

**TERMS AND CONDITIONS FOR FIXED TERM ACCOUNT-i (FTA-i) DOUBLE WOW CAMPAIGN**  
**TERMA DAN SYARAT BAGI KEMPEN DOUBLE WOW AKAUN BERJANGKA TETAP (ABT-i)**

Effective 11 September 2024 - 31 December 2024 / Berkuatkuasa 11 September 2024 - 31 Disember 2024

**DEFINITIONS**

For the purpose of these Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires: -

- a) "BMMB" means Bank Muamalat Malaysia Berhad (Company No. 196501000376 (6175-W)), an Islamic Banking Institution incorporated in Malaysia under the Companies Act 2016 and licensed under the Islamic Financial Services Act 2013 and its registered address at Level 30, Menara Bumiputra, Jalan Melaka, 50100 Kuala Lumpur.
- b) "Campaign" means Fixed Term Account-i (FTA-i) Double Wow Campaign where details are set out in this Terms and Conditions.
- c) "Customer" means the Individual that is eligible to participate in this Campaign.
- d) "FTA-i" means the product of Fixed Term Account-i (Tawarruq) offered by BMMB in Fixed Term Account-i (FTA-i) Double Wow Campaign.
- e) "SURIA" means the product of Mudarabah Unrestricted Investment Account (SURIA) offered by BMMB in this Campaign.
- f) "Ibra'" means rebate. Waiving partially or totally a right to claim.
- g) "Fresh Fund" refer to funds that do not originate from BMMB and must be an incremental fund to the customer's accumulated funds in BMMB account from the day before placement takes place.

**1. CAMPAIGN PERIOD**

- 1.1 The Campaign period is from **11 September 2024 - 31 December 2024** (both dates are inclusive) ("Campaign Period").
- 1.2 BMMB reserves its right to vary or amend the Campaign Period at any time deem necessary, with 21 calendar days prior notice.

**2. ELIGIBILITY & CRITERIA**

- 2.1 The following Customers are **ELIGIBLE** to participate in the Campaign:  
**Individual**- All new and existing Customer aged 18 years and above residing in Malaysia (including Non-Residents)
- 2.2 The followings are **NOT ELIGIBLE** to participate in the Campaign:
  - a. Non-Individual Customer; and
  - b. Individual under the age of 18 years old.

**DEFINISI**

Bagi maksud Terma dan Syarat ini, perkataan-perkataan dan ungkapan-ungkapan berikut hendaklah mempunyai erti yang diberikan kepadanya kecuali konteks memerlukan yang sebaliknya: -

- a) "BMMB" bermakna Bank Muamalat Malaysia Berhad (No. Syarikat 196501000376 (6175-W)), Institusi Perbankan Islam yang diperbadankan di Malaysia di bawah Akta Syarikat 2016 dan berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013 dan alamat berdaftar di Tingkat 30, Menara Bumiputra, Jalan Melaka, 50100 Kuala Lumpur.
- b) "Kempen" bermaksud Kempen "Double Wow" Akaun Berjangka Tetap-i (ABT-i) yang mana butir-butir dinyatakan di dalam Terma dan Syarat di sini.
- c) "Pelanggan" bermaksud Individu yang layak untuk menyertai Kempen ini.
- d) "ABT-i" bermaksud produk Akaun Berjangka Tetap-i (Tawarruq) yang ditawarkan oleh BMMB dalam Kempen 'Double Wow' Akaun Berjangka Tetap-i (ABT-i).
- e) "SURIA" bermaksud produk Akaun Pelaburan Tanpa Had Mudarabah (SURIA) ditawarkan oleh BMMB dalam Kempen ini.
- f) "Ibra'" bermaksud rebat. Mengecualikan sebahagian atau sepenuhnya hak untuk menuntut.
- g) "Dana Baharu" merujuk kepada dana yang bukan daripada BMMB dan merupakan dana tambahan kepada dana terkumpul pelanggan dalam akaun BMMB sehari sebelum peletakan dibuat.

