

“CA308” CAMPAIGN

TERMS & CONDITIONS (“T&Cs”)

Bank Muamalat Malaysia Berhad (“BMMB”) is organizing “CA308” Campaign (“the Campaign”) where it shall offers higher profit rate above the board rate for Current Account (ONLY) subject to the Terms & Conditions stated herein.

The Extension Campaign Period

1. The Bank has decided to extend the Campaign **until 30 April 2018** (“the Extension Campaign Period”). BMMB reserve the right to change/amend the Campaign Period if it deemed necessary.
2. The eligible customers will enjoy the campaign profit rates up to 30 April 2019.

Eligibility Criteria

1. The Campaign is open to all new and existing BMMB customers (Individual & Non-Individual) including:
 - a. Resident customers;
 - b. Non-residents customers; and
 - c. Permanent or contract employees of BMMB (including its subsidiaries).
2. To be precise, non-Individual customers in this context shall refer to Sole-Proprietorships, Partnerships, SMEs, Professional Bodies, Societies, Associations, Trade Union & Cooperative.
3. The following person/entities are NOT ELIGIBLE to participate in this Campaign:-
 - a. Corporate & Commercial account holders;
 - b. Individuals below the age of 18 years old

Campaign Features

1. Participating Current Account-i (CA-i) under the Campaign (“Participating Accounts”) are as listed below:
 - a. CA-i (Tawarruq) 308 Individual
 - b. CA-i (Tawarruq) 308 Non-Individual
2. The Participating Accounts are tier-based CA-i with the following **Promotional Rates**:

Account Type	Tier (RM)	Promotional Rate (%)
CA-i (Tawarruq) 308 (Individual & Non-Individual)	0 – 19,999.99	0.99
	20,000.00 – 99,999.99	1.99
	100,000.00 – 499,999.99	2.50
	Above 500,000.00	3.08

3. To participate in this Campaign, the customer is required to open a **NEW** Participating Account with minimum deposit amount of **RM5,000 (Five Thousand Ringgit)** from ‘fresh funds’. ‘Fresh funds’ here refer

to monies or funds that are not derive from any of existing BMMB deposit account.

4. The eligible customer is allowed to open a multiple Participating Account to participate in this Campaign.

5. Other promotions under the Campaign (Individual Only) are as below:-

5.1 Waiver for Debit Card Annual Fee (1st Year)

5.2 Free MEPS withdrawal charges

No	Minimum Daily Balance (RM)	Free MEPS (per month)
1	999.99 and below	2 times
2	1,000.00 and above	4 times

5.3 Waiver for IBG/IBFT fee during the Extension Campaign period

GENERAL TERM

1. Declaration and Authorization

- 1.1 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.
- 1.2 All eligible customers of the Campaign shall be personally liable for all taxes, rates, government fees or anyother charges that may be levied against the, under the applicable laws, if any, and installation costs, where applicable in relation to the Prizes and the Campaign.
- 1.3 By participating in this Campaign, the accountholders are deemed to have read and understood and have agreed to be bound by these T&Cs and appointed agencies terms and conditions and irrevocably authorized BMMB to disclose, reveal and/or 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. Property in campaign forms (if any), names and photographs of winners shall belong to BMMB.
- 1.4 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, form their participation in the Campaign or from the prize or prizes won by them through the Campaign or as a result of any of 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.
- 1.5 Save and except for the specific Campaign T&Cs stated herein, all other terms and conditions set out in the T&Cs governing the **Current Account** under the concept of Tawarruq shall continue to apply.

- 1.6 In the event of any inconsistency or discrepancy between the English version of these T&Cs and the translation of these T&Cs in any language, the English version shall prevail. In the event of any inconsistency between these T&Cs and any brochures, marketing and promotional materials relating to the Campaign or its promotion, these T&Cs shall prevail.
- 1.7 BMMB reserves the right from time to time as it deems fit to vary, supplement, delete, amend, modify and/ or change any of these T&Cs by giving at least minimum of twenty one (21) days prior notice thereof and the notice shall be posted 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 T&Cs. Customers agree that their continued participation in the Campaign will constitute their acceptance of these T&Cs (as varied or changed).
- 1.8 These T&Cs are governed by and construed under the laws of Malaysia.
- 1.9 The T&Cs including the discretion rights and/or power given to any parties under this document shall be subject to Syariah principles.