

UMMA (Online & In-store)– 32% OFF WITH MINIMUM SPEND RM100
(01/12/2020 -31/12/2021)

Promotion Terms & Conditions

GENERAL TERMS AND CONDITIONS

- 1) Eligible Customers / Customers are advised to read and understand these Terms and Conditions before participating in any of our campaigns and / or promotions.
- 2) To participate in our campaigns and / or promotions, Eligible Customers / Customers must fall within the Eligibility Criteria and fulfill the Campaign Mechanics. Unless stated otherwise by the Bank, Eligible Customers / Customers are not required to sign up or fill up any application form to participate in the said campaign and / or promotion.
- 3) The Bank accepts no responsibility for any tax responsibilities that may arise from the prizes or the use thereof. Any tax filing obligation or tax payment (if any) due to any tax authority as a result of receipt of the prizes remains the sole responsibility of the winners. It is the responsibility of the winners to seek an independent tax advice on the possible tax responsibilities to their financial situations.
- 4) The Bank and its affiliates and their respective directors, officers, employees and agents shall not be liable for any misinterpretation on facts, and / or inflicted injuries and / or loss of lives and / or valuables resulting from the prize won through this Campaign / Promotion and shall not be liable, whether direct or consequential, for any loss and damage or for any personal injury and / or whatsoever suffered or sustained by the Eligible Customers / Prizes' Winners caused directly or indirectly, in whole or in part, in connection with this Campaign / Promotion or their participation in this Campaign / Promotion or the receipt or use of any of the prizes or may be suffered in the course of the prize giving travel and/or as a result of any act or omission on the part of the Bank whatsoever, except for any liability which cannot be excluded by law. The Bank shall not be responsible in any way whatsoever, in respect of any matters beyond the Bank's control with regard to this Campaign / Promotion or anything related thereto.
- 5) The Terms and Conditions herein contained are in addition to and without prejudice to the Product / Facility terms and conditions. In the event of any inconsistency between these terms and conditions, this Terms and Conditions shall prevail with regards to this Campaign / Promotion.
- 6) The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the customers agree to submit to the jurisdiction of the Courts of Malaysia.
- 7) For more information, please visit Bank Islam branches or call our Contact Centre & Customer Care at 03 26 900 900 or visit our website at <http://www.bankislam.com> .

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MASTERCARD TERMS AND CONDITIONS

- 1) Offer is valid from 1 December 2020 till 31 December 2021, both dates inclusive.
- 2) Offer is valid at UMMA Website via www.umma.my only. Offer is valid for normal priced items only.
- 3) Promo code UMMASTER32 is valid for multiple redemption per user .
- 4) For online, existing user must log into your UMMA account to redeem the offer.
- 5) New users are required to create an account at <https://www.umma.my/>. For online, offer is excluded delivery fee.
- 6) Offer is not valid with any other promotions, offers, loyalty programs, vouchers and/or discounts.
- 7) The offers cannot be exchanged for cash / service, other products or discounts.
- 8) The offers are not transferable and cannot be used in conjunction with other discounts, promotional offers.
- 9) Presentation of the Mastercard branded card is required for verification process and payment must be made with Mastercard branded card. In the event if payment is not made with a Mastercard branded card, full amount will be chargeable.
- 10) Offer is valid till the date specified. The offer can be withdrawn by Mastercard without any prior notification.
- 11) The offer acceptability and honoring is subject to Force Majeure wherein any execution or delivery of any of the services committed through this program is hampered beyond its reasonable control, such as but not limited to, strikes, labor controversies, Acts of God, fire, flood, war, lightning, earth quake, collapse of structure, embargoes or Government orders or restrictions or policies etc., the affected merchant shall be excused for non performance of its obligation during the period such cause continues to exist.
- 12) The Offer shall not be available wherever it is prohibited under law and/ or cannot be made/ continued for any reason whatsoever.
- 13) Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Qualified Customer, shall be solely borne by the Qualified Customer.

DISCLAIMER

- 1) Bank Islam shall not be responsible or liable for any claims, loss or damage whatsoever, resulting from or in connection with this promotion.
- 2) Bank Islam's prevailing terms and conditions governing the use of Bank Islam Card-i shall continue to apply in addition to the terms and conditions of this promotion.
- 3) Cardholders are advised to observe the Shariah principles while enjoying this promotion.
- 4) This is a promotion by Mastercard. There is no Bahasa Malaysia version available for these Terms and Conditions.
- 5) Cardholders are advised to visit <https://www.umma.my/> for further information on the promotions.