**1. TEMPOH KEMPEN**

- 1.1 Tempoh Kempen ini bermula dari **11 September 2024 - 31 Disember 2024** (termasuk kedua-dua tarikh) ("Tempoh Kempen").
- 1.2 BMMB berhak untuk mengubah atau meminda Tempoh Kempen pada bila-bila masa yang dianggap perlu, dengan notis 21 hari kalendar sebelumnya.

**2. KELAYAKAN & KRITERIA**

- 2.1 Pelanggan-pelanggan berikut adalah **LAYAK** untuk menyertai Kempen ini:  
**Pelanggan Individu** - Semua Pelanggan baharu dan sedia ada yang berumur 18 tahun (dan ke atas yang menetap di Malaysia (termasuk Bukan Pemastautin)
- 2.2 Berikut adalah yang **TIDAK LAYAK** menyertai Kempen ini:
  - a. Pelanggan Bukan Individu; dan
  - b. Individu berumur di bawah 18 tahun.

**TERMS AND CONDITIONS FOR FIXED TERM ACCOUNT-i (FTA-i) DOUBLE WOW CAMPAIGN  
TERMA DAN SYARAT BAGI KEMPEN DOUBLE WOW AKAUN BERJANGKA TETAP (ABT-i)**

Effective 11 September 2024 - 31 December 2024 / Berkuatkuasa 11 September 2024 - 31 Disember 2024

- 2.3 The minimum placement for this Campaign is **RM10,000** (fresh fund) and will be placed in FTA-i and SURIA account with the details below:

i. Placement Ratio

Tenure	Placement Ratio	
	FTA-i	SURIA
6 Months	70%	30%

ii. Illustration of placement amount

Tenure	Placement Amount (RM)		Total (RM)
	FTA-i	SURIA	
6 Months	7,000	3,000	10,000

iii. Campaign Expected Effective Rate (p.a) ("Campaign Rate")

Tenure	FTA-i Campaign Rate (p.a)	SURIA Indicative Profit Rate (p.a)	Campaign Expected Effective Rate (p.a)
6 Months	5.67%	0.09%	Up to 4.00%

Note: The Campaign Expected Effective Rate (p.a) is inclusive of FTA-i Campaign Rate and SURIA Indicative Profit Rate. The Campaign Rate are subject to Overnight Policy Rate (OPR) changes. Automatic rollover will not be entitled for this Campaign Rate.

- 2.4 The placement amount eligible for this Campaign must be from new placement (fresh fund).
- 2.5 The placement for this campaign can be made via BMMB branch counter and it's only available during respective branch business days.
- 2.6 The placement amount of SURIA account must be retained and earmarked until the maturity of FTA-i.
- 2.7 For the purpose of earmarking execution, the eligible customer is required to complete the 'Irrevocable Authorization' via a Service Request Form (SRF) tailored for the Campaign at the branch where the earmarking amount is to be placed in the SURIA account.
- 2.8 The Campaign Rate offered for the Campaign is applicable to deposit placement(s) maintained in FTA-i for the corresponding tenure until the maturity date of the FTA-i.
- 2.9 Profit earned from the deposit in FTA-i will be credited to SURIA account upon the maturity of the FTA-i tenure.
- 2.10 The Campaign profit payment term options are monthly or upon maturity.
- 2.11 Partial withdrawal(s) is NOT allowed.

- 2.3 Peletakan minima bagi Kempen ini adalah **RM10,000** (dana baharu) dan diletakkan dalam Akaun ABT-i dan SURIA berdasarkan butiran dibawah:

i. Nisbah Peletakan

Tempoh	Nisbah Peletakan	
	ABT-i	SURIA
6 Bulan	70%	30%

ii. Ilustrasi amaun peletakan

Tempoh	Amaun Peletakan (RM)		Jumlah (RM)
	ABT-i	SURIA	
6 Bulan	7,000	3,000	10,000

iii. Kadar Jangkaan Efektif Kempen (setahun) ("Kadar Kempen")

Tempoh	Kadar Kempen ABT-i (setahun)	Kadar Indikatif Keuntungan SURIA (setahun)	Kadar Jangkaan Efektif Kempen (setahun)
6 Bulan	5.67%	0.09%	Sehingga 4.00%

Note: Kadar Jangkaan Efektif Kempen adalah termasuk Kadar Kempen ABT-i dan Kadar Indikatif Keuntungan SURIA. Kadar kempen tertakluk kepada perubahan Kadar Dasar Semalaman (OPR). Pembaharuan secara automatik tidak akan layak untuk Kadar kempen ini.

