

3. What are the prizes offered for each draw?

No	Draw Category	Prizes	Winners	Draw Period
1.	Bonanza Weekly Draw	RM500 RM300	7 Winner 15 Winner	Weekly
2.	Youth Rewards Weekly Draw	JBL Earbud Voucher Decathlon Montigo Water Bottle	1 Winner 2 Winner 4 Winner	Weekly
3.	Monthly Draw	RM20,000 RM15,000 RM10,000 RM5,000 RM1,000 RM200	1 Winner 1 Winner 1 Winner 2 Winners 15 Winners 200 Winners	Monthly
4.	State Draw	RM10,000 RM5,000 RM1,000 RM500 RM300 RM200 RM100	1 Winner 1 Winner 3 Winners 5 Winners 20 Winners 50 Winners 150 Winners	Monthly
5.	Salary Transfer Draw	RM10,000 RM5,000 RM3,000 RM1,000 RM500 RM300	1 Winner 2 Winners 2 Winners 5 Winners 50 Winners 150 Winners	Monthly
6.	Festive Draw	RM20,000 RM5,000 RM1,000 RM500	1 Winner 3 Winners 25 Winners 30 Winners	During the designated festive months of Chinese New Year, Hari Raya and Deepavali.
7.	Bank Rakyat Anniversary Draw	RM100,000 RM3,000 RM1,500 RM1,000	1 Winner 1 Winner 1 Winner 1 Winner	September
8.	New Investor Draw	RM10,000 RM5,000 RM1,000 RM300 RM100	1 Winner 2 Winners 10 Winners 100 Winners 200 Winners	January, April, July and October
9.	Bank Rakyat Member Draw	RM100,000 RM50,000 RM25,000 RM5,000 RM1,000	1 Winner 1 Winner 1 Winner 7 Winners 20 Winners	June and December

No	Draw Category	Prizes	Winners	Draw Period
10.	Ladies Draw	Gold Voucher worth RM30,000 Gold Voucher worth RM25,000 Gold Voucher worth RM15,000 Shopping Voucher worth RM5,000 