

CONTEST
'FOLLOW & MENANG: KEMBARA JALUR GEMILANG'
TERMS AND CONDITIONS

The Contest is organised by Bank Muamalat Malaysia Berhad (Company No.: 196501000376 (6175-W)) ("BMMB") and is subject to the Terms and Conditions stated herein. By participating in this Contest, all eligible customers hereby expressly agree to be bound by these Terms and Conditions and the decisions made by BMMB.

ELIGIBILITY

1. This Contest is open to the public. BMMB employees/subsidiary and their immediate family members (spouse, children, parents and siblings) are not eligible to participate in this Contest.
2. All entries must remain publicly accessible on the participant's social media account (TikTok) and ensure their Following List remains visible throughout the entire Contest period to be eligible for evaluation.
3. The following individuals are **NOT ELIGIBLE** to participate in this Contest:
 - a) Posts and accounts that are deleted, set to private, or otherwise inaccessible during the judging phase will be disqualified
 - b) Incomplete or non-compliant entries will be disqualified at BMMB's discretion

CONTEST PERIOD

4. This Contest runs from 1 September 2026 - 30 September 2026 and is hosted exclusively on BMMB's official TikTok (@bankmuamalatmy).

CONTEST MECHANICS AND CONDITIONS

5. The Contest mechanics are outlined as follows:

How to Participate:

1. **Follow** Bank Muamalat official TikTok account @bankmuamalatmy and **like** this post.
2. Participants must answer one (1) question related to the video in the comment section of the contest post: *"How many Jalur Gemilang are visible along the circuit?"*.
3. In conjunction with Hari Kebangsaan and Hari Malaysia, participants are required to share a message on why they are proud to be Malaysian (**maximum 20 words**).
4. **Tag 3 friends** you think should join the contest in the comment section
5. Participants are required to include the hashtags #MalaysiaKitaCeritaKita and #PeraduanBankMuamalat.

DRAW FOR WINNER SELECTION:

6. The shortlisting of winners shall be determined based on compliance with all mechanics of the contest stipulated in Eligibility and Contest Mechanics and Conditions.
7. If no Participant submits all correct answers, the winner shall be determined based on:
 - a) the accuracy of the answer to the question related to the **“Follow & Win: Kembara Jalur Gemilang Contest”**.
 - b) the creativity and relevance of the Participant’s message expressing why they are proud to be Malaysian, in **not more than twenty (20) words**.
 - c) include hashtag **#MalaysiaKitaCeritaKita** and **#PeraduanBankMuamalat**, as determined by BMMB.
8. In the event of a tie, where two (2) or more Participants have submitted an identical number of correct answers and have complied with all eligibility requirements, the winner shall be determined through a random name draw. This process is conducted to ensure a fair and impartial selection among tied participants, with no element of bias.
9. To ensure fairness and equal opportunity across all contests, any individual who has been formally declared a winner in any contest organised by BMMB during the calendar year 2026 shall not be eligible to participate in or receive any prize under this Contest.
10. In the event a winner is subsequently determined to be ineligible (as define in Clause Eligibility above) to participate in the Contest or to claim the prize awarded, BMMB reserves the right to forfeit or reclaim the prize and grant the same to another winner as may be determined as BMMB deems fit.

PRIZES:

No	Categories	Prizes	No of Winner
1	Grand prize	Sony Playstation 5	1

WINNER’S NOTIFICATION:

Winners will be notified via TikTok within **thirty (30) working days** after the Contest ends.

PRIZES REDEMPTION:

11. The Winners are required to submit their complete and accurate details through Bank Muamalat Official TikTok account (Full Name, Identification Number, Email Address, Contact Number, Home Address, and Nearest BMMB Branch) through our TikTok account within five (5) days of notification. Failure to do so will result in forfeiture of the prize.

12. The Contest Prize must be collected at a nearby BMMB branch or will be delivered via courier to the winner's address depending on the method acceptable to BMMB.
13. Winners shall be required to sign the Prize Collection Acknowledgement Form as proof of receipt and acceptance of the prize.
14. Prizes are non-transferable, non-refundable and non-exchangeable for cash or other items.
15. BMMB reserves the right to substitute any prize with another of equivalent value.
16. The prize visuals displayed in the contest brochure are for illustration purposes only.

General Terms and Conditions:

17. Please read our Personal Data Protection Notice ("Notice") before participating in this Contest. By participating in this Contest, 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 Contest; and
 - ii. Marketing and promotional activities, that are strictly limited to this Contest only and shall not be used for any general marketing purposes. Any use and/or publication of details provided in connection with this Contest, including entries, interview materials, responses and related photographs, shall be solely for purposes directly related to this Contest.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 Contest without any compensation and/or consideration. Customers may opt out from the above consent statement by contacting BMMB through the contact number provided in this Terms and Conditions.
18. If, for any reason, this Contest is unable to proceed as planned due to reasons such as computer viruses, hacking, unauthorized intervention, fraud, technical failure, acts of government, including but not limited to movement control orders or any other reason beyond BMMB's control, BMMB reserves the right, to terminate, postpone, modify or suspend this Contest with reasonable prior notice where practicable. All eligible participants are personally responsible for any taxes, rates, government fees or other charges imposed under the applicable laws, if any, including installation costs related to the prize and this Contest.
19. By participating in this Contest, the participants are deemed to have read, understood and agreed to be bound by these Terms and Conditions and any appointed agencies' terms and conditions (if any). The eligible participants may revoke and authorize BMMB to disclose, reveal, and divulge information regarding their particulars to the parties involved directly or indirectly in organizing and managing the Contest. BMMB reserves the exclusive right to publish or display the names and photographs of the

winners for advertising and publicity purposes only. Property in program forms (if any), names, and photographs of winners shall belong to BMMB.

20. BMMB shall not be liable for any injury, loss of lives and valuables or any other loss or damage whatsoever suffered or sustained by the participants arising or resulting, directly or indirectly, in whole or part, from their participation in the Contest or from the prize or prizes won by them through the Contest unless it is due to BMMB's gross negligence or willful misconduct specifically related to this Contest.
21. BMMB shall administer the Contest 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.
22. If there is any inconsistency or discrepancy between the English version of these Terms and Conditions and any translated version, 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 the Program or its promotion, these Terms and Conditions shall prevail.
23. BMMB reserves the right from time to time, as it deems fit, to vary, supplement, delete, amend, modify and/or change any of these Terms and Conditions by giving at least a minimum of seven (7) days prior notice thereof, and the notice shall be posted on BMMB's website at www.muamalat.com.my, social media or in any other manner deemed suitable by BMMB. The participants who have participated in the Contest are deemed to have accessed BMMB's website and to have knowledge of and agreed to any changes or variations to these Terms and Conditions. The participants agree that their continued participation in the Contest will constitute their acceptance of these Terms and Conditions (as varied or changed).
24. BMMB's decision on all matters relating to this Contest shall be deemed final, conclusive and binding and shall not be obliged to give any reasons or enter any correspondence with any person(s) on any matter concerning this Contest.
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) 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).

27. 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 suspected 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 any 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 this Contest, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, the participants may choose to e-mail BMMB their feedback at feedback@muamalat.com.my.