

ATLAS BY BANK MUAMALAT LIFESTYLE - LOYALTY AND REWARDS TERMS AND CONDITIONS

1. Membership Eligibility

- a. You will automatically be enrolled as Loyalty and Rewards Programme member upon successful registration as an ATLAS customer.
- b. By becoming a Loyalty and Rewards Programme member, you agree and consent to allow your personal data to be collected, processed and used by the Bank in accordance with the Personal Data Protection Act 2010 and [ATLAS Personal Data Protection Notice](#).
- c. Upon a successful registration as an ATLAS customer, all ATLAS Users shall automatically be accorded with “Lifestyle - Loyalty and Rewards Member” status and may commence accumulating Lifestyle - Loyalty and Rewards points (“Points”) from qualifying transactions under the Programme.
- d. The Lifestyle - Loyalty and Rewards Programme membership is non-transferable and shall be for personal use of the ATLAS Users only.

2. Lifestyle - Loyalty and Rewards Membership

- a. Upon successful activation of your Account through the Application, you will automatically be issued with “Rookie” membership status free of charge. ATLAS offers 4 membership tiers and you may be upgraded to other subsequent tiers “Fortune”, “Moguls” and “Elite” to enjoy the applicable benefits and privileges.
- b. The benefits and privileges of each membership tier shall be as set out from time to time in the ATLAS Application.
- c. Member’s membership tier progress (upgrades or demotions) will be reflected in the Application.

3. Loyalty Points Earning

- a. ATLAS will reward its customer for their usage of ATLAS products or features for any eligible transactions at the earn rate that may be determined from time to time.
- b. Members will earn Earn 1x Loyalty Points for every RM1 transaction made on ATLAS Savings Account-i, Virtual or Physical ATLAS Debit Card-i. Loyalty Points will be calculated based on the round-down value of your transaction, for example:
 - i. You will earn 0 Loyalty Point when you spend RM0.90.
 - ii. You will earn 1 Loyalty Point when you spend RM1.20.
 - iii. You will earn 10 Loyalty Points when you spend RM10.99.
- c. Points have no value until converted into e-vouchers which will be directly credited into the Customer’s ATLAS Savings Account-i.

- d. ATLAS reserve the right to change the redemption conversion rate with 21 days prior notice to Customers on the website and/or the ATLAS Application or in any other manner we deem fit.
- e. Specific terms and conditions for special campaign will be provided separately through the ATLAS Website and/or the ATLAS Application or in any other manner we deem fit.
- f. All Loyalty Points are personal to you and are not transferable to any other Customers or members of the ATLAS Lifestyle – Loyalty and Rewards.
- g. The validity of the ATLAS Loyalty Points will be for a period of 2 year form the date of it being accumulated. Any redemption of the Loyalty Points must be done within the period of 2 year.
- h. All Loyalty Points should be redeemed prior to the expiry date. There will be no extension period given to any expired Loyalty Points.

4. Redemption of Points

- a. If you comply with all these Terms of Use and have the required number of Points, you may select and redeem applicable Rewards available as below via the Application;
 - i. E-voucher redemption which is subjected to the additional terms and conditions of the Company or the third-party merchant (as the case may be) that offers the particular e-voucher that you wish to redeem.
 - ii. Converting the points into cash value, which will be directly credited into the Customer's ATLAS Savings Account-i.
- b. You must use your e-vouchers redeemed during their applicable validity period. There shall be no extension of time for the validity period of any e-voucher redemption dates. You agree that you will have no claim whatsoever against the Company for any expired e-vouchers.
- c. Points that you have successfully redeemed for a Reward cannot be exchangeable for another Reward under any circumstances. No requests for exchange of Rewards will be entertained.
- d. You may check your Points balance and redemptions made in the Application. Your Points balance and redemptions as set out in the Application shall serve as a conclusive evidence of the same.
- e. All points will be forfeited if the account is suspended, terminated, or canceled.

5. General Terms

- a. ATLAS Bank reserves the right to amend any part of these Terms and Conditions by giving prior notice to the customers and customers are bound by such changes.
- b. Fraud, abuse of redemptions or any dishonest activities related to the Lifestyle – Loyalty and Rewards Programme may result in the forfeiture of accumulated Points as well as, demotion of your membership tier.
- c. ATLAS Bank and its officers, employees, representatives and/ or agents (including without limitation, any third party service providers engaged by ATLAS Bank for purposes of the Lifestyle – Loyalty and Rewards Programme) shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by you or any third parties resulting directly or indirectly from this Lifestyle – Loyalty and Rewards Programme, unless due to ATLAS Bank’s gross negligence or willful misconduct specifically related to the Lifestyle – Loyalty and Rewards Programme.
- d. ATLAS Bank’s decision for any matter in relation to the Lifestyle – Loyalty and Rewards Programme shall be final binding.
- e. ATLAS Bank reserves the right to change, vary and/or amend any of the terms and conditions contained herein with prior notice to you through ATLAS Bank’s website and/or the ATLAS Bank Application.
- f. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and any dispute arising out of or in connection with the ATLAS Lifestyle – Loyalty and Rewards Programme shall be referred to the exclusive jurisdiction of Malaysian courts.