

TERMS AND CONDITIONS 'HAPPY HOUR GIVEAWAY'

Bank Muamalat Malaysia Berhad ("BMMB"), registration number 196501000376 (6175-W) is pleased to announce the organization of the Happy Hour Giveaway campaign, valid during the Malaysia International Halal Showcase and Karnival Celik Kewangan 2024 ("Campaign").

Participants are required to read our Personal Data Protection Notice ("Notice") carefully before participating in the contest. By providing us with your data and submitting your entry, you have indicated your consent and agreement to the terms of our Notice, the terms of this Contest, and the process and disclosure of data under the Personal Data Protection Act 2010. Our Notice is available on our official website at www.muamalat.com.my.

Participants must comply with the following terms and conditions ("Terms and Conditions"):

CAMPAIGN PERIOD

The Campaign shall be conducted daily during the designated 'Happy Hour' periods from 2:00 PM to 4:00 PM for the entire duration of the following events in 2024:

- 1) **Malaysia International Halal Showcase: 17 - 20 September 2024**
- 2) **Karnival Celik Kewangan: 15 - 17 November 2024**

ELIGIBILITY

This Campaign is open to all individuals aged 18 years and above who apply for any Bank Muamalat Malaysia Berhad products. This excludes BMMB employees and their immediate family members (parents, siblings, spouses, and children).

MECHANICS OF THE CAMPAIGN

The Contest mechanics are outlined as follows:

- 1) Customers must apply for any BMMB product during the designated 'Happy Hour' period from 2:00 PM to 4:00 PM for the entire duration of the events specified.
- 2) Each application made during the 'Happy Hour' period constitutes one (1) entry into the Campaign.
- 3) Eligible participants stand a chance to win a Zus Coffee or Shopee voucher worth RM50.
- 4) Winners will be selected by a random draw from all eligible entries at BMMB's sole discretion.
- 5) Winners will be notified via their registered contact details within fourteen (14) days following the conclusion of the event. BMMB reserves the right to announce the winners on its official website and social media channels.

DRAW FOR WINNER SELECTION

The selection process will be conducted by BMMB or an appointed representative. The decision of BMMB regarding the selection of winners shall be final, binding and not subject to any appeal or review.

BMMB reserves the right, at its sole discretion, to disqualify any entry or participant found to be in breach of these Terms and Conditions or involved in any fraudulent activities. In the event a winner does not meet the eligibility criteria, fails to comply with these Terms and Conditions, or cannot be contacted after reasonable efforts have been made, BMMB reserves the right to select an alternative winner.

Winners Notification

Winners will be notified via their registered contact details within fourteen (14) days after the event concludes. BMMB reserves the right to publish the winner's names on BMMB's corporate website, www.muamalat.com.my and social media. By participating in the Contest, the participants hereby consent to BMMB, or any third party appointed by BMMB to process the participant's personal data for the Contest.

PRIZES

The prizes will be as follows:

No	Event	Date	Prize	Quantity Per Day
1	Malaysia International Halal Showcase	17 - 20 September 2024	Zus Coffee/Shopee vouchers valued at RM50	5 vouchers daily
2	Karnival Celik Kewangan	15 - 17 November 2024	Zus Coffee/Shopee vouchers valued at RM50	10 vouchers daily

PRIZES REDEMPTION

All prizes for the Campaign shall be in the form of digital vouchers. Winners will receive their prizes via email, sent to the email address registered with Bank Muamalat Malaysia Berhad ("BMMB") during the application process. The prizes are not exchangeable or replaceable for cash.

Winners are required to ensure that their registered email address is accurate and up-to-date. BMMB shall not be held liable for any failure or delay in the delivery of the prize due to incorrect or outdated contact details provided by the participant.

Prizes must be claimed within fourteen (14) days from the date of the notification email. Failure to claim the prize within this period may result in the forfeiture of the prize, and BMMB reserves the right to select an alternative winner or deal with the unclaimed prize at its sole discretion.