- 2.4 Peletakan yang dibuat oleh Pelanggan yang layak untuk Kempen ini hendaklah dari peletakan baharu (dana baharu).
- 2.5 Peletakan bagi Kempen ini boleh dibuat melalui kaunter cawangan BMMB dan hanya boleh dilakukan pada hari perniagaan cawangan masing-masing.
- 2.6 Jumlah peletakan Akaun SURIA perlu dikekalkan dan diperuntukkan ("earmarked") hingga tarikh matang ABT-i.
- 2.7 Bagi tujuan perlaksanaan peruntukkan ("earmarking"), pelanggan yang layak perlu melaksanakan "Kebenaran Penuntukan Tidak Boleh Tarik Balik" melalui Borang Permintaan Perkhidmatan (SRF) khusus untuk Kempen ini di cawangan, di mana jumlah peruntukkan ("earmarking") dibuat dalam Akaun SURIA.
- 2.8 Kadar Kempen yang ditawarkan untuk Kempen adalah untuk peletakan deposit yang kekal dalam ABT-i untuk sehingga tempoh matang ABT-i.
- 2.9 Keuntungan daripada deposit dalam akaun ABT-i akan dikreditkan melalui Akaun SURIA setelah tamat tempoh matang ABT-i.
- 2.10 Pilihan tempoh pembayaran keuntungan kempen adalah setelah matang atau secara bulanan.
- 2.11 Pengeluaran wang separa adalah TIDAK dibenarkan.

**TERMS AND CONDITIONS FOR FIXED TERM ACCOUNT-i (FTA-i) DOUBLE WOW CAMPAIGN**  
**TERMA DAN SYARAT BAGI KEMPEN DOUBLE WOW AKAUN BERJANGKA TETAP (ABT-i)**

*Effective 11 September 2024 - 31 December 2024 / Berkuatkuasa 11 September 2024 - 31 Disember 2024*

