

## **i-muamalat Top Up Campaign**

### **TERMS & CONDITIONS**

#### **The Campaign Period**

1. Bank Muamalat Malaysia Berhad (“BMMB”) is organizing i-muamalat Top Up Campaign (“Campaign”) for all prepaid reloads and mobile phones postpaid bill payment that are available in i-muamalat Internet Banking (which are Celcom Postpaid, Maxis Reload, Celcom Reload, Digi Reload, Happy Reload, Tune Talk, U-mobile and i-Talk).
2. This Campaign will be commenced in three phases:-
  - a. From 12.01 am of 17 October 2011 to 11.59 pm of 30 November 2011.
  - b. From 12.01 am of 1 January 2012 to 11.59 pm of 31 January 2012.
  - c. From 12.01 am of 1 February 2012 to 11.59 pm of 29 February 2012.

#### **BMMB Reload & Win Campaign**

3. This Campaign is open to all BMMB i-muamalat Internet Banking users (“the Participants”) who use i-muamalat Internet Banking to reload any mobile numbers and/or pay mobile phones postpaid bill payment.
4. To be eligible for this Campaign, the Participants must meet the following criteria:-
  - a. Use i-muamalat Internet Banking to reload for Maxis, Celcom, Digi, Happy, Tune Talk, U-Mobile and i-Talk Mobile at any amount (RM 10, RM 30, RM 50 or RM 100).and/or pay mobile phone postpaid bills for Celcom Postpaid.
  - b. Users must reload/payment of mobile phone postpaid bill payment at least RM 350 (per phase) in total cumulative amount to be eligible in winning the prizes.
5. The Participants who meet all the criteria will be entitled to win:-
  - a. Monthly Winner Prizes:

<b>Placing</b>	<b>Prize</b>
1 <sup>st</sup> Prize	Three (3) iPod Touch
2 <sup>nd</sup> Prize	Three (3) iPod Nano
3 <sup>rd</sup> Prize	Three (3) iPod Shuffle

- b. One (1) Grand Prize Winner :

<b>Placing</b>	<b>Prize</b>
Grand Prize	One (1) iPad2

6. Winners selection mechanics
  - a. The Participants who have met the target of at least RM 350 (per phase) in prepaid/postpaid transactions.
  - b. All phases winners will be selected based on lucky draw.
  - c. Selection of winners will be done a week after each campaign phase ends, as per below table

<b>Phase</b>	<b>Period</b>	<b>Date of Winners Selection</b>
1 <sup>st</sup> Phase	17 October 2011 – 30 November 2011	7 December 2011
2 <sup>nd</sup> Phase	1 January 2012 – 31 January 2012	6 February 2012
3 <sup>rd</sup> Phase & Grand Prize	1 February 2012 – 29 February 2012	2 March 2012

- d. If there is no eligible winner, the prizes for the particular phase will be forfeited.
  - e. No repetitive winner will be considered for the next phase of the contest. However, they are still entitled to win the grand prize.
    - o If the same name was called as winner in the next phase, another name shall be picked based on lucky draw.
  - f. The grand prize will be given to one (1) person based on lucky draw.
7. Winners must be BMMB's i-muamalat Internet Banking subscriber throughout the entire Campaign period and upon receipt the Prizes
  8. Winners for all phases will be notified via telephone calls and their names will be published at BMMB's corporate website ([www.muamalat.com.my](http://www.muamalat.com.my)).

## BMMB i-muamalat Top Up Campaign

9. A specific date will be determined for a prize giving session.
  - a. It is compulsory for all winners to be present for the prize giving session.
  - b. All winners will be notified via telephone calls and/or letter for this purpose.
10. The prizes are not transferable, nor exchangeable for cash, credit or kind.
11. BMMB reserves the sole and absolute right to choose the colour and/or the model of the prizes and/or to substitute the prizes with an item of equal value without giving prior notice to the Participants.
12. Each Participant is only entitled to win one (1) phase prize throughout the Campaign period but they are eligible to win the grand prize at the end of the Campaign period.
13. Prior to the receipt of the prize, the winner is required to produce their identification card for verification purposes and to sign any forms (if any) as required by BMMB.
14. In the event a winner is found to be ineligible at any point of time during or after the Campaign period, BMMB reserves the right to disqualify and take the right actions it deems necessary against the ineligible winner.
15. Fraud and abuse relating to the cumulative reload/mobile phone bill payment amount shall result in forfeiture of the prizes as well as suspension of the Participant's account.
16. BMMB does not warrant that the Campaign shall be uninterrupted and/or error free. By participating in this Campaign, the Participants hereby acknowledge and irrevocably agree that BMMB shall not in any manner whatsoever be liable for any interruption and/or any error arising from the Campaign.
17. BMMB reserves the right to cancel, terminate or suspend the Campaign with or without any prior notice. The Participants shall not be entitled to any claim or compensation against BMMB 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.
18. BMMB reserves the sole and absolute right to use the information or publish any matter related to the Campaign including but not limited to the names and/or photographs of winners for any purpose whatsoever and in whatever manner without requiring any prior written consent of the winners and/or any parties. Winners agree to co-operate and participate in all advertising and publicity activities of BMMB relating to the Campaign and hereby express consent to having their names and photograph published or displayed for the aforesaid purposes without payment, compensation or consideration.
19. BMMB shall not be liable for any default in respect of the 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 BMMB.
20. BMMB shall not 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 condition caused by events beyond the control of BMMB that may cause the Campaign to be disrupted or corrupted;
  - e. any injuries, losses, or damages of any kind arising in connection with or as a result of the prizes, or acceptance, possession, or use of the prizes, or from participation in the Campaign;
  - f. any printing or typographical errors in any materials associated with the Campaign;
  - g. any claims by third party for infringement of intellectual property rights
21. By participating in this Campaign, the Participants agree to be bound by the terms and conditions stated herein and further agree that any decision made by BMMB's in relation to the Campaign shall be final and conclusive and no appeal or objection will be entertained.