shall commence on the effective date of this extension and continue until **31 December 2026** or until the total cashback allocation designated for the Campaign has been fully utilised, whichever is earlier. The Campaign shall remain valid until the allocated cashback budget is fully utilised. Upon full utilisation of the cashback budget, the Bank will publish a notice on its website to inform customers that the Campaign has ended. No cashback entitlement shall be granted thereafter. The Bank reserves the right to determine and verify the utilisation of the allocated budget, and its decision shall be final and binding.

4. 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; or
   iii. Cardholders whose accounts with BMMB which have been suspended, closed or who are in breach of their Agreement with BMMB;

CAMPAIGN MECHANICS

5. Campaign mechanics details are as follows:

Card Type	Eligible Retail Transaction Minimum Spend Requirement*	Cash Back Reward
Platinum Credit Card (VP)	Activate the credit card & spend RM 800	RM 100
Infinite Credit Card (VI)	Activate the credit card & spend RM 2,000	RM 300

** Spending must be within 60 days from the date of card approval "Qualifying Period")*

6. Each Eligible Participant is entitled to receive only one (1) Cash Back Reward on the new BMMB credit card under this Campaign.

Note:

i. If an Eligible Participant applies for more than one (1) Principal Credit Card, the spending on all newly-approved BMMB Principal Credit Cards shall be consolidated and not assessed individually.
ii. Spending made on any new Supplementary Card (if any) shall not be counted toward the Qualifying Criteria.

7. Eligible Retail Transactions refer to purchases of goods and/or services—including online, local, and overseas retail transactions—charged to the Eligible Participant's credit card account(s) during the Qualifying Period. For clarity, the following shall be expressly excluded and shall not constitute Eligible Retail Transactions:

   (i) Cash advance, cash withdrawal, or cash deposit transactions;
   (ii) Quasi-cash transactions (e.g., betting or gaming-related transactions);
   (iii) Monthly instalments under any instalment payment facility offered by BMMB or any other financial institution, or funds transferred from other financial institutions;
   (iv) Payment of annual fees, service charges, delivery fees, cash payments, card replacement fees, dispute charges, fraud-related charges, or any other fees, charges or penalties imposed by BMMB or otherwise; or
   (v) Eligible Retail Transactions that are subsequently cancelled, refunded, disputed, unauthorized, or fraudulent;

8. BMMB's determination of what constitutes and Eligible Retail Transaction shall be final and binding and shall not be challenged unless deemed grossly unfair or unjust.

9. BMMB shall not be held responsible for any delay, error, or omission in posting Eligible Retail Transactions to the Eligible Participant's credit card account, including delays caused by merchants, unless due to BMMB's gross negligence or default. BMMB shall also not be liable for any failure or delay in the transmission of sales transaction data by Visa, MasterCard, merchant establishments, or any other party, unless caused by BMMB's gross negligence or default.

CAMPAIGN FULFILLMENT

10. The Cash Back ("Cash Back") will be credited into the Eligible Participant's BMMB Principal Credit Card account ("BMMB Account") within sixteen (16) weeks from the end of the Campaign Period.

11. Eligible Participants will be notified of any Cash Back awarded through the credit card statement, which will reflect the credit once it has been applied.

12. To remain eligible for participation in the Campaign and for the Cash Back, the Eligible Participant's BMMB Credit Card account must remain valid and in good standing, as determined by BMMB, throughout the Campaign Period and thereafter. If the BMMB Credit Card is cancelled at any time during the Campaign Period for any reason, the participant's eligibility is immediately void.

13. If Cash Back is awarded to and received by any person who:

    i. Is not an Eligible Participant; or
    ii. Is an Eligible Participant but has committed fraudulent or wrongful acts relating to their credit card or any related transactions;

    BMMB reserves the right to disqualify such person from the Campaign, and the Cash Back shall be forfeited.

14. At the time the Cash Back is awarded, the Eligible Participant's BMMB Credit Card-i account ("Credit Card-i") must:

    i. Be valid and/or activated;
    ii. Be in good standing;
    iii. Not be in breach of any BMMB Cardholder Terms and Conditions or the i- Muamalat Internet Banking Agreement; and
    iv. Not be invalid, cancelled, or terminated.

    Failure to meet any of these conditions will result in disqualification from receiving the Cash Back, and no compensation shall be provided.

GENERAL TERMS AND CONDITIONS

15. By participating in this Campaign, the Cardholder agree to be bound by these Terms Conditions.

16. Please read our Personal Data Protection Notice ("Notice") before participating in this Campaign. By participating in this Campaign, Cardholders 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 Cardholders, and the Cardholders 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.

Cardholders may opt out from the above consent statement by contacting BMMB through the contact number provided in this 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 Cards 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 willful 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 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.

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, Anti-Restricted Activity 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 TERMS & CONDITIONS
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