

TERMS & CONDITIONS OF “MUAMALAT HOME FIESTA 2”

1. The Muamalat Home Fiesta 2 (“Campaign”) will run from 1st October 2011 until 31st December 2011, both dates inclusive (“Campaign Period”).
2. The Campaign is open to Malaysian citizens only EXCEPT for the following categories of people :
 - a) Personnel of Bank Muamalat Malaysia Berhad (“BMMB”).
 - b) Customer whose accounts or facilities with BMMB have been suspended or terminated or who have breached any other agreements with BMMB.
3. All customers whom have duly met the Campaign terms and eligibility criteria shall be automatically entitled to participate in this Campaign. No slogans and/or forms are required.
4. Eligibility criteria for the Campaign participation are as follows:
 - a) Only applicable for **completed residential properties** (refinance, remortgage, sub-sale and auction) located at ‘Medium’ and ‘High’ growth areas nationwide with market value / purchase price of RM150,000-00 and above.
 - b) **MRTT / Fire Takaful / House Owner Takaful / Long Term House Owner Takaful (LTHT)** policies **must** be taken up only from **ETIQA Takaful Berhad** throughout the campaign period to be eligible for the free gifts.
 - c) Other main terms and conditions of the existing ‘Muamalat Home Fiesta’ package to remain unchanged.
5. The free gifts to be given are categorized as follows:-

Property Market Value / Purchase Price (RM)	Free Gift
$\geq 150k < 300k$	SENHENG Cash Voucher
$\geq 300k < 500k$	21” LCD TV via SENHENG Cash Voucher
$\geq 500k$	32” LCD TV via SENHENG Cash Voucher

1. The customer will be entitled for a free gift upon execution of legal documentation (up to the Bank’s satisfaction).
7. BMMB reserves the right to substitute any gifts with another or similar value without prior notice. All gifts are not transferable, non-refundable and non-exchangeable for cash.

8. BMMB shall not be held responsible for any losses, claims, damages, defects, etc which the customers may sustain, incur or suffer due to or arising from the work, delivery or installation (if any) done by the appointed contractor / operator / agency. The customer shall directly take up with the agencies or its distributors for repairs or replacement of defective gifts at their own costs and expenses, as per terms of the warranty (if any).
9. The customers shall be responsible to make the necessary arrangements for the transportation of the gifts from distributor outlet to their home. All incidental cost in this regard shall be borne by the customers.
10. 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 customers arising or resulting, directly or indirectly, in whole or in part, from their participation in the Campaign or from the gift or gifts conferred to them through the Campaign or as a result of any act of omission on the part of BMMB.
11. BMMB reserves the right to change or amend any aspect of the Campaign or any parts or these Terms and Conditions without prior notice.
12. By participating in this Campaign, the customers are deemed to have read and understood and have agreed to be bound by the Bank's and appointed agencies' Terms and Conditions and irrevocably authorized BMMB to disclose, reveal and divulge information regarding their particulars to the parties involved directly or indirectly in organizing or promoting the Campaign.
13. BMMB reserves the right to cancel, terminate or suspend this Campaign without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by BMMB of the Campaign shall not entitle the eligible customers to any claim or compensation against BMMB for any and all losses or damages suffered or incurred by the eligible customers as direct or indirect results of the act of cancellation, termination or suspension.
14. 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 other languages, 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.