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>2.12 In the event that the Customer makes premature withdrawal(s), the Customer undertakes to grant Ibra' on all (100%) of the agreed profits to the Bank and will be disqualified from participating in the Campaign.</p> <p>2.13 During the Campaign enrollment:</p> <p>i. Customers may choose to automatically renew their FTA-i placement(s) upon maturity. The rate will be converted upon renewal to the prevailing rate of FTA-i which can be found on Bank's website OR</p> <p>ii. Customers may choose to uplift their FTA-i placement(s) upon maturity of the Campaign tenure. The principal plus profit amount upon upliftment will be credited into customer's designated account with BMMB (example: Current Account, Savings Account, SURIA Investment Account) or self-collect at our branch.</p> <p>2.14 Customers may choose for auto-renewal of the principal amount and profit or principal amount only. For customers that opt for renewal of the principal amount only, the profit earned from this Campaign will be credited into customer's designated account with BMMB (example: Current Account, Saving Account, SURIA Investment Account or self-collect at our branch).</p> <p>2.15 If the Customer selects auto-renewal for the matured FTA-i Campaign placement, the profit payment term will be automatically defaulted to "Upon Maturity".</p> <p>2.16 Nevertheless, if the Customer wishes to maintain the profit payment term that was opted during the Campaign enrolment, new application shall be made at the home branch on the FTA-i maturity date, for renewal.</p> <p>3. <b><u>GENERAL TERMS</u></b></p> <p>3.1 Customer is advised to read and understand the Terms and Conditions before participating in any of BMMB's campaigns and / or promotions.</p> <p>3.2 To participate in the BMMB's campaigns and / or promotions, Customer must fall within the Eligibility &amp; Criteria of the Campaign.</p> <p>3.3 By participating in the Campaign, the Customer is deemed to have agreed to be bound by the Terms and Conditions stipulated herein. The Customer also agrees and acknowledges that the BMMB's decisions are final and no appeal and/or objections will be entertained.</p> | <p>2.12 Jika Pelanggan membuat pengeluaran pramatang, Pelanggan berakujanji untuk memberi Ibra' sepenuhnya (100%) ke atas semua keuntungan yang telah dipersetujui kepada Bank dan hilang kelayakan daripada menyertai Kempen ini.</p> <p>2.13 Semasa pendaftaran/ memasuki Kempen:</p> <p>i. Pelanggan boleh memilih untuk memperbaharui secara automatik peletakan ABT-i apabila tempoh peletakan matang. Kadar peletakan tersebut akan ditukar kepada kadar lazim ABT-i yang boleh didapati di laman sesawang Bank ATAU</p> <p>ii. Pelanggan boleh memilih untuk menamatkan/ mengeluarkan peletakan ABT-i mereka apabila tempoh Kempen telah matang. Jumlah prinsipal bersama keuntungan akan dikreditkan ke dalam akaun Pelanggan di BMMB yang telah ditentukan terlebih dahulu (seperti: Akaun Semasa, Akaun Simpanan, Akaun Pelaburan SURIA) atau hadir sendiri ke cawangan.</p> <p>2.14 Pelanggan boleh memilih pembaharuan secara automatik bagi jumlah prinsipal dan keuntungan atau keuntungan sahaja. Bagi pelanggan yang memilih jumlah prinsipal sahaja, keuntungan yang diperolehi dari Kempen ini akan dikreditkan ke dalam akaun Pelanggan di BMMB yang telah ditentukan terlebih dahulu. (seperti: Akaun Semasa, Akaun Simpanan, Akaun Pelaburan SURIA atau hadir sendiri ke cawangan).</p> <p>2.15 Jika Pelanggan memilih pembaharuan automatik untuk peletakan Kempen FTA-i yang matang, tempoh pembayaran keuntungan akan ditetapkan secara automatik kepada "Setelah Matang".</p> <p>2.16 Namun begitu, jika Pelanggan ingin mengekalkan tempoh pembayaran keuntungan yang telah dipilih semasa pendaftaran/memasuki Kempen, permohonan baharu hendaklah dibuat di cawangan asal pada tarikh matang, ABT-i bagi pembaharuan.</p> <p>3. <b><u>TERMA-TERMA AM</u></b></p> <p>3.1 Pelanggan adalah dinasihatkan untuk membaca dan memahami Terma dan Syarat sebelum mengambil bahagian di dalam mana-mana kempen dan / atau promosi BMMB.</p> <p>3.2 Pelanggan perlu memenuhi syarat Kelayakan &amp; Kriteria Kempen bagi mengambil bahagian di dalam kempen dan / atau promosi BMMB.</p> <p>3.3 Dengan menyertai Kempen, Pelanggan dianggap telah bersetuju untuk terikat dengan Terma dan Syarat yang dinyatakan di sini. Pelanggan juga bersetuju dan mengakui bahawa keputusan BMMB adalah muktamad dan tiada rayuan dan / atau bantahan akan dilayan.</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**TERMS AND CONDITIONS FOR FIXED TERM ACCOUNT-i (FTA-i) DOUBLE WOW CAMPAIGN  
TERMA DAN SYARAT BAGI KEMPEN DOUBLE WOW AKAUN BERJANGKA TETAP (ABT-i)**

*Effective 11 September 2024 - 31 December 2024 / Berkuatkuasa 11 September 2024 - 31 Disember 2024*

