

**BMMB CARD USAGE CAMPAIGN (“Campaign”)
TERMS AND CONDITIONS**

Organizer and Eligibility

1. The Campaign is organized by Bank Muamalat Malaysia Berhad “BMMB” (Organizer) (Company No. 6175-W).
2. The Campaign is open to new and existing BMMB Cardholders residing in Malaysia.
3. The Campaign is open to all BMMB individual account holders and must be eighteen (18) years old and above.
4. Customers whose accounts are still valid and active throughout the campaign period.
5. BMMB staff (permanent and/or contract) and their immediate families are not eligible.

Campaign Period

1. The Campaign period is from 0001 hours on 01 December 2016 to 2359 hours on 28 February 2017.
2. BMMB reserves the right to change or amend the Campaign date and period if the Bank may deem necessary.

Campaign Criteria

1. The eligible cardholder has to swipe/spend minimum of RM50.00 in a single receipt to participate.
2. The selection of winner(s) will be based on the successful and approved transaction ONLY.
3. No entry form or slogan is required for this Campaign.

Campaign Mechanics

Category	Criteria	Prize
Daily Winners	Every 1000 th , 2000 th , 3000 th transactions and onwards for the day.	Stand a chance to win cash RM100 per winner.
Monthly Winners	i) 1 X Top Spending (<i>total in Ringgit Malaysia</i>)	i) Stand a chance to win cash RM1,500.
	ii) 1 X Top Frequency (<i>total numbers of transaction</i>)	ii) Stand a chance to win cash RM1,000.

Grand Prize	i)1 X Top Accumulated Spending <i>(total in Ringgit Malaysia)</i>	Stand a chance to win Umrah/Holiday package for 2 persons worth RM15,000
	ii)1 X Top Accumulated Frequency <i>(total numbers of transaction)</i>	Stand a chance to win Umrah/Holiday package for 2 persons worth RM15,000

General Information

1. Please contact our Customer Care at 1300-88-8787 or walk-in to our nearest branch for further information.
2. In case of conflict or discrepancy between the English version and the Bahasa Malaysia translation of these terms and conditions, the English version shall prevail. In the event of any inconsistency between the Terms and Conditions and any brochures, marketing and promotional materials relating to the Campaign, the Terms and Conditions shall prevail.
3. By participating in this Campaign, the Customers are deemed to have read and understood and have agreed to be bound by BMMB's terms and conditions.
4. BMMB reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and BMMB reserves the right to vary, supplement, delete, amend and/or modify any of the Terms and Conditions from time to time by giving at least minimum of twenty one (21) days prior notice thereof and the notice shall be posted through BMMB website at www.muamalat.com.my and/or through any other channel(s) that BMMB may deem as appropriate. The Customers who had participated in this Campaign are deemed to have accessed BMMB's website and to have agreed to any changes or variations to the Terms and Conditions.
5. The value of the Umrah/Holiday Package for the Grand Prize is worth RM15,000 (for 2 winners, namely; i) top accumulated usage and ii) top accumulated frequency).
6. BMMB reserves the right to substitute the campaign prizes with any kind of equivalent value as and when the need arises.
7. Cash prizes will be credited to the BMMB winner's account.
8. The winner selection is final. Any correspondence, protest, and appeal will not be entertained.
9. The winner(s) will be notified through short message service or telephone call or other method that BMMB may deem as appropriate.
10. The winner may win more than one (1) prize during the campaign period subject to one (1) category for each month and one (1) category for grand prize.

11. If there are few top spenders or top frequencies winners with the same amount and same transaction frequencies, the selection of the winner will be done based on BMMB discretions.
12. The following matters shall be considered as “Valid Transaction” for the Campaign:
 - i) Retail Transaction that requires signature;
 - ii) E-Debit / Retail transaction that requires PIN; and
 - iii) E-Commerce / Telephone order / Mail Order transaction.
13. The following matters shall be considered as “Invalid Transaction” for the Campaign:
 - iv) Transaction via ATM and CDM (inclusive of cash withdrawal, fund transfer and cash deposit);
 - v) Standing Instruction (recurring payment to organization or individual);
 - vi) Any fees or charges that imposed by BMMB (inclusive and not limited to annual fee and cash withdrawal fee); and
 - vii) Managing retail trade dispute, not allowed or that with fraud elements.

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