

**GIVEAWAYS CONTEST  
'CRACK THE RIDDLE'  
TERMS AND CONDITIONS**

Bank Muamalat Malaysia Berhad, (Company No.: 196501000376 (6175-W)) is pleased to announce the organization of the **CRACK THE RIDDLE** contest for the purpose of engaging with our followers on Facebook and Instagram. To be eligible for participation in the Contest, participants must follow the Contest instructions.

We highly recommend that participants read our Personal Data Protection Notice (“Notice”) carefully before participating in the Contest. By providing us with your data and submitting your entry, you indicate 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 Act 2010. Our Notice is available on our official website at [www.muamalat.com.my](http://www.muamalat.com.my).

In addition, and without prejudice to the terms of our Notice, participants hereby agree and consent to his/her personal data or information being collected, processed and used by BMMB for:

- a. The purposes of this Contest; 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.

**CONTEST PERIOD:**

This contest will be held on Bank Muamalat’s official Facebook account (@bankmuamalatmalaysiaberhad) and Instagram account (@mybankmuamalat) from **15<sup>th</sup> January - 21<sup>st</sup> January 2025**.

**ELIGIBILITY:**

This contest is open to general public, excluding Bank Muamalat Malaysia Berhad employees and their immediate family members, including their parents, siblings, spouses and children.

**MECHANICS OF THE CONTEST:**

The contest mechanics are outlined as follows:

- 1) **Follow** BMMB’s official Facebook account (@bankmuamalatmalaysiaberhad) or Instagram account (@mybankmuamalat).
- 2) **Solve the riddle:**  
*“I’m red and gold, I bring fortune to all. Small yet mighty. I carry a call. What am I?”*
- 3) **Like and comment** the correct answer on the contest post with the hashtag **#HuatAhTogether**. (Hint: it’s red, rectangular and hidden in the picture!)
- 4) **Tag three (3) friends**, ensuring they also follow BMMB’s official Facebook or Instagram account.

### **DRAW FOR WINNER SELECTION:**

Eligible participants may participate in the following draws to select winners:

- Winners will be selected **randomly** from participants who answer the riddle correctly and comply with the Contest rules.
- A total of ten (10) winners will be selected.

### **Winners Notification:**

Winners will be notified via Facebook and Instagram within seven (7) days after the Contest ends. The winners irrevocably consent and authorize BMMB to publish the winner's names and/or photographs on BMMB's corporate website, [www.muamalat.com.my](http://www.muamalat.com.my) and social media for advertising and publicity purposes.

### **PRIZES REDEMPTION:**

Claim of Prizes:

Winners will receive **exclusive Bank Muamalat Angpow Packets**, which will be **couriered** to the winners at their provided address.

- 1) Winners must provide their complete and accurate details (name, address and contact information) within **seven (7) days** of being notified. Failure to do so will result in the forfeiture of the prize.
- 2) BMMB will arrange for the prizes to be delivered via courier to the winner's address. Delivery limited to addresses within Malaysia only.
- 3) Prizes are non-transferable and non-exchangeable for cash or other items. BMMB reserves the right to substitute the prizes with any equivalent value as and when needed.

### **DECLARATION AND AUTHORIZATION:**

BMMB reserves the right to cancel, terminate or suspend this Contest with prior notice. For the avoidance of 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 unless it is due to BMMB's gross negligence or wilful misconduct specifically related to this Contest.

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 and any appointed agencies' terms and conditions (if any). 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 unless it is due to BMMB's gross negligence or willful misconduct specifically related to this Contest. 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 Program or its promotion, these Terms and Conditions shall prevail.

Suppose a winner is subsequently found to be ineligible to participate in the Contest or claim the prize conferred. In that case, BMMB reserves the right to forfeit or reclaim the prize and grant the same to another winner as may be determined as BMMB deems fit.

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](http://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).

BMMB's decision on all matters relating to this Contest 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 Contest.

The Terms and Conditions stated herein shall be governed by and construed under 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.

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 2001 (AMLA).

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.

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

Participants are welcome to seek clarification from BMMB should any of the Terms and Conditions are not fully understood.

For information, enquiries, feedback and/or complaints related to this Contest, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, the participants may choose to e-mail BMMB their feedback at [feedback@muamalat.com.my](mailto:feedback@muamalat.com.my).