



**FIXED TERM ACCOUNT-i (FTA-i) CAMPAIGN :**  
**" WANG LEBIH BESAR! 5"**

**TERMS & CONDITIONS**

**Campaign Period**

Bank Muamalat Malaysia Berhad ("Bank Muamalat") is organizing a FTA-i Short-Term Campaign ("the Campaign") for the Bank's retail customers ("the Customers") which shall be known as "**Wang Lebih Besar! 5 – Retail Individual 1 ("WLB! 5-RI1")**", "**Wang Lebih Besar! 5 – Retail Individual 2 ("WLB! 5-RI2")**", "**Wang Lebih Besar! 5 – Retail Non Individual 1 ("WLB! 5-RN1")**" and "**Wang Lebih Besar! 5 – Retail Non Individual 2 ("WLB! 5-RN2")**".

1. The Campaign is for a period of **6 months** commencing from **03<sup>rd</sup> April 2017** until **02<sup>nd</sup> October 2017** ("Campaign Period").
2. Bank Muamalat reserves the right to change or amend or extend the Campaign Period and the campaign date whenever Bank Muamalat deem necessary.

**Eligibility & Criteria**

3. The Campaign is open to all retail customers (Individual, Sole Proprietor, Partnership, SME and Professional Body) including staff of Bank Muamalat.
4. Permanent Resident and Non-Resident are also eligible to participate in the Campaign.
5. The Campaign will be held in three (3) categories:-
  - a. **WLB! 5-RI1** - for customer (individual) with minimum placement(s) of **RM1,000.00 (One Thousand Ringgit Only)** with no maximum limit.
  - b. **WLB! 5-RI2** - for customer (individual) with minimum placement(s) of **RM100,000.00 (One Hundred Thousand Ringgit Only)** with no maximum limit.
  - c. **WLB! 5-RN1** - for customer (Sole Proprietors, Partnerships and SMEs) with minimum placement(s) of **RM5,000.00 (Five Thousand Ringgit Only)** with no maximum limit.
  - d. **WLB! 5-RN2** - for customer (Professional Bodies, Societies, Associations, Masjids, Trade Unions & Cooperatives) with minimum placement(s) of **RM5,000.00 (Five Thousand Ringgit Only)** up to **RM4,999,999.99 (Four Million Nine Hundred Ninety Nine Thousand Nine Hundred Ninety Nine Ringgit and Ninety Nine Cents Only)** per customer.

6. The Campaign offers promotional rates for 3, 6, 9 or 12 months FTA-i placement (s) as follows:

<b>Tenure</b>	<b>3 months (p.a)</b>	<b>6 months (p.a)</b>	<b>9 months (p.a)</b>	<b>12 months (p.a)</b>
<b>Retail – Individual 1</b>	<b>3.40%</b>	<b>3.60%</b>	<b>3.70%</b>	<b>3.80%</b>
<b>Retail – Individual 2</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>4.30%</b>
<b>Retail – Non Individual 1</b>	<b>3.80%</b>	<b>4.10%</b>	<b>4.30%</b>	<b>4.30%</b>
<b>Retail – Non Individual 2</b>	<b>3.80%</b>	<b>4.10%</b>	<b>4.30%</b>	<b>4.30%</b>

7. The promotional profit rates offered for the Campaign would require the customer to maintain the placement(s) in FTA-i for the corresponding tenure until maturity from the date of customer placement(s).

8. The Customer must meet the following criteria :

- a. Fresh placement(s) of funds only.
- b. Existing customer(s) who prematurely withdraw their FTA-i placement(s) during the Campaign tenure shall be disqualified from participating the Campaign.
- c. Existing customer(s) who have a matured placement(s) in any tenure without any prior instruction for rollover/auto renewal are eligible for the promotional rates.
- d. Fund transfer or debiting of existing BMMB CASA for participating in this campaign is not allowed.
- e. Customer must complete the full tenure of FTA-i placement(s) to enjoy promotion rates as defined above.
- f. Any premature withdrawal(s) may subject to the placement(s) to the normal prevailing rate.
- g. Auto renewals of FTA-i after the required campaign placement(s) period will be subjected to the normal prevailing rate.

9. Fresh funds means funds that are not originated from existing accounts hold with BMMB.

10. Customers may choose to automatically renew their FTA-i placement(s) upon maturity of the Campaign tenure subject to the normal prevailing profit rate.

## **Other Information**

11. By participating in the Campaign, the Customer is deemed to have agreed to be bound by the Terms and Conditions stipulated herein. The Customer also agrees and acknowledges that Bank Muamalat's decisions are final and no appeal and/or objections will be entertained.
12. Any fraud and/or abuse relating to the placement(s) in FTA-i and CA/SA shall disqualify the participation of the Customer in the Campaign and Bank Muamalat shall take the necessary action on the participant/customer's account.
13. Bank Muamalat does not warrant that the Campaign shall be uninterrupted and/or error free. By participating in the Campaign, Customers hereby acknowledge and irrevocably agree that Bank Muamalat shall not in any manner whatsoever be liable for any loss, claim, compensation and damages incurred by Customers arising from the interruption and/or any error during the Campaign.
13. Bank Muamalat reserves the right to cancel, terminate or suspend the Campaign with adequate notice. Customer shall not be entitled to any claim or compensation against Bank Muamalat for any losses or damages suffered or incurred whether as a direct or indirect result of the act of cancellation, termination or suspension of the Campaign.
14. Bank Muamalat shall not be liable for any default, loss, claim, compensation and damages incurred by the Customer in respect of this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, storm, technical or system failures and/or event beyond the reasonable control of Bank Muamalat.
15. Bank Muamalat shall not be responsible for and shall not be liable for:
  - a. telephone, electronic, hardware or software program, network, Internet, server or computer malfunctions, failures, interruptions, miscommunications or difficulties of any kind, whether human, mechanical or electrical, including, without limitation to, the incorrect or inaccurate capture of entry information online;
  - b. late, lost, delayed, misdirected, incomplete, illegible or unintelligible e-mails ;
  - c. failed, incomplete, lost, garbled, jumbled, interrupted, unavailable or delayed computer transmissions;
  - d. any situation resulting from events which are out of BMMB's control which may resulted in the interruption or disruption of the Campaign;
  - e. any injuries, losses, or damages of any kind arising in connection with or as a result of participation in the Campaign;
  - f. any printing or typographical errors in any materials associated with the Campaign; and

- g. any claims by third party for infringement of intellectual property rights.

Bank Muamalat reserves the right as it deem fit to vary or change any of these Terms and Conditions with notice. The Terms and Conditions may be varied or changed by Bank Muamalat by way of posting on Bank Muamalat website or in any other medium deem suitable by Bank Muamalat. Customer who had participated in this Campaign are deemed to have accessed Bank Muamalat's website and to have knowledge of and to have agreed to any changes or variations to the Terms and Conditions. Customer agree that their continued participation in this Campaign will constitute their acceptance of the Terms and Conditions (as varied or changed).

17. The Terms and Conditions are governed by and construed under the laws of Malaysia.
18. The Terms and Conditions including the discretion and/or rights and/or power given to any parties under this document shall be subject to Shariah principles.
19. **In the event of any inconsistency or discrepancy between the English version and the Malay version of the 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 or its promotion, the terms and conditions shall prevail.