

## FREQUENTLY ASKED QUESTIONS (FAQ)

### **Bank Rakyat 7 Months and 11 Months Term Deposit-i Campaign**

#### **1. How long is the campaign duration?**

From 15<sup>th</sup> July 2019 until 15<sup>th</sup> October 2019.

However, Bank Rakyat has the absolute right to change or amend the campaign period if necessary without prior notice.

#### **2. Who is eligible for this campaign's profit rate?**

Individual depositor (individual, joint or trustee) with Malaysia citizenship (15 years old and above) including permanent resident (18 years old and above), except for:

- a) Bank Rakyat's employee(s) or
- b) Customers who have any arrears, defaults or suits against any existing facilities or financing with Bank Rakyat.

#### **3. How depositor can enjoy this campaign profit rate?**

Eligible depositors need to visit any nearest Bank Rakyat's branches to open the Bank Rakyat Term Deposit-i Account and perform fund placement for 7 months or 11 months tenure.

#### **4. How will profit be credited?**

Depositor may choose manner of profit payment either on a monthly basis or upon maturity.

Depositors are required to open Bank Rakyat's Savings Account-i/Electronic Current Account-i (eCA-i), whereby profit payment will be credited to the depositor's Savings Account-i/eCA-i.

**5. Will the profit rates remain unchanged after the maturity?**

No.

The profit rate under this campaign is applicable for deposit placement of ONE (1) cycle only during the campaign period.

Upon maturity, the Term Deposit-i will be renewed automatically based on the Bank's prevailing profit rate, subject to depositor's instruction upon opening of the account.

**6. Does premature withdrawal allow?**

Premature withdrawal is allowed only in full.

**7. Will depositors eligible for profit payout, if they make premature withdrawal?**

No.

No contracted profits will be paid to the Customer based on the concept of Tanazul.

If the depositor chooses to receive profit on a monthly basis, the Bank reserves the right to make necessary adjustment on the monthly profit and/or principal amount of TD-i.

**8. For more info, where can depositor refer too?**

For more info, below are the official communication channels:

- Call Centre : 1300 80 5454
- [www.bankrakyat.com.my](http://www.bankrakyat.com.my)
- [www.kelabnuri.com.my](http://www.kelabnuri.com.my)
- Bank Rakyat Official Social Media