SHOPEE CAMPAIGN
BANK MUAMALAT CREDIT CARD-i
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 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 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:

   a. Any Cardholder 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

3. The Campaign will commence from 3 August 2026 (12.00AM) to 31 October 2026 (23.59PM) ("Campaign Period"), both dates inclusive.

CAMPAIGN MECHANICS AND CONDITIONS

4. Each Cardholder is entitled to RM15.00 off with a minimum spending of RM150.00 during the Campaign Period. Minimum spending stated above refers to total net purchase amount in a single transaction, excluding delivery fee.

5. The Campaign is limited to the first 630 vouchers throughout the Campaign Period on a first come first served basis.

6. Payment must be made with Bank Muamalat Credit Card-i and is valid for new & existing users of Shopee Mobile App. The RM15 off will be automatically applied upon using or entering a valid BMMB credit card number during check out.

7. The voucher is stackable/valid with other seller vouchers.

8. The voucher can only be used in a single checkout. Any unused balance will not be refunded.

9. This Campaign will no longer be valid after its Campaign Period, and no extensions will be permitted.

10. Voucher is non-refundable, non-transferable, and cannot be redeemed for cash or exchanged for vouchers of higher value.

11. Voucher can only be applied to specific products, categories, or brands. Eligible products will display the voucher option at checkout.

12. Voucher is only applicable to Shopee Mall and Preferred Sellers only.

13. Kindly refer to the 'ShopeeVoucherTerms: https://help.shopee.com.my/portal/4/article/163108?previousPage=other%20articles page for more information on terms and conditions for Shopee Voucher.

14. Campaign is not applicable on the following items: Infant Milk (0-6 months), Follow-on Milk (6-12 Months), Tickets & Vouchers, Mobile Reloads & Sim Cards, Gaming Top-ups, Selected new launch products, S-Mart Milo.

GENERAL TERMS AND CONDITIONS

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

16. 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.

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 Card-i 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 wilful 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 the 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 the 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 SHOPEE CAMPAIGN
BANK MUAMALAT CARD-i
Terms & Conditions