

Terms and Conditions

MERDEKA HAJJ RAYA TAKAFUL CAMPAIGN TERMS AND CONDITIONS

The following terms and conditions (T&Cs) apply to Merdeka Hajj Raya Takaful Campaign (Promotions to Customers) offered by Bank Muamalat Malaysia Berhad (6175-W) (“BMMB”).

1. The Merdeka Hajj Raya Takaful Campaign (Promotions to Customers) will run from 15th August 2017- 14 November 2017.
2. This Campaign is open to all customers upon their purchase of any range of “Regular Contribution Family Takaful” products of the Great Eastern Takaful Berhad (GETB) distributed by BMMB.
3. Customers would be entitled to a promotional gift and the type of gift would be dependent upon their monthly contribution and the mode of payment. (Promotional gift will only be given out once regardless of the contribution mode and is based on the qualifying criteria).

Qualifying criteria is as follows:

	Gifts	Min monthly requirement (RM CFYC)	Yearly payment mode (RM)	or half annual payment mode (RM)	Payment by credit card monthly (RM)
GROUP A -CHOOSE 1 ITEMS ONLY OR CHANGE TO ANY 2 ITEMS IN GROUP B					
1	Twist International Adaptor with smart IC or	300	3600	1800	300
2	Snuggle – memory foam neck pillow or	300	3600	1800	300
3	Travel organizer set (5 in 1) or	350	4200	2100	350
4	Galaxy Travel Blanket or	350	4200	2100	350
5	Deluxe PU Travel Organizer or	350	4200	2100	350
6	Back pack Individual in black box or	350	4200	2100	350
GROUP B - ACCORDING TO THE CFYC 1 ITEM ONLY					
7	Foldable Travel bag	150	1800	900	150
8	Travel Organizer	200	2400	1200	200
9	On the go digital luggage scale	250	3000	1500	250
SIGN IN GIFT					
10	Raincoat in ball	min RM 100/mth	sign in gift	sign in gift	min RM 100/mth

Note: CFYC – Collected First Year Contribution

4. The promotional gifts are not a product of BMMB and therefore BMMB shall not in any way be deemed to be making any representation or warranty whatsoever in connection with any of the promotional gifts (including the quality thereof)
5. Customers are allowed to change gift for a lower – tier gift; example, if entitled for item 1 in Group A, the customer may swap to any 2 gifts in Group B. However customer qualifying for Group B gifts is not allowed to exchange for a higher tier gift in Group A.

6. **(a). In the event the gift is damaged, the customer can request for replacement item subject to “Return” and “Exchange” policy**

(b) Return & Exchange Gift Policy

i)The faulty gift must be returned within 5 days of receipt and subject to stock availability;

ii) The refund will only cover for the cost of the gift and will not cover the postage charge. The costs of returning gift to us shall be your responsibility.

iii) Gifts under the “Return” and “Exchange” policy would allow customers to opt for a lower-tier gift example, and customers may **swap to a gift in Group A with 2 gifts in Group B.**

iv) The gift is not refundable or exchangeable for any form of cash or credit.

7. In the event of dispute, the final decision shall rest with the **Wealth Management & Affluent Banking Department. Bank Muamalat Malaysia Berhad**, Level 23, Menara Bumiputra, No. 21 Jalan Melaka, 50100 Kuala Lumpur
8. BMMB reserves the right to refuse any application for a product or service relating to the Campaign.
9. Promotional gifts are based on availability of stock and BMMB reserves the sole and absolute rights to substitute the gifts with any gifts of equivalent value without giving prior notice to the customer.
10. The gifts shown in the advertisement and other marketing materials (if any) are for illustration purposes only and the actual design may differ.
11. By participating in the Campaign, the eligible customers for this campaign are deemed to have read and understood and have agreed to be bound by the BMMB’s terms and conditions.
12. The campaign shall be governed by Malaysian Laws.