- 1) BMMB shall not be responsible or held liable in any manner whatsoever for any technical failures, interventions, interruptions and/or electronic or human errors occurring during the transaction or use of the prizes.
- 2) BMMB shall not be liable for any issues related to the determination of participants' eligibility for the Campaign.
- 3) The Bank's liability is excluded, provided the aforementioned issues are not caused by BMMB.

DECLARATION AND AUTHORIZATION

BMMB reserves the right to cancel, terminate or suspend this Campaign by giving at least a minimum of seven (7) days prior notice. To avoid doubt, the cancellation, termination, or suspension of the Campaign by BMMB shall not entitle the participants to any claim or compensation against BMMB for any losses or damages suffered or incurred by the participants as a direct or indirect result of such an act.

If, for any reason, this Campaign is unable to proceed as planned due to reasons such as computer viruses, hacking, unauthorized intervention, fraud, technical failure, acts of government, including but not limited to movement control orders, or any other reason beyond BMMB's control, BMMB reserves the right, at its sole discretion, to terminate, postpone, modify, or suspend this Campaign.

All eligible participants of the Campaign shall be personally liable for all taxes, rates, government fees, or any other charges levied against them under applicable laws if any, and installation costs, where applicable, concerning the prizes and the Campaign.

By participating in this Campaign, the participants are deemed to have read, understood, and agreed to be bound by these Terms and Conditions. The eligible participants irrevocably authorize BMMB to disclose, reveal, and divulge information regarding their particulars to the parties involved directly or indirectly in organizing and managing the Campaign. BMMB reserves the exclusive right to publish or display the names and photographs of the winners for advertising and publicity purposes only. Property in program forms (if any), names, and photographs of winners shall belong to BMMB.

In addition, and without prejudice to the terms in the BMMB's Privacy Notice in the website, participants agree and consent to his/her personal data or information being collected, processed and used by BMMB for:

- a. The purposes of this Campaign; and
- b. Marketing and promotional activities conducted by BMMB, including without limitation to the use and/ or publication of any details provided in and/or in connection to the entries, interview material as well as responses and related photographs in any form of advertising or publicity media and materials; and
- c. Agrees to co-operate and participate in all reasonable advertising and publicity activities of BMMB in relation to this Campaign without any compensation.

BMMB shall not be liable for any injury, loss of lives and valuables, or any other loss or damage whatsoever suffered or sustained by the participants arising or resulting, directly or indirectly, in whole or part, from their participation in the Campaign or from the prize or prizes won by them through the Campaign or as a result of any act of omission on the part of BMMB. BMMB shall not be liable for any failure to perform any obligation regarding this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, pandemic, epidemic, or any event beyond the reasonable control of BMMB.

If there is any inconsistency or discrepancy between the English version of these Terms and Conditions and any translated version, 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.

BMMB reserves the right from time to time, as it deems fit, to vary, supplement, delete, amend, modify, and/or change any of these Terms and Conditions by giving at least a minimum of seven (7) days prior notice thereof, and the notice shall be posted on BMMB's website at www.muamalat.com.my, social media, or in any other manner deemed suitable by BMMB. The participants who have participated in the Campaign are deemed to have accessed BMMB's website and to have knowledge of and agreed to any changes or variations to these Terms and Conditions. The participants agree that their continued participation in the Campaign will constitute their acceptance of these Terms and Conditions (as varied or changed).

- 1) Eligible participants are welcome to seek clarification from BMMB should any of the Terms and Conditions not fully understood.
- 2) For information, enquiries, feedback and/or complaints related to the Campaign, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, participants may choose to e-mail their feedback at feedback@muamalat.com.my.
- 3) BMMB's decision on all matters relating to this Campaign 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 campaign.

These Terms and Conditions are subject to the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia (BNM) and other relevant bodies and authority in force, from time to time, and shall be construed in accordance with them.

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).

All participants are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendments thereof). BMMB 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.

The Terms and Conditions, including any discretion rights and/or power given to any parties under this document, shall be subject to Shariah principles.