"GOLD FOR GOLD (G4G)" CAMPAIGN
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 stated herein. By participating in this Campaign, all eligible customers hereby expressly agree to be bound by these Terms and Conditions and the decisions made by BMMB.

ELIGIBILITY

1. The Campaign is open to New and Existing individual customers who hold a valid Muamalat Gold-i Account ("MG-i Account") during the Campaign Period, except those listed in Clause 2.

2. The following individuals are **NOT ELIGIBLE** to participate in this Campaign:

    a. Individuals below eighteen (18) years of age;
    b. Permanent and contract employees of BMMB and their immediate family members (spouses, children, parents and siblings); or
    c. Customers whose MG-i Accounts are suspended, closed or terminated or are in breach of the MG-i Account terms when BMMB verifies eligibility or fulfils a reward.

CAMPAIGN PERIOD

3. This Campaign shall commence from 1 November 2026 until 30 April 2027, both dates inclusive ("Campaign Period").

CAMPAIGN MECHANICS AND CONDITIONS

4. Customers earn entries based on the following activities:

Activity	Reward
Open a new Muamalat Gold-i Account **during the Campaign Period**	50 Entries ***(one-time only per customer)***
Purchase a minimum of 15 grams of gold through MG-i	100 Entries
Purchase **100 grams or more** through **MG-i** in **a** single transaction	Eligible for Guaranteed Gold Reward ***(First five eligible customers each month)***

5. Each successful MG-i purchase of at least 15 grams during the Campaign Period earns 100 entries, regardless of the amount purchased above 15 grams. A purchase of at least 100 grams may also qualify for the Guaranteed Gold Reward.

6. Purchases from separate transactions cannot be combined to meet the 15-gram minimum.

7. Entries earned from the first to the last day of each calendar month will be included in that month's random Lucky Draw, held after the month ends.

8. Lucky Draw entries not selected in a monthly draw will carry forward to later monthly draws during the Campaign Period. This does not apply to the Guaranteed Gold Reward.

9. Any remaining entries expire when the Campaign Period ends.

10. A 'Qualifying Transaction' means a successful purchase of gold through a Muamalat Gold-i Account during the Campaign Period and recorded in BMMB's systems.

11. The following are **NOT** Qualifying Transactions:

    a. Cancelled, reversed, refunded or disputed transactions;
    b. Transactions found to be fraudulent, suspicious or unauthorised;
    c. Transactions not successfully posted into BMMB's system during the Campaign Period; and
    d. A transaction that does not comply with these Terms and Conditions.

12. **Before fulfilling a reward, BMMB will verify** the **customer's MG-i Account status,** transaction records **and** compliance with these Terms and Conditions.

CAMPAIGN REWARDS

13. The Campaign rewards are as follows:

Reward Category	Reward	Number of Winners
Guaranteed Gold Reward	1g Mumu Gold Coin	30 Winners (First 5 winners monthly)
Campaign Draw Reward	1g Mumu Gold Coin	6 winners (1 winner monthly)

GUARANTEED GOLD REWARD (FIRST FIVE ELIGIBLE CUSTOMERS EACH MONTH)

14. Each month, the Guaranteed Gold Reward goes to the first five eligible customers. Order is based on when BMMB's system records each customer's first single MG-i purchase of at least 100 grams in that month. Each recipient receives one 1g Mumu Gold Coin, subject to BMMB's verification.

15. Eligibility for the Guaranteed Gold Reward does not carry forward. A customer must make a new qualifying purchase of at least 100 grams to qualify in a later month. Eligible customers will be entered into the promotional draw, and winners shall be selected randomly through an independent randomiser process from all qualified entries during the relevant campaign period.

CAMPAIGN DRAW REWARD

16. Each eligible customer is entitled to win only one (1) prize throughout the Campaign Period, regardless of reward category.

17. A customer who has received a Guaranteed Gold Reward shall not be eligible to win a Campaign Draw Reward thereafter.

18. A customer who has received a Campaign Draw Reward shall not be eligible to win any subsequent reward under this Campaign.

19. Where a selected winner is found to have previously received a Campaign reward, BMMB reserves the right to select a replacement winner.

20. All prizes are strictly non-transferable, non-exchangeable and non-convertible into cash, whether in part or in full, except at BMMB's discretion.

21. Prizes are subject to availability and BMMB reserves the right to replace any prize with an item of similar value upon giving prior notice.

22. The prize(s) shown in advertisements, promotional materials or any other collateral are for illustration purposes only and may differ from the actual prize.

WINNER NOTIFICATION & FULFILMENT

23. Winners may be contacted by BMMB through their registered contact details maintained in BMMB's records and/or any communication channel deemed appropriate by BMMB.

24. If a winner cannot be contacted after three (3) attempts or is subsequently determined to be ineligible, BMMB reserves the right to select a replacement winner.

25. BMMB reserves the right to appoint additional reserve winners to replace any winner who is disqualified, withdraws, or becomes ineligible.

26. Reward fulfilment shall be conducted within eight (8) to twelve (12) weeks after the end of each reward determination period or such other period as determined by BMMB.

27. Winners shall make the necessary arrangements with BMMB for the collection or redemption of prizes. Any cost incurred in collecting or redeeming the prize shall be borne solely by the winner.

GENERAL TERMS AND CONDITIONS

28. 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; 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 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 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 this Terms and Conditions.

29. BMMB shall not be responsible for any interruption, technical failure, system malfunction or human error affecting participation in the Campaign, provided such events are not caused by BMMB.
30. BMMB reserves the right to amend, shorten, extend, suspend, cancel or terminate this Campaign or any part there with twenty-one (21) calendar days' prior notice via www.muamalat.com.my or any other channel deemed appropriate by BMMB.

31. BMMB reserves the right to disqualify any participant found to have committed fraudulent, dishonest or abusive acts in relation to the Campaign.

32. BMMB shall not be liable for any loss, damage, injury or claim arising directly or indirectly from participation in this Campaign or from the acceptance or use of any prize, except where such loss, damage or injury is caused by BMMB's gross negligence, fraud or wilful misconduct.

33. BMMB's decision on all matters relating to this Campaign shall be final, conclusive and binding. No correspondence or appeals will be entertained.

34. In the event of any inconsistency between the English version and any translated version of these Terms and Conditions, the English version shall prevail.

35. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to all applicable regulatory requirements, including the Islamic Financial Services Act 2013 (IFSA), Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA), and the Malaysian Anti-Corruption Commission Act 2009, including any amendments thereto.

36. The Terms and Conditions, including any discretionary powers exercised by BMMB under this Campaign, shall be subject to Shariah principles.

37. For enquiries relating to this Campaign, customers may contact BMMB Customer Service at +603-2600 5500 or email feedback@muamalat.com.my.

END OF TERMS & CONDITIONS
"GOLD FOR GOLD (G4G)" CAMPAIGN