

**“BANK MUAMALAT
KEMPEN GOCASHLESS RAYA”
Terms & Conditions**

The “Kempen GoCashless Raya” with PayNet (“Campaign”) is organised by Bank Muamalat Malaysia Berhad (Company No.: 196501000376 (6175-W)) (“BMMB”) and is subject to the following Terms and Conditions:

1. By participating in this Campaign, all Merchants hereby expressly agree to be bound by this Terms & Conditions and the decisions made by BMMB.
2. The term “Merchants” refers to customers that are New-to-Bank and to PayNet.
3. The Campaign will commence from 1 March – 31 May 2025 (“Campaign Period”), both dates inclusive.
4. The following Merchants are **NOT ELIGIBLE** to participate in this Campaign:
 - a. Merchants who cancelled/closed their Current Account (CA) during the Campaign Period;
 - b. Merchants whose accounts with BMMB which have been suspended, closed or who are in breach of their Agreement with BMMB;

CAMPAIGN DETAILS

Eligibility

1. Merchants must accept a minimum of RM10 per transaction via MyDebit and DuitNow QR (Pay to Merchant).
2. To be eligible for selection as a winner, Merchants must complete a minimum of 300 transactions (refer to the transaction table) over three (3) consecutive months during the Campaign period to be eligible for the Cash Prize.
3. The winner selection will be conducted once the Campaign is over by BMMB for the Participating Merchants with active account.
4. The cash reward for the winner(s) will be credited after Campaign period via Merchant’s Current Account on a first-come, first-served basis. /The cash reward for the winner(s) will be credited after the campaign period into the customer’s Current Account on first-come, first-served basis.

Rewards

1. Each participant can win a maximum of one (1) prize in each category.
2. Merchant with the highest number of transactions during the Campaign period will be selected as the grand prize winner.
3. Below are the details of the Campaign's mechanism:

i. Transactions:

Transaction Tier	Minimum Transaction Volume	Entry Points	Avg. Daily Deposit Balance (RM)	Multipliers
1st Prize	1,350	5	50,000	X6
2nd Prize	900	3	30,000	X4
3rd Prize	450	2	5,000	X3
Consolation Prize	300	1	1,000	X2

ii. Prize tiers:

Prize Tier	Cash Prize (RM)	No. of Winners
1st Prize	RM10,000	2
2nd Prize	RM1,500	30
3rd Prize	RM500	50
Consolation Prize	RM100	600

4. By participating in the Campaign, eligible Merchants agree and consent to his/her personal data being collected, processed and used by BMMB in accordance with the Personal Data Protection Act 2010 and BMMB Privacy Notice, which may be viewed on www.muamalat.com.my.
5. The winner(s) will be contacted by BMMB representative during office hours (Mon - Friday) between 9:00 a.m. to 5:00 p.m. on their registered telephone number available in BMMB's system.
6. In the event that the winner(s) is not contactable through their telephone number based on the records maintained by BMMB after three (3) attempts on the same day and/or if the winner wishes to withdraw from the Campaign, he/she shall be disqualified from the Campaign and BMMB has the right to select another eligible winner as replacement(s).
7. BMMB reserves the rights to select additional winner(s) to substitute any winner(s) who may be ineligible, withdraws or disqualified for any other reason whatsoever throughout the Campaign period.

8. Details of the winner(s) such as the full name shall also be made available on BMMB website on www.muamalat.com.my after the Campaign Period ends.
9. BMMB shall not be responsible or held liable in any manner whatsoever in respect of any technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/ or processing of the transaction performed provided the same is not caused by BMMB nor the determination of Merchants' eligibility for the Campaign.
10. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with seven (7) calendar days' notice. Such notice may be published by BMMB at www.muamalat.com.my. It shall be the responsibility of the eligible Merchants to be informed or otherwise seek out any such notice(s) validly posted regularly.
11. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by BMMB shall not entitle the eligible Merchant or any other persons whatsoever to any claim or compensation against BMMB for any losses or damages suffered or incurred as a direct or indirect result of such amendments, shortening, cancellation, suspension or termination unless such losses or damages are attributable by BMMB's gross negligence, fraud or wilful misconduct.
12. BMMB is entitled to, at its discretion, disqualify/ reject any eligible Merchants who do not comply with the terms and conditions stated herein and/ or are found or suspected to be tampering with the Campaign and/ or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/ or deception and/or cheating with regards to the Campaign.
13. 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 Merchant arising or resulting, directly or indirectly in whole or part, from their participation in this 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. Furthermore, BMMB shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, strike, lockout, pandemic, epidemic, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of BMMB.
14. Merchants are welcome to seek clarification from BMMB should any of the Terms and Conditions not fully understood.
15. 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, Merchants may choose to e-mail BMMB their feedback at feedback@muamalat.com.my.

16. 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.
17. This 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.
18. The Terms and Conditions are also subject to 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).
19. All parties 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.
20. 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 "KEMPEN GOCASHLESS RAYA"
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