

**MPH BOOKSTORES PROMOTION  
BANK MUAMALAT CREDIT CARD-i  
Terms & Conditions**

The following Terms and Conditions shall be applicable to “MPH Bookstores Promotion” (“Promotion”).

The Promotion is organised by Bank Muamalat Malaysia Berhad (Company No.: 196501000376 (6175-W)) (“BMMB”) and is subject to the Terms and Conditions as stated herein.

1. By participating in this Promotion, all eligible BMMB Credit Card-i Cardholders (“Cardholders”) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB on all matters related to this Promotion.
2. The Promotion is open to all new and existing BMMB Credit Card-i (“Card”) Cardholders within the Promotion Period and meet the conditions as stipulated herein.
3. The following individuals are **NOT ELIGIBLE** to participate in this Promotion:
  - a. Any Cardholder who had cancelled his/her Card during the Promotion Period; and
  - b. Cardholders whose accounts with BMMB which have been suspended, closed or who are in breach of their Agreement with BMMB.
4. The Promotion will commence from 15 April to 30 September 2025 (“Promotion Period”), both dates inclusive.
5. Cardholders are entitled to receive a RM10.00 voucher (“Voucher”) for purchases made at MPH Bookstores nationwide. The Voucher is applicable with a minimum spend of RM80.00 in a single receipt. Split transactions are not allowed.
6. A total of 1,000 cash vouchers are available throughout the promotion period, on a first-come, first-served basis. Each cardholder is limited to one (1) redemption per day.
7. The Campaign is applicable at all MPH Bookstores outlets nationwide and not for online purchase.
8. The voucher **can** be used at all MPH Bookstores nationwide but is not applicable for online purchases.
9. The voucher **can’t** be used as an instant rebate and is only valid for the next purchase.
10. The voucher is valid for six (6) months from the date of issuance.
11. This Promotion is not applicable with any other ongoing promotions, discounts, vouchers, or membership privileges and cannot be exchanged for cash.

12. Cardholders hereby 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](http://www.muamalat.com.my) for the following purposes:
- Any matters related to this Promotion; and
  - 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.

Notwithstanding the above, BMMB shall protect the personal data of Cardholders and the Cardholders may further agrees to co-operate and participate in all reasonable advertising and publicity activities of BMMB in relation to this Promotion without any compensation and/or consideration.

Cardholders may opt out from the above consent statement by contacting BMMB through the contact number and email address provided in this Terms and Conditions.

13. 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 using the Card provided the same is not caused by BMMB nor the determination of the Cardholders' eligibility for the Promotion.
14. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Promotion 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). It shall be the responsibility of the Eligible Cardholder to be informed or otherwise seek out any such notice(s) validly posted regularly.
15. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Promotion by BMMB shall not entitle the Cardholder 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.
16. BMMB is entitled to, at its discretion, disqualify/ reject any Cardholders who do not comply with the terms and conditions stated herein and/ or are found or suspected to be tampering with the Promotion and/ or its process or the operations of this Promotion. Tampering shall include fraudulent activities involving any act of deceit and/ or deception and/or cheating with regards to the Promotion.
17. 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 Promotion or from the prize or prizes won by them through the Promotion 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 Promotion due to any force majeure event which

includes but not limited to act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of BMMB.

18. Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions not fully understood.
19. For information, enquiries, feedback and/or complaints related to the Promotion, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, the Eligible Cardholder may choose to e-mail BMMB their feedback at [feedback@muamalat.com.my](mailto:feedback@muamalat.com.my).
20. BMMB's decision on all matters relating to this Promotion 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 Promotion.
21. In addition to the terms stipulated above, Cardholders agree that the general Terms and Conditions in the Cardholders' Agreement shall be read together with these Terms and Conditions as an entire agreement.
22. These 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.
23. 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).
24. 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.
25. 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 "MPH BOOKSTORES PROMOTION"  
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