

“SAVE ‘n’ WIN” CAMPAIGN**TERMS & CONDITIONS (“T&Cs”)**

The following terms and conditions shall be applicable to “Save ‘n’ Win” Campaign. Bank Muamalat Malaysia Berhad (BMMB) (6175-W),

1. “Save ‘n’ Win” Campaign (the “Campaign”) will commence from **09th January 2017 until 08th July 2017** (“Campaign Period”).
2. The Campaign is open to all new and existing BMMB’s individual customers residing in Malaysia.
3. The following persons are NOT ELIGIBLE to participate in this Campaign:-
 - Corporate and commercial account holders; and/or
 - Permanent and/or contract employees of BMMB and MISB; and/or
 - Immediate family members of BMMB and MISB employees; and/or
 - Individuals below the age of 18 years old.
4. For joint accounts, the eligible participant shall be the primary account holder only. The number of entries will be determined based on per account basis regardless of the number of joint account holders in the said accounts.
5. Existing Customers of Savings Account-i (Tawarruq) under ONE REACH (**TARSA ONE REACH**)
 - 5.1 The customers shall be eligible for the Campaign subject to written consent (by filling up Service Requisition Form) for temporary change of product from **TARSA ONE REACH** to **Savings Account-i (Tawarruq) “Save ‘n’ Win”** at the nearest BMMB branch.
 - 5.2 By signing the application form (s), the customers acknowledge the conversion exercise and have read and understood the terms and conditions of **Savings Account-i (Tawarruq) “Save ‘n’ Win”** and **TARSA ONE REACH**.
 - 5.3 Upon expiry of the Campaign period, the **Savings Account-i (Tawarruq) “Save ‘n’ Win”** will be automatically converted to **TARSA ONE REACH**.
 - 5.4 Apart from the above, customer may also opt to open a **NEW Savings Account-i (Tawarruq) “Save ‘n’ Win”** to be eligible for the Campaign.
6. Existing Customers for other Savings Account
 - 6.1 The customers are required to open a **NEW** account under **Savings Account-i (Tawarruq) “Save ‘n’ Win”**.
 - 6.2 Upon expiry of the Campaign period, the **Savings Account-i (Tawarruq) “Save ‘n’ Win”** will be automatically converted to **TARSA ONE REACH**.

7. New Customers

7.1 The customers are required to open **Savings Account-i (Tawarruq) "Save 'n' Win"**.

7.2 Upon expiry of the Campaign period, **Savings Account-i (Tawarruq) "Save 'n' Win"** will be automatically converted to **TARSA ONE REACH**.

8. Prizes:

a) Monthly Prizes

MONTHLY Prizes & Winners			
Placing	Prizes Amount (RM)	No. of Winners per month	Total No. of Winners for 6 months
1st	20,000	1	6
2nd	10,000	1	6
3rd	5,000	1	6
Consolation	1,500	5	30
Total		8	48

b) Grand Prizes

GRAND Prizes & Winners		
Placing	GRAND Prizes	No. of Winners
Grand Prize	Proton Perdana 2.4	1
1st	Proton Persona (1.6 Executive CVT)	1
2nd	Proton Saga (1.3 Executive CVT)	2
3rd	Umrah/Travel Vouchers from Tradewinds Travel Services (TTS) for 2 persons (worth RM10,000 per person)	2
Consolation	Modenas Bikes (CT115S)	5
Total		11

9. Winner selection

9.1 In determining the winners, the Campaign Entry Points (EP) system is applied as illustrated below:

9.1.1 Existing customers of **TARSA ONE REACH**: -

- Customers who request for temporary product change (as per item no 5.1) shall top up a minimum deposit of RM500 in his/her **Savings Account-i (Tawarruq) "Save 'n' Win"**.
- As for customers who opt to open a NEW **Savings Account-i (Tawarruq) "Save 'n' Win"** requires a minimum deposit of RM500.
- In order to eligible for the Draw, the customers are required to maintain a minimum daily balance of RM500. For every RM500, customers will get one (1) EP.
- Total number of EP will be based on the lowest balance of the month.
- Transaction for change of product which conducted before 11th day of the month are entitled for the monthly draw and for change of product which transacted on the 11th day onwards will be included in the draw of the immediate following month.
- New accounts opened before 11th day of the month are entitled for the monthly draw, while those opened on the 11th day onwards will start to be included in the draw of the immediate following month.

