



FIXED TERM ACCOUNT-i (FTA-i) CAMPAIGN : “WANG BESAR! 4”

TERMS & CONDITIONS

Campaign Period

Bank Muamalat Malaysia Berhad (“Bank Muamalat”) is organizing an FTA-i Campaign: “Wang Besar! 4” (“the Campaign”) for the Bank’s retail customers (“Customers”).

1. The Campaign is for a period of 3 months commencing from 07th October 2016 until 06th January 2017 (“Campaign Period”).
2. Bank Muamalat reserves the right to change or amend or extend the campaign date and Campaign Period if Bank Muamalat deem necessary.

Eligibility & Criteria

3. Subject to the Terms & Conditions, the Campaign is open to all Bank Muamalat retail customers including the Bank Muamalat’s staff. Staff of Bank Muamalat Malaysia Berhad are also eligible to participate without discrimination.
4. The Campaign consists of two (2) categories; namely (i) a combo of CA/SA Tawarruq and FTA-i deposits with promotional rates for both placements (*hereinafter known as “WB! 4 – Duo”*); and (ii) a straightforward FTA-i placement with promotional rates (*hereinafter known as “WB! 4 – Solo”*).
5. The promotional profit rates offered under the Campaign would require the Customers to observe the following parameters :
 - i. Customers shall maintain the placement(s) in FTA-i and CA/SA Tawarruq for the corresponding tenure until maturity. The CA/SA portion will be earmarked according to the Customer’s selection of FTA-i placement (for WB! 4- Duo only).
 - ii. Any premature withdrawal (s) of FTA-I may subject to the placements (s) to the normal prevailing rate.
 - iii. Any early release of the earmark in CA/SA, will automatically be converted to Savings Account-i (Tawarruq) One Reach at normal prevailing rate (for WB! 4- Duo only).

iv. Customers will enjoy CA/SA campaign rate based on remaining days from the date of opening CA/SA until campaign expiry date.

6. Customers may choose to automatically renew their placement(s) upon maturity of Campaign Period subject to the normal prevailing rate.

7. Wang Besar! 4 - Duo

7.1 WB! 4-Duo offers the Customers the attractive profit rates for both of their deposits in FTA-i and CA/SA as high as at **4.05% p.a.** Minimum deposit is **RM10,000** which requires placements in both FTA-i and CA/SA at **50:50 ratio** (i.e. FTA-i RM5,000, CA/SA RM5,000).

7.2 Customers can opt to place either in the 3, 6, or 9-month FTA-i instruments. The longer the tenure, the higher the profit rate.

Tenure	3 months	6 months	9 months
Promo Rate	3.85% p.a.	3.95% p.a.	4.05% p.a.

Note: The board or prevailing rates for 3, 6, and 9 months are 3.10%, 3.25% and 3.25% p.a. respectively.

7.3 As for the CA/SA, the Customers would be offered a tiered promotional rate based on their deposit as follows:

Tier	Range (RM)	Promotional Rate (p.a.)	
		CA	SA
1	5,000.00 – 10,000.00	1.35%	2.10%
2	10,000.01 – 20,000.00	1.45%	2.20%
3	20,000.01 – RM30,000.00	1.55%	2.30%
4	30,000.01 – 40,000.00	1.65%	2.40%
5	40,000.01 and above	1.85%	2.60%

Note : Base for CA is 1.25% p.a. & Base for SA is 2.00% p.a. as at September 2016.

7.4 Deposit in CA/SA shall be **earmarked** according to the tenure selected in the FTA-i.

8. Wang Besar! 4 - Solo

8.1 Customers who prefer to participate in WB! 4-Solo having placement only in FTA-i with single tenure of 6 months, the promotional rates offered are as follows:

Tier	Range (RM)	6-month tenure Promotional Rate
1	5,000.00 – 50,000.00	3.35%
2	50,000.01 – 100,000.00	3.45%
3	100,000.01 – 500,000.00	3.65%
4	Above 500,000.01	3.80%

9. The Customers must meet the following criteria:

- a. Fresh placement(s) of funds only. Customers who prematurely withdraw their FTA-i placement(s) and CA/SA (earmarked) during the Campaign Period shall be automatically disqualified from participating the Campaign. The 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 FTA-i placement(s) to enjoy both promotion rates as defined above. Customer will enjoy CA/SA campaign rate based on remaining days of the date of opening CA/SA until campaign expiry date.
- c. The CA/SA will be earmarked according to the attached FTA-i placement (for WB! 4- Duo only).
- d. Any premature withdrawal(s) may subject to the placement(s) to the normal prevailing rate.
- e. Auto renewals of FTA-i after the required campaign placement(s) period will be subjected to the normal prevailing rate.

Other Information

10. By participating in the Campaign, the Customers are deemed to have agreed to be bound by the Terms and Conditions stipulated herein. The 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 and CA/SA shall result in disqualification from participating the Campaign and Bank Muamalat shall take the necessary action on the participant's account.
12. 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. 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 the 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 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.
16. Bank Muamalat reserves the right as it deems 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 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 the Terms and Conditions. Customers 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.