

**KESEJAHTERAAN DINIKMATI, GANJARAN MENANTI CAMPAIGN
DEBIT & CREDIT CARD-i BANK MUAMALAT
TERMS & CONDITIONS**

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 Debit Card-i & Credit Card-i Cardholders ("Cardholders") hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB.

ELIGIBILITY

1. The Campaign is open to all new and existing BMMB Debit Card-i & Credit Card-i ("Card") Cardholders within the Campaign Period and meet the conditions as stipulated herein.
2. 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 rewards.
3. Employees of BMMB, including their immediate family members, are eligible to participate in the Campaign but are not eligible to win the First Prize.

CAMPAIGN PERIOD

4. This Campaign will commence from 3 August 2026 to 31 October 2026 ("Campaign Period"), both dates inclusive.

CAMPAIGN REWARDS, MECHANICS AND CONDITIONS

5. The Campaign rewards are as follows:

Card Type	Category	Eligibility (Lucky Draw)	Reward (Cashback)	Total Winners
Credit Card-i	1 st Prize	Accumulative -Qualifying Spending of RM40,000 and above during the campaign period	RM6,900.00	3
Credit Card-i	2 nd Prize	Accumulative Qualifying Spending" of RM10,000 and	RM690.00	10

		above during the campaign period		
Credit Card-i	Special Prize	Minimum spending of RM100 on Qualifying Spending in a single receipt	RM69.00	50
Debit Card-i				100

6. To participate in this Campaign, Cardholders must register via SMS in response to an SMS invitation sent by the BMMB to their mobile number registered with BMMB. Cardholders must reply to the SMS in accordance with the instructions provided within the stipulated period. Only cardholders who successfully complete the registration process via SMS will be considered valid participants and eligible for the Campaign. The Bank shall not be responsible for any failure in the delivery or receipt of SMS due to network issues, incorrect mobile numbers, or any circumstances beyond the Bank's control.
7. The Qualifying Spending are:
 - i) All Retail & Non-Retail Transactions (including Bills, Insurance Payments, etc)
 - ii) Face-to-Face, Contactless & e-Commerce Transactions (local & overseas)
8. The following shall NOT be included as Qualifying Spending: -
 - a. Monthly instalment plans, Credit Card cash advance, 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.
9. Eligible Cardholders shall be shortlisted by BMMB's randomizer programme for the draw of the winner of the prizes.
10. All selected winners will be required to correctly answer one (1) challenge question sent by the Bank via SMS to the mobile number registered with the Bank. Winners who fail to respond within the stipulated timeframe, provide an incorrect answer, or cannot be contacted may be disqualified at the Bank's discretion, and the Bank reserves the right to select an alternative winner.

11. 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.
12. 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).
13. 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.
14. Cashback are strictly non-transferable non-exchangeable.
15. The Campaign cashback fulfilment will be carried out within eight (8) to twelve (12) weeks from these Campaign's end date.
16. At the point of fulfilment of rewards, the payment condition and spending on the BMMB Cards accounts of the eligible Cardholder shall be reviewed to verify that it is in satisfactory condition and meets this Campaign Terms and Conditions.

GENERAL TERMS AND CONDITIONS

17. By participating in this Campaign, the Cardholder agree to be bound by these Terms and Conditions.
18. 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;
 - 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, 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.

19. 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 Debit & Credit Card-i provided the same is not caused by BMMB nor the determination of the customers' eligibility for this Campaign.
20. 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.
21. 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.
22. 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.
23. 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.
24. Eligible Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood.
25. 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.

26. 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.
27. 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.
28. 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.
29. 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.
30. 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).
31. 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.
32. 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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