9.1.2 New customer and existing customers of other Savings Account: -

- Eligible customers (as per Item No. 6 & 7) shall open a Savings Account-i (Tawarruq) under the name of **Savings Account-i (Tawarruq) "Save 'n' Win"** with a minimum deposit of RM500.
- In order to eligible for the Draw, the customers are required to maintain a minimum daily balance of RM500. For every RM500, customers will get one (1) EP.
- Total number of EP will be based on the lowest balance of the month.
- New accounts opened before 11th day of the month are entitled for the monthly draw, while those opened on the 11th day onwards will start to be included in the draw of the immediate following month.

9.1.3 Customers are encouraged to maintain the minimum deposit in their accounts throughout the Campaign Period.

9.1.4 Deposits, either by cash or cheque can be made via over-the-counter, cash deposit machines (CDMs), cheque deposit terminals (CDT) transactions or any other mode of deposit acceptable by BMMB.

9.2 Cheque deposits are subject to clearance and will only be considered once the proceed is credited into the said account. Customers (subject to item No. 6) may participate in the following Draws:-

9.2.1 Monthly Draws

- Eligible candidates will be short-listed by applying a random number to the monthly qualifying list of entries.

- The short-listed Monthly Draw candidate who has already won one (1) Monthly Prize in an earlier round will not be eligible for other prizes in the same month.
- In instance of no eligible winner for the particular period, the prizes for the period will be forfeited.
- Any termination of participating **Savings Account-i (Tawarruq) "Save 'n' Win"** will be disqualified from the Campaign's monthly draw.

9.2.2 Grand Draw

- Eligible candidates will be short-listed by applying a random number to all qualifying list of entries in **August 2017**.
- The Monthly Prize winners are eligible for the selection of the Grand Prize winners.
- Travel Voucher for Muslim Winners shall limit for Umrah purposes only and as for Non-Muslim the travel voucher shall open to any destinations (subject to existing package provided by TTS) as desired by customer.
- Umrah/Travel Vouchers are to be collected by winners within 3 months after the eligible winners has been identified.
- The validity period of the Umrah/Travel Vouchers are 6 months from the issuance date.
- Extension of validity date will not be entertained.
- Umrah/Travel Vouchers are not transferable, non-cash redeemable and is not replaceable if lost or stolen.
- Beside the above, winners are also bound to any other Terms & Conditions which may be imposed by TTS.
- Any queries/other request relating to the Umrah/Travel Vouchers packages, winners are required to refer to TTS.
- Any termination of **Savings Account-i (Tawarruq) "Save 'n' Win"** will be disqualified from the Campaign's Grand draw.

9.3 Winners shall be determined by BMMB's winner selection committee whose decision shall be final and conclusive. No correspondence, queries, appeals or protest will be entertained in any event.

10. Winners Notification

10.1 Winners will be notified via official letters and/or telephone calls/SMS/i-muamalat/corporate website. BMMB reserve the right to publish winner names in BMMB corporate website www.muamalat.com.my, Facebook and/or selected newspapers.

10.2 In the event that BMMB is unable to contact the winning customer(s) within 30 calendar days and having exhausted the normal channel of communication based on the BMMB's record (i.e. telephone calls, SMS, letters, i-muamalat), BMMB has the right to select another eligible winner as replacement(s).

