

FIXED TERM ACCOUNT-i (FTA-i) SHORT-TERM CAMPAIGN :
“WANG BESAR!3 – B1M” AND “WANG BESAR!3 – A1M”

TERMS & CONDITIONS

The Campaign Period

1. Bank Muamalat Malaysia Berhad (“Bank Muamalat”) is organizing an FTA-i Short-Term Campaign (“the Campaign”) for the Bank’s Individual and Non-Individual customers (“Customers”), to be known as “Wang Besar!3 –B1M (“WB3 –B1M”)” and “Wang Besar!3 –A1M (“WB3 –A1M”)”.
2. The Campaign is for a period of 3 months commencing from 15th May 2016 till 14th August 2016.

Eligibility

3. Subject to these Terms & Conditions, the Campaign is open to all Bank Muamalat Individual and Non-Individual customers. Staffs of Bank Muamalat Malaysia Berhad are also eligible to participate without discrimination.
4. The campaign consists of two (2) categories. **WB3 -B1M** is for customers (individual, SMEs, Corporate) with placement(s) of below **RM1,000,000.00 (One Million Ringgit Only)**. **WB3 -A1M** is for customers (individual, SMEs, Corporate) with placement(s) of **RM1,000,000.00 (One Million Ringgit Only)** and above per certificate.
5. Minimum placement for Individual customers is **RM3,000.00 (Three Thousand Ringgit Only)** and **RM10,000.00 (Ten Thousand Ringgit Only)** for Non-Individual customers.
6. The promotional profit rates offered for the Campaign would require the customers to maintain the placement(s) in FTA-i for 3 months tenure until maturity from the date of customers’ placement(s).
7. Customers may choose to auto renew their placement(s) upon maturity of campaign tenure subject to the normal prevailing rate.
8. The campaign offers promotional rates for 3-month FTA-i placement(s) as follows:

Category	Placement / Deposit (RM)	Promotional Rate
WB3 -B1M	< 1 mil	3.98% p.a.
WB3 -A1M	≥1 mil	4.01% p.a.

- *For illustration only. The board rates as at 1st April 2016 are used to show the difference between the board rates and the promotional rates. To find out the latest board rates, please visit www.muamalat.com.my.*

9. To be eligible for these Campaigns, Customers must meet the following criteria:
 - a. Fresh placement(s) of funds only. Customers who prematurely withdraw their FTA-i placement(s) during the Campaigns tenure shall be disqualified to participate in these Campaigns. Customers who have matured their placement(s) in any tenure without any prior instruction for rollover are eligible for the promotional rates.

- b. Customers must complete the full tenure of placement(s) to enjoy both promotion rates as defined in Para 8 above.
 - c. Auto renewals after the required campaign placement(s) period will be subjected to the normal prevailing rate.
10. By participating in this Campaign, Customers agree to be bound by the Terms and Conditions stipulated herein. Customers also agree and acknowledge that Bank Muamalat's decisions are final and no appeal and/or objections will be entertained.
11. Any fraud and/or abuse relating to the placement(s) in FTA-i shall result in forfeiture of the Campaign as well as necessary action by the Bank on the participant's account.
12. Bank Muamalat does not warrant that this Campaign shall be uninterrupted and/or error free. By participating in this 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 this Campaign.
13. Bank Muamalat reserves the right to cancel, terminate or suspend this Campaign with adequate notice. Customers 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 this Campaign.
14. Bank Muamalat shall not be liable for any default, loss, claim, compensation and damages incurred by the Customers 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 campaigns;
 - e. any injuries, losses, or damages of any kind arising in connection with or as a result of participation in this Campaign;

- f. any printing or typographical errors in any materials associated with this Campaign; and
 - g. any claims by third party for infringement of intellectual property rights.
16. Bank Muamalat 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 Bank Muamalat by way of posting on Bank Muamalat website or in any other manner deemed suitable by Bank Muamalat. Customers 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 these Terms and Conditions. Customers agree that their continued participation in this Campaign will constitute their acceptance of these Terms and Conditions (as varied or changed).
17. These Terms and Conditions are governed by and construed under the laws of Malaysia.
18. The Terms & Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.

In the event of any inconsistency or discrepancy between the English version and the Malay version of these Terms and Conditions, the English version shall prevail.