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>3.4 Any fraud and / or abuse relating to the placement(s) in FTA-i shall disqualify the participation of the Customer in the Campaign and the BMMB shall take the necessary action on the participant / Customer's account.</p> <p>3.5 BMMB does not warrant that the Campaign shall not be uninterrupted and / or error free. By participating in the Campaign, Customer hereby acknowledges and irrevocably agrees that BMMB shall not in any manner whatsoever be liable for any loss, claim, compensation and damages incurred by Customer arising from the interruption and / or any error during the Campaign period unless such loss, claim, compensation and damages are attributable by the BMMB's gross negligence and willful misconduct.</p> <p>3.6 BMMB shall not be liable for any default, loss, claim, compensation and damages incurred by the Customer in respect of the Campaign due to any natural disaster, war, riot, strike, lockout, industrial action, fire, flood, storm, technical or system failures and / out event beyond the reasonable control of BMMB.</p> <p>3.7 BMMB shall NOT be responsible for and shall NOT be liable for any losses or damages due to the following event (including but not limited):</p> <ul style="list-style-type: none"> <li>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;</li> <li>b) late, lost, delayed, misdirected, incomplete, illegible or unintelligible e-mails;</li> <li>c) failed, incomplete, lost, garble, jumbled, interrupted, unavailable or delayed computer transmissions;</li> <li>d) any situation resulting from events which are out of BMMB's control which may resulted in the interruption or disruption of the Campaign;</li> <li>e) any injuries, losses or damages of any kind arising in connection with or as a result of participation in the Campaign;</li> <li>f) any printing or typographical errors in any materials associated with the Campaign; and</li> <li>g) any claims by third party for infringement of intellectual property rights;</li> </ul> | <p>3.4 Mana-mana penipuan dan / atau penyalahgunaan yang berkaitan dengan peletakan deposit dalam ABT-i akan membatalkan penyertaan Pelanggan dalam Kempen dan BMMB akan mengambil tindakan yang perlu pada akaun peserta / Pelanggan.</p> <p>3.5 BMMB tidak menjamin bahawa Kempen tidak akan tergendala dan /atau bebas kesilapan. Dengan menyertai Kempen, Pelanggan dengan ini mengakui dan bersetuju bahawa BMMB tidak akan dipertanggungjawabkan terhadap sebarang kerugian, tuntutan, pampasan dan kerosakan yang terhasil daripada gangguan dan / atau sebarang kesilapan yang dalam tempoh Kempen kecuali jika kerugian, tuntutan, pampasan dan ganti rugi disebabkan oleh kecuaiian dan salah laku yang disengajakan BMMB.</p> <p>3.6 BMMB tidak akan dipertanggungjawabkan ke atas sebarang kegagalan, kerugian, tuntutan, pampasan dan kemusnahan yang ditanggung Pelanggan berkenaan dengan Kempen disebabkan dari bencana alam, peperangan, rusuhan, mogok, sekat-masuk, tindakan industri, kebakaran, banjir, ribut, kegagalan teknikal atau sistem dan / atau peristiwa di luar kawalan munasabah BMMB.</p> <p>3.7 BMMB TIDAK akan dipertanggungjawabkan dan TIDAK akan bertanggungjawab atas sebarang kerugian atau kerosakan akibat dari perkara berikut (termasuk tetapi tidak terhad):</p> <ul style="list-style-type: none"> <li>a) telefon, elektronik, program perkakasan atau perisian, rangkaian, internet, pelayan atau kerosakan komputer, kegagalan, gangguan, salah faham atau sebarang kesulitan, sama ada secara kemanusiaan, mekanikal atau elektrik, termasuk tetapi tidak terhad kepada, pengambilan maklumat kemasukan secara talian yang tidak betul atau tidak tepat;</li> <li>b) e-mel yang lewat, hilang, tertangguh, tersalah arah, tidak lengkap, tidak boleh dibaca atau difahami;</li> <li>c) kegagalan, tidak lengkap, kehilangan, kekeliruan, campur aduk, gangguan, ketidak tersediaan atau kelewatan transmisi komputer;</li> <li>d) sebarang keadaan yang disebabkan oleh acara-acara di luar kawalan BMMB yang mungkin menyebabkan Kempen tergendala atau rosak;</li> <li>e) sebarang kecederaan, kehilangan atau kerosakan dalam sebarang bentuk disebabkan oleh atau bersangkutan dengan penyertaan di dalam Kempen;</li> <li>f) sebarang percetakan atau kesilapan ejaan di dalam sebarang bahan yang berkaitan dengan Kempen; dan</li> </ul> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**TERMS AND CONDITIONS FOR FIXED TERM ACCOUNT-i (FTA-i) DOUBLE WOW CAMPAIGN**  
**TERMA DAN SYARAT BAGI KEMPEN DOUBLE WOW AKAUN BERJANGKA TETAP (ABT-i)**

