KLOOK YEAR END HOLIDAY CAMPAIGN ("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 15 November 2026 – 31 December 2026 ("Campaign Period"), both dates inclusive.

CAMPAIGN MECHANICS AND CONDITIONS

4. Promo code **KLK15YESBMMB** entitles Cardholders to a 15% discount, capped at RM50.00 with minimum spend of RM 300.00.

5. This Campaign is limited to the first 145 redemptions on a first-come, first-served basis. Each Cardholder is limited to one (1) redemption throughout the Campaign Period.

6. Cardholders must redeem the promo code via website (klook.com) or mobile app.

7. This Campaign is not valid with other ongoing promotions, vouchers, or membership privileges and/or discounts, unless otherwise stated.

8. Klook reserves the right to suspend, cancel or modify the promotion and its terms & conditions at any time with prior notice. For full details, please refer to www.klook.com/en-MY/conditions.

GENERAL TERMS AND CONDITIONS

9. By participating in this Campaign, the Cardholder agree to be bound by these Terms and Conditions. Eligible Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood.

10. 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.

11. BMMB shall administer its products and campaigns with due care and in compliance with all regulatory mandates. Save for losses or damages directly resulting from the Bank's proven gross negligence, fraud, or willful misconduct, the Bank shall NOT be responsible or held liable for any default, financial loss, claim, compensation, or damage suffered or incurred by the Customer.

12. While the Bank takes all reasonable measures to ensure system uptime, the Customer acknowledges that internet banking platform are subject to external technological limits. The Bank shall NOT be liable for interruptions, software program bugs, hardware malfunctions, electronic transmissions drops, or incorrect database entries where such occurrences arise from external telecommunication line collapses, internet service provider dropouts, or power grid failures not directly within the Bank's systemic operational control.

13. The Customer irrevocably agrees that the Bank shall not be held liable for any loss, injury, claim, or damage sustained in connection with the receipt, shipment, transport, delay, or usage of a reward variant or prize, unless such losses are directly caused by the Bank's proven gross negligence, fraud, or willful misconduct.

14. BMMB reserves the right to vary, change, amend, shorten, cancel, suspend, or terminate any campaign, product feature, rate, or timeline. The Bank shall provide the Customer with at least seven (7) calendar days' prior notice before core changes take effect.

15. Notice of any variation, amendment, or termination of these Terms and Conditions shall be published on the official BMMB website (www.muamalat.com.my) or blasted via supplementary digital push notifications, SMS, or e-mail statement logs. Following the expiry of the mandatory seven (7) calendar days' notice period, the Customer's continued maintenance of the account, execution of transaction spending, or active participation in the campaign shall constitute explicit contractual acceptance of the updated terms and conditions. The Customer is strongly advised to check the official website regularly for any updates, modifications, or announcements regarding these Terms and Conditions.

16. 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.

17. The Bank shall NOT be responsible or held liable in any manner whatsoever for any technical failures, interventions, interruptions, delivery defaults, or transactional errors arising within or managed by independent third-party commercial platforms, e-commerce networks, or external reward vendors (including but not limited to digital voucher merchants, e-wallet systems, or shipping couriers).

18. Neither party shall be liable for any failure or delay in performing obligations if caused by a Force Majeure event, strictly defined as occurrences beyond reasonable control, including acts of God, war, riot, nationwide strikes, lockouts, fire, flood, pandemics, epidemics, or sovereign government mandates.

19. 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.

20. Any prizes, rewards, vended services, promotional materials, or financing fees executed under this contractual relationship are subject to any applicable taxes, duties, or levies (including Sales and Services Tax - SST) imposed by the Government of Malaysia. The Customer shall be solely and completely responsible for the absorption, settlement, and payment of any such statutory taxes or government charges.

21. BMMB's decision on all matters relating to this promotion shall be deemed final, conclusive and binding. The Bank is not obliged to give reasons or enter into correspondence regarding objections or appeals.

22. 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. In a campaign-specific inconsistency, these Terms and Conditions shall prevail strictly with regards to the Campaign.

23. These Terms and Conditions shall be governed by, monitored under, and construed in accordance with the laws of Malaysia, and the Customer irrevocably submits to the exclusive legislative and trial jurisdiction of the Courts of Malaysia.

24. All transactions, accounts, and campaigns are subject to the rules and guidelines of Bank Negara Malaysia (BNM), the Shariah Advisory Council of BNM, the Islamic Financial Services Act 2013 (IFSA), the Anti-Money Laundering, Anti-Terrorism Financing, Anti-Restricted Activity Financing and Proceeds of Unlawful Activities Act 2001 (AMLA), and the Personal Data Protection Act 2010 (PDPA). The Bank reserves the right to halt transactions or freeze accounts without prior notice if compliance thresholds fail.

25. All parties shall understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (MACC) (including any subsequent amendments). BMMB maintains a zero-tolerance baseline for any fraudulent, corrupt, or deceptive acts. If any fraud, cheating, or abuse is detected or suspected in connection with an account, transaction, investment, or campaign entry, the Bank shall immediately disqualify the Customer, freeze or terminate the transaction, and report the matter to the police or other relevant authorities.

26. If any provision, phrase, or clause of these Terms and Conditions is held to be invalid, illegal, or unenforceable under any present or future law or regulatory guild, the remaining portions of these Terms and Conditions shall remain in full force and effect as if the invalid portion had never formed part of this agreement.

27. All transactional parameters, profit allocation models, structural documentation, exercising of operational power, and discretionary rights provided under these Terms and Conditions are strictly subject to, governed by, and construed under Shariah principles as endorsed by the Shariah Advisory Council (SAC) of Bank Negara Malaysia and the Shariah Committee of BMMB.

28. 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.

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