10.3 A specific date will be determined by BMMB for a prize giving ceremony (if any) and all winners shall adhere to the following:-

- It is compulsory for all winners to be present during the prize giving ceremony;
- All winners will be notified via phone call/SMS and/or letter/i-muamalat for the details of the prize giving ceremony; and
- If the winner(s) fail to attend such ceremony without valid reason(s), BMMB reserves the right to forfeit the prize(s) and select another winner.
- The winners are responsible to make the necessary arrangements with BMMB and/or its developer/distributor/agent to collect or redeem their prize(s). BMMB will not bear any accommodation and/or transportation and/or other cost that the winners may incur or have to incur in the course of redeeming or using the Prizes.

11. Claim of prizes

11.1 Winners must claim for the prizes within 21 days upon availability of the prize (i.e. to be informed by BMMB), failing which the unclaimed prizes will be forfeited (not applicable to Umrah/Travel Vouchers).

11.2 To claim for the prize, winners must produce their identification card for verification and to sign the relevant form/declaration/nomination form for item 11.3 below as required by BMMB.

11.3 In the event of demise of a winner after the prize giving ceremony, the prizes can only be claimed by the nominated person within the balance of 21 days together with supporting documents acceptable to BMMB, failing which BMMB reserves the right to forfeit the Prizes and select another winner.

11.4 The prizes are not transferable, nor exchangeable for cash (referring to Grand prize), credit or kind.

11.5 Prizes are based on availability of stock and BMMB reserves the sole and absolute rights to cease or substitute the prizes with any prizes of equivalent value without giving prior notice to the participants/winner.

11.6 The prizes shown in the advertisement and other marketing materials (if any) are for illustration purposes only and the actual design may differ.

12. Declaration and Authorization

12.1 BMMB reserves the right to cancel, terminate or suspend this Campaign with or without prior notice. For avoidance of doubt, cancellation, termination or suspension by BMMB of the Campaign shall not entitle the accountholders to any claim or compensation against BMMB for any and all losses or damages suffered or incurred by the accountholders as a direct or indirect results of the act of cancellation, termination or suspension.

12.2 By participating in this Campaign, the accountholders are deemed to have read and understood and have agreed to be bound by these Terms and Conditions and appointed agencies terms and conditions and irrevocably authorized BMMB to

disclose, reveal, divulge information regarding their particulars to the parties involved directly or indirectly in organizing and promoting the campaign. BMMB reserves the exclusive right to publish or display the names and photographs of the winners for advertising and publicity purposes only. Property in campaign forms (if any), names and photographs of winners shall belong to BMMB.

- 12.3 BMMB shall not be liable for any injury or loss of lives and valuables or any other loss or damage whatsoever or howsoever suffered or sustained by the accountholders arising or resulting, directly or indirectly, in whole or part, from their participation in the Campaign or from the prize or prizes won by them through the Campaign or as a result of any act of omission on the part of BMMB. BMMB shall not be liable for any failure to perform any obligation in respect of this Campaign due to any act of God, war, riot, strike, lock out, industrial action, fire, flood or any event beyond reasonable control of BMMB.
- 12.4 Save and except for the specific Campaign Terms and Conditions stated herein, all other terms and conditions set out in the Terms and Conditions governing the Savings Account under the concept of Tawarruq shall continue to apply.
- 12.5 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 the Campaign or its promotion, these Terms and Conditions shall prevail.
- 12.6 If a winner is subsequently found to be ineligible to participate in the Campaign or claim the prize conferred, BMMB reserves the right to forfeit or reclaim the prize and confer the same on such other winner as may be determined in such manner as BMMB deems fit.
- 12.7 BMMB reserves the right as it deems fit to vary or change any of these Terms and Conditions with notice. These Terms and Conditions may be varied or changed by BMMB by way of posting on BMMB website at www.muamalat.com.my or in any other manner deemed suitable by BMMB. Customers who had participated in the Campaign are deemed to have accessed BMMB's website and to have knowledge of and to have agreed to any changes or variations to these Terms and Conditions. Customers agree that their continued participation in the Campaign will constitute their acceptance of these Terms and Conditions (as varied or changed).
- 12.8 These Terms and Conditions are governed by and construed under the laws of Malaysia.
- 12.9 The Terms & Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.