

## Bank Rakyat 3 Months and 13 Months Term Deposit-i Campaign For SME

### Terms and Conditions

#### A. Campaign Eligibility

1. The campaign is open to all business entities registered with Companies Commission of Malaysia (SSM), respective authorities particularly local authorities or district offices in Sabah and Sarawak or respective statutory bodies for professional service providers which are classified under SMEs based on definition of SMEs issued by Bank Negara Malaysia (BNM) subject to the following criteria: -
  - **Manufacturing sector :**  
Sales turnover not exceeding RM50 million **OR** full-time employees not exceeding 200 workers.
  - **Services and other sectors :**  
Sales turnover not exceeding RM20 million **OR** full-time employees not exceeding 75 workers.
2. Participation of this campaign is subject to the followings:
  - a) No arrears, breach or legal action against any existing facilities or financing with Bank Rakyat by any business entities (including its directors, owners or partners)
  - b) Submission of the following documents:
    - Business entities' registration certificate or letter of confirmation or relevant forms
    - Board of Directors' resolution/ letter of confirmation sanctioning the opening of Term Deposit account and mode of operating accompanied by specimen signatures of authorized signatories
    - MyKad/identification documents of the directors, owners, partners or authorized signatories of the business entities
    - Annual renewal certificates (where applicable)
    - Latest six (6) months bank statement for business entities
    - CCM search or current year financial statement for business entities
    - Certified true copy of all documents submitted by Company Secretary (where applicable)
    - Any other relevant documents as requested by Bank Rakyat.

### 3. Entry mechanism:

- a) A new placement of fresh fund for a minimum deposit of RM10,000 only into the business entity new Term Deposit-i Account for a period of 3 months or 13 months.

For the purpose of this campaign, fresh fund means any funds which are not derived from any Bank Rakyat Saving Account-i, eCurrent Account-i (eCA-i) or Term Deposit-i.

- b) Profit rate for the following tenure under this campaign are detailed as follows:

Tenure	Profit Rate
3 months	4.00% p.a.
13 months	4.30% p.a.

4. The profit rate under this campaign is applicable for deposit placement of ONE (1) cycle only during the campaign period. The profit under this campaign will be paid as below :

Tenure	Profit Payment
3 months	<ul style="list-style-type: none"><li>• Upon maturity</li></ul>
13 months	<ul style="list-style-type: none"><li>• Monthly <i>or</i></li><li>• Upon maturity</li></ul>

5. Depositors are required to open Bank Rakyat eCurrent Account-i (eCA-i), whereby all profit payments will be credited to their Bank Rakyat eCA-i.
6. Unless specifically provided or otherwise in the terms and conditions of this campaign, the Bank's Terms and Conditions of Term Deposit-i Account and eCurrent Account-i, will be applicable.

### B. Campaign Period

1. The campaign period is from **1<sup>st</sup> October 2018 to 31<sup>st</sup> December 2018**.
2. Bank Rakyat has the absolute right to change or amend the campaign period if necessary without prior notice.

## C. General Terms and Conditions

1. By participating in this Campaign, the participants/customers agree and consent to allow their personal data being collected, processed and used by the Bank in accordance with Bank Rakyat Privacy Notice, which may be viewed on [www.bankrakyat.com.my](http://www.bankrakyat.com.my)
2. Participants agree to give the exclusive right to the Bank to print and publish the names and picture for promotion purposes in newspapers, magazines, the Bank's corporate website or any suitable channels defined by the Bank.
3. By participating in this Campaign, participants agree to allow the Bank, subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies the promotional use of the customer's name and personal details (if required) for the purpose of communication, trade promotion, overall, in any and all media now or hereafter planned, without further compensation, unless prohibited by the law.
4. Unless stated otherwise, the Bank reserves the right in its sole discretion to amend, cancel or add to any of these terms and conditions from time to time by giving notice TWENTY ONE (21) days in advance on the Bank's website or any other medium of communication that is appropriate and any amendment, cancellation or addition shall take effect on the twenty-first day after the notice was issued/published. Participants are deemed to have agreed to be bound by the amendments, deletions or additions.
5. The Bank reserves the right to reject and / or remove any participation that is inaccurate, incomplete, suspicious, and invalid and does not meet the conditions as mentioned in the Terms and Conditions.
6. The Bank will not be liable for any delays, losses, shortages, damages related to artwork or the payment to the winner.
7. The Bank will not be liable for any delays, losses, shortages, damages in the entry form, notification or any correspondence either via email, letter or appropriate communication medium.
8. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, THE BANK WILL NOT BE LIABLE TO ANY PARTICIPANT/CUSTOMER FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL DAMAGES OR EXEMPLARY DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING FROM OR RELATING TO YOUR PARTICIPATION IN THIS CAMPAIGN, WHETHER LIABILITY SHALL ARISE FROM ANY CLAIMS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER PARTICIPANTS/ CUSTOMERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.**

9. The Bank shall not be responsible for any eventuality caused by natural disasters, wars, riots, curfew, fire, flood, drought, storm, epidemic or pandemic, system failures or any circumstances beyond control of the Bank.
10. By participating in this Campaign, participants are deemed to have read, understood and agreed to be bound with official terms and conditions contained herein, including decisions by the Bank which are final, binding and conclusive.
11. The Terms and Conditions shall be governed by and construed in accordance with the laws in Malaysia.

**For more information and enquiries, kindly contact Bank Rakyat Contact Centre at 1300 80 5454; or visit the nearest Bank Rakyat branch; or visit [www.bankrakyat.com.my](http://www.bankrakyat.com.my)**