

# Open, Save and Win Campaign

## Terms and Conditions

### A. Campaign Eligibility

1. This Campaign is open to all Malaysian citizens including permanent residents who are **INDIVIDUAL** customers of Bank Rakyat's participating products as listed in item 2(a), except for:

- a) Employees of Bank Rakyat;
- b) Customers who have any arrears, defaults or suits against any existing facilities or financing with Bank Rakyat; and
- c) Any entity with the status of sole-proprietorships, partnerships, charitable/non-profit organizations/societies, public companies, private limited companies, clubs, associations and co-operatives.

2. **Entry mechanism:**

- a) Open to all new and existing **INDIVIDUAL** customers **EXCEPT** entities stated in item 1(a), (b) and (c) above.
- b) Individual customer shall be under the capacity of one individual person, joint account and trustee.
- c) Participating accounts for this Campaign are as follows:
  - i. Term Deposit-i Account (TD-i) (minimum deposit of 3 months)
  - ii. Savings Account-i (SA-i)
  - iii. Savings Account-i for Ibadah Umrah (SA-i Ibadah Umrah)
  - iv. Savings Account-i for Tabung Qurban (SA-i Tabung Qurban)
  - v. Nuri Savings Account-i (SA-i Nuri)
  - vi. eCurrent Account-i (eCA-i)
- d) Account must be active during the Campaign Period as mentioned in item B.1 below.
- e) To participate, the customer must earn entries as per below table to stand a chance to win monthly prizes or grand prize:

Transaction/Activity	Entries
Monthly Deposit growth of above RM50,000	3
Monthly Deposit growth of RM10,001 – RM50,000	2
Monthly Deposit growth of RM1,000 – RM10,000	1
Open Savings Account-i via eApplication in iRakyat	3*

Note: \*Subject to successful account opening once customer has activated the account within campaign period.

- f) Account opening made via eApplication in iRakyat will only be counted once it has been activated and is only applicable to the existing available account offered in the eApplication @ iRakyat (Savings Account-i, Savings Account-i for Ibadah Umrah and Savings Account-i for Tabung Qurban).
  - g) Minimum Term Deposit-i placement tenure is 3 months.
  - h) Entries earned are based on the deposit growth during the participating campaign month for each participating account. As for eApplication entries, it will be a one-off entry per account opened and activated.
  - i) For the monthly prizes draw, any entries earned during the participating campaign month will not be carried forward to the subsequent participating campaign month. Eligible customer shall continue to place deposit each month to be eligible for the respective monthly prize draw.
  - j) All campaign entries earned on monthly basis during the Campaign Period will be accumulated for the grand prize draw.
  - k) For eligible customers with multiple deposit accounts, campaign entries earned on each deposit account will be combined to calculate total campaign entries earned.
3. Any of the following action shall be deemed as an act of withdrawal/cancellation of the campaign participation by the customer: -
- a) withdrawal beyond the minimum deposit amount at the end of the deposit period;
  - b) any arrears, defaults or suits against customer's existing facilities or financing with Bank Rakyat during the Campaign Period; or
  - c) by a written notice from the customer to withdraw participation in this Campaign.
4. Participation of this Campaign is subject to full approval from Bank Rakyat, the Terms and Conditions for Saving Account-i, eCurrent Account-i (eCA-i) and Term Deposit-i Account together with the Terms and Conditions provided herein.
5. Bank Rakyat has the rights to refuse, cancel or terminate any participation in this Campaign.
6. All the decisions are final and no correspondence, objections and appeals will be entertained.

## **B. Campaign Period**

1. The campaign period is from **1 March – 31 May 2022**. (“**Campaign Period**”)
2. Bank Rakyat has the right to change or amend the Campaign Period if necessary from time to time by giving notice seven (7) days in advance on the Bank Rakyat's website or any other medium of communication that is appropriate and shall take effect on the seven (7) days

after the notice was issued/published. By continuing to participate in this Campaign, the customer shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

### C. Campaign Prizes

1. Eligible customers will stand a chance to win prizes as follows:

Category	Prizes	Campaign Month
Monthly Prize	30 winners x cash prize worth RM500	1 March – 31 March 2022
	30 winners x cash prize worth RM500	1 April – 30 April 2022
	30 winners x cash prize worth RM500	1 May – 31 May 2022
Grand Prize	2 winners x cash prize worth RM10,000	1 March – 31 May 2022

Note: Cash prizes will be credited to the winner's Savings Account-i/eCurrent Account-i.

2. Customer is eligible to win one (1) monthly prize throughout the Campaign Period. However, monthly prize winners will stand a chance to win the Grand Prize.
3. Prizes are not transferable to any third party nor exchangeable and will only be credited to the winner's Bank Rakyat account.
4. The Bank reserves the right to substitute any prize with any other prizes by giving a notice to the winners.

### D. Winner Selection

1. The winners will be selected by the Winner Selection Committee of Bank Rakyat through a random computerized voting system (random selection).
2. Winners will be notified by short message service (SMS) or telephone call or any other ways as deemed appropriate by Bank Rakyat.
3. Selection of winners shall be deemed as **FINAL**. Any correspondence, disputes and appeals will not be entertained.

### E. General Terms and Conditions

1. By participating in this Campaign, the customers expressly agree and consent to allow their personal data being collected, processed and used by Bank Rakyat in accordance with Bank Rakyat's Privacy Notice, which may be viewed on [www.bankrakyat.com.my](http://www.bankrakyat.com.my)
2. Customers agree to give the exclusive right to Bank Rakyat to print and publish the names and picture for promotion purposes in newspapers, magazines, Bank Rakyat's corporate website or any suitable channels defined by Bank Rakyat.
3. By participating in this Campaign, customers agree to allow Bank Rakyat, 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, Bank Rakyat 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 seven in advance on Bank Rakyat's website or any other medium of communication that is appropriate and any amendment, cancellation or addition shall take effect after the notice was issued/published. Customers expressly agree to be bound by the amendments, deletions or additions.
5. Bank Rakyat 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. Bank Rakyat shall not be liable for any delays, losses, shortages, damages related to artwork or payment to the winner.
7. Bank Rakyat shall 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, BANK RAKYAT SHALL NOT BE LIABLE TO ANY CUSTOMERS FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL DAMAGES OR EXEMPLARY DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING FROM OR RELATING TO CUSTOMERS' 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. Bank Rakyat 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 Bank Rakyat.
10. By participating in this Campaign, customers are expressly agreed to be bound with terms and conditions contained herein, including decisions by Bank Rakyat 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)