

**TERMS & CONDITIONS**  
**BANK MUAMALAT CREDIT CARD-i**  
**TRAVEL CLUB LOUNGE PROGRAM**

1. Bank Muamalat Credit Card-i Travel Club Lounge Program (“Program”) shall run from 1 September 2024 to 31 August 2025, both dates inclusive (“Program Period”).

**ELIGIBILITY**

2. The Program is open only to Bank Muamalat Visa Infinite & Muamalat Pos Visa Infinite Principal Credit Cardholder (“Eligible Cardholder”).

**PROGRAM**

3. Each Eligible Cardholder is entitled to the following participating Travel Club Lounge access throughout each calendar year unless stated otherwise: -

<b>Card Type</b>	<b>Details</b>
i. Bank Muamalat Visa Infinite ii. Muamalat Pos Visa Infinite	Two (2) complimentary access per calendar year in Malaysia
Applicable only for Principal Cardholder	

4. Eligible Cardholders are entitled to access the Travel Club Lounge only once per day.
5. Any subsequent access on the same day and any access exceeding the three (3) hours limit will be subject to the applicable charges set by Travel Club Lounge The applicable charges are as displayed at Travel Club Lounge.
6. Standard lounge facilities are lounge seating area, food & beverage, Wi-Fi, international newspapers and magazines, international TV channels, Flight Information Display System, shower (subject to availability).
7. Each visit is entitled for lounge use package of three (3) hours before the scheduled time of flight departure at the Lounge. Services shall be complimentary for the User experiencing flight delays (defined as time after scheduled departure time) for first two (2) hours.
8. The list of participating Travel Club Lounges in Malaysia shown below:

<b>Airport</b>	<b>Service Location</b>
Kuala Lumpur International Airport (KLIA Terminal 1)	Mezzanine Level, Satellite Building Near Gate C11 - C17
KLIA Terminal 2	Gate L
	Gate P/Q
Kuching International Airport	Domestic Departures

Kota Kinabalu International Airport	Domestic Departures (BKI Domestic)
	International Departures (BKI International)

9. Bank Muamalat Malaysia Berhad (BMMB) assumes no liability or responsibility for any changes to Travel Club Lounge's operating status, operating hours which is beyond BMMB's control.
10. Eligible Cardholders are required to present their Credit Card-i and boarding pass upon entry to the Travel Club Lounge.
11. Travel club lounge reserves the right to refuse entry to Eligible Cardholder in the event of any invalid details of the cardholder or boarding pass e,g the name on boarding pass does not match the name on the credit card or boarding pass shows a past date or travel date.
12. Eligible Cardholders shall not purchase any non-Shariah or non-permissible items, such as liquor and others from Travel Club Lounge.

#### **GENERAL TERMS & CONDITIONS**

13. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Program or any part thereof with twenty-one (21) calendar days' notice. Such notice may be published by BMMB via its' website [www.muamalat.com.my](http://www.muamalat.com.my) and/or through any other mode of communication as may be determined by BMMB, such as email or SMS. It shall be the responsibility of the Eligible Cardholder to be informed or otherwise seek out any such notice(s) validly posted regularly.
14. BMMB shall not be liable for any injury or loss of lives and valuable or any other loss or damage whatsoever or however suffered or sustained by any Eligible Cardholder arising or resulting, directly or indirectly in whole or part, from their participation in this Program. Furthermore, BMMB shall not be liable for any default of its obligations under the Program due to any force majeure event which includes but not limited to act of God, pandemic, epidemic, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of BMMB.
15. Eligible Cardholder are welcome to seek clarification from BMMB should any of the Terms and Conditions be not fully understood. You may call Customer Service at 603-2600 5500.
16. 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 language, 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 Program or its promotion, these Terms and Conditions shall prevail.
17. For information, enquiries, feedback and/or complaints related to the Program, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or

complaints submissions, Eligible Cardholder may choose to e-mail BMMB their feedback at [feedback@muamalat.com.my](mailto:feedback@muamalat.com.my)

18. BMMB's decision on all matters relating to this Program shall be deemed final, conclusive and binding and shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning this Program.
19. The Terms and Conditions are also subject to all prevailing provisions of the Islamic Financial Services Act 2013 (IFSA) and Anti-money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 20021 (AMLA) and Personal Data Protection Act, 2010 (PDPA).
20. All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendments thereof). The Bank reserves the right to report any actions or activities subjected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.
21. The Terms and Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.

**END OF "TERMS & CONDITIONS  
BANK MUAMALAT CREDIT CARD-i  
TRAVEL CLUB LOUNGE PROGRAM**