*Effective 11 September 2024 - 31 December 2024 / Berkuatkuasa 11 September 2024 - 31 Disember 2024*

- unless such losses or damages are attributable by the BMMB's negligence and willful misconduct.
- 3.8 BMMB reserves the rights as it deems fit to vary or change any of these Terms and Conditions with adequate notice. The Terms and Conditions may be varied or changed by BMMB by way of posting on the BMMB official website. Customer who had participated in the Campaign is deemed to have accessed the BMMB's website and to have knowledge of and to have agreed to any changes or variations to the Terms and Conditions. Customer(s) agree that their continued participation in the Campaign will constitute their acceptance of the varied or changed Terms and Conditions.
- 3.9 BMMB reserves the right to cancel, terminate or suspend this Campaign with prior notice at least 21 calendar days prior to the cancellation / termination or suspension of this Campaign. For avoidance of doubt, cancellation, termination or suspension by BMMB of the Campaign shall not entitle the accountholders to any claim or compensation against the BMMB for any and all losses or damages suffered or incurred by the accountholders as a direct or indirect result of the act of cancellation, termination or suspension unless such losses or damages are attributable by BMMB's gross negligence, willful misconduct or fraud.
- 3.10 Customer is advised to access BMMB's Website from time to time to view the Campaign's Terms and Conditions and to ensure to be kept up-to-date on any changes or variation to the Terms and Conditions thereof.
- 3.11 The Terms and Conditions herein contained are in addition to and without prejudice to the FTA-i Terms and Conditions. In the event of any inconsistency between FTA-i, Terms and Conditions and the Campaign Terms and Conditions, this Terms and Conditions shall prevail with regards to the Campaign.
- 3.12 The Terms and Conditions is also subject to rules, regulations and guidelines of Bank Negara Malaysia (BNM), Shariah Advisory Council of BNM, and of all prevailing provisions of the Islamic Financial Services Act 2013 (IFSA), Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) and Personal Data Protection Act 2010 (PDPA).
- g) sebarang tuntutan oleh pihak ketiga ke atas pelanggaran hak harta intelek;
- melainkan jika kerugian dan kerosakan tersebut disebabkan oleh kecuaiian dan salah laku yang disengajakan BMMB.
- 3.8 BMMB berhak untuk mengubah atau menukar sepertimana yang dirasakan sesuai mana-mana bahagian daripada Terma dan Syarat ini dengan notis yang secukupnya. Terma dan Syarat ini mungkin akan ditukar atau diubah oleh BMMB melalui penyiaran di laman sesawang rasmi BMMB. Pelanggan yang telah menyertai Kempen ini dianggap telah melayari laman sesawang rasmi BMMB dan mempunyai pengetahuan mengenainya dan telah bersetuju dengan sebarang pertukaran atau perubahan kepada Terma dan Syarat Kempen. Pelanggan bersetuju bahawa penyertaan mereka yang berterusan dalam Kempen akan dikira sebagai penerimaan mereka terhadap Terma dan Syarat yang diubah atau ditukar
- 3.9 BMMB berhak untuk membatalkan, menamatkan atau menggantung Kempen ini dengan memberi makluman terlebih dahulu sekurang-kurangnya 21 hari kalendar sebelum pembatalan / penamatan atau penggantungan Kempen ini. Bagi mengelakkan keraguan, pembatalan, penamatan atau penggantungan terhadap Kempen ini oleh BMMB, pemegang akaun tidak layak untuk membuat sebarang tuntutan atau pampasan daripada BMMB untuk mana-mana kerugian atau kerosakan yang dialami atau ditanggung oleh pemegang akaun secara langsung atau tidak langsung terhadap pembatalan, penamatan atau penggantungan tersebut kecuali kerugian atau kerosakan tersebut disebabkan oleh kelalaian, salah laku atau penipuan BMMB.
- 3.10 Pelanggan adalah dinasihatkan untuk melayari laman sesawang BMMB dari semasa ke semasa untuk menyemak Terma dan Syarat Kempen untuk mengambil maklum atas sebarang perubahan atau pindaan kepada terma dan syarat.
- 3.11 Terma dan Syarat yang terkandung di dalam ini adalah sebagai tambahan kepada dan tanpa menjejaskan Terma dan Syarat ABT-i. Sekiranya terdapat ketidakselarasan di antara Terma dan Syarat ABT-i, dan Terma dan Syarat Kempen, Terma dan Syarat ini akan diguna pakai berkaitan Kempen ini.
- 3.12 Terma dan Syarat ini tertakluk kepada peraturan serta garis panduan oleh Bank Negara Malaysia (BNM), Majlis Penasihat Syariah, BNM dan semua peruntukan dalam Akta Perkhidmatan Kewangan Islam 2013 (IFSA), Akta Pencegahan Pengubahan Wang Haram, Pencegahan Pembiayaan Keganasan dan Hasil Daripada Aktiviti

**TERMS AND CONDITIONS FOR FIXED TERM ACCOUNT-i (FTA-i) DOUBLE WOW CAMPAIGN**  
**TERMA DAN SYARAT BAGI KEMPEN DOUBLE WOW AKAUN BERJANGKA TETAP (ABT-i)**

Effective 11 September 2024 - 31 December 2024 / Berkuatkuasa 11 September 2024 - 31 Disember 2024

- 3.13 All parties are expected to understand and comply with the Malaysia Anti-Corruption Commission Act 2009 (including any amendment thereof). BMMB reserves the right to report any actions or activities suspected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.
- 3.14 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.
- 3.15 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 at any brochures, marketing and promotional materials relating to the Campaign or its promotion, the Terms and Conditions shall prevail.

For more information, please visit the nearest branch or call BMMB Customer Care Line at 03-26005500 or visit BMMB website at <https://www.muamalat.com.my>.

*Applicable for Mudarabah Unrestricted Investment Account (SURIA)*  
**NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

*Applicable for Fixed Term Account-i (FTA-i) Tawarruq*  
**PROTECTED BY PIDM UP TO RM250,000 FOR EACH DEPOSITOR**

Haram 2001 (AMLATFPUAA) dan Akta Perlindungan Data Peribadi (PDPA) 2010.

- 3.13 Semua pihak perlu memahami dan mematuhi Akta Suruhanjaya Pencegahan Rasuah Malaysia 2009 (termasuk sebarang pindaannya). BMMB berhak untuk melaporkan tindakan atau aktiviti yang disyaki bersifat jenayah kepada polis atau pihak berkuasa lain yang berkaitan termasuk menghentikan transaksi ini.
- 3.14 Terma dan Syarat adalah termasuk budi bicara dan / atau hak dan / atau kuasa yang diberikan kepada mana-mana pihak di bawah dokumen ini adalah tertakluk kepada prinsip-prinsip Syariah.
- 3.15 Sekiranya terdapat ketidakselarasan atau percanggahan Terma dan Syarat antara versi Bahasa Inggeris dan versi Bahasa Melayu, versi Bahasa Inggeris akan diguna pakai. Sekiranya terdapat ketidakselarasan antara Terma dan Syarat di mana-mana risalah, bahan pemasaran dan promosi yang berkaitan dengan Kempen, Terma dan Syarat ini akan diguna pakai.

Untuk maklumat lanjut, sila kunjungi cawangan terdekat atau hubungi Pusat Khidmat Pelanggan BMMB di 03-26005500 atau layari laman sesawang BMMB di <https://www.muamalat.com.my>.

*Terpakai untuk Akaun Pelaburan Tanpa Had Mudarabah (SURIA)*  
**TIDAK DILINDUNGI OLEH PERBADANAN INSURANS DEPOSIT MALAYSIA**

*Terpakai untuk Akaun Berjangka Tetap-i (ABT-i) Tawarruq*  
**DILINDUNGI OLEH PIDM SETAKAT RM250,000 BAGI SETIAP PENDEPOSIT**