

TERMS AND CONDITIONS MUAMALAT VIBES: CERITA & MENANG

Bank Muamalat Malaysia Berhad (“BMMB”), registration number 196501000376 (6175-W) is pleased to announce the organization of the ‘**MUAMALAT VIBES: CERITA & MENANG**’ Contest (“Contest”) in conjunction with our anniversary celebration, aimed at enhancing engagement and gathering feedback while celebrating our brand presence.

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.

This contest aims to boost brand visibility, engage with customers and staff and gather actionable feedback to improve customer experiences.

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

CONTEST PERIOD

The Contest will commence from **14 November 2024 to 14 January 2025**. All entries must be received by BMMB within this period to be considered valid. BMMB reserves the right to amend the contest period at its discretion with prior notice provided through its official communication channels.

ELIGIBILITY

This Contest is open to all individuals aged 18 years and above. This excludes BMMB employees and their spouses only.

MECHANICS OF THE CONTEST

The Contest will be conducted on BMMB’s official Facebook page (@bankmuamalatmalaysiaberhad) and Instagram page (@mybankmuamalat).

The Contest mechanics are outlined as follows:

- 1) Participants must follow BMMB’s official Facebook page (@bankmuamalatmalaysiaberhad) or Instagram page (@mybankmuamalat) to be eligible for entry.
- 2) Participants are required to comment on the designated contest post, detailing their personal experience with BMMB. The comment must include the specific location of the BMMB branches or booths associated with their experience.
- 3) Customers are required to tag three (3) friends and ensure they follow our official Facebook page as part of the contest entry.

DRAW FOR WINNER SELECTION

Eligible participants who have entered the Contest will be selected based on the creativity and engagement of their shared experiences in the comment section, as well as the completeness of the required tagging and following steps.

Winner Selection

Participants will have the opportunity to win prizes based on the creativity and quality of the experience described in their comment. The winners will be selected after the contest ends.

Winners Notification

Winners will be notified via BMMB's official Facebook and Instagram accounts. 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	Winners	Prize	Quantity
1	Grand Prize	iPhone 16 - 128GB	1
2	Consolation	Shopee Voucher worth RM100	25

PRIZES REDEMPTION

Claim of Prizes

Prizes must be collected at the nearest BMMB branch to the winner's location within two (2) months from the end date of the Contest.

The winners must provide their details within 21 days of the announcement by contacting BMMB via Instagram and Facebook. Failure to do so will result in the forfeiture of the unclaimed prizes.

If the winner passes away after the announcement is made, the closest representative to the deceased individual must claim the prizes within 21 days of the winner's announcement. They should submit the necessary supporting documents specifically certificate of death and document indicating the person is the official representatives of the deceased to BMMB. Failure to do so may result in BMMB forfeiting the prizes and selecting another winner. BMMB reserves the right to substitute the prize with an equivalent value if necessary.

DECLARATION AND AUTHORIZATION

BMMB reserves the right to cancel, terminate or suspend this Contest by giving at least a minimum of seven (7) days prior notice. To avoid doubt, the cancellation, termination, or suspension of the Contest 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 Contest 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 Contest.

All eligible participants of the Contest 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 Contest.

By participating in this Contest, 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 Contest. 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.

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 Contest or from the prize or prizes won by them through the Contest 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 Contest 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 Contest 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 Contest 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 Contest will constitute their acceptance of these Terms and Conditions (as varied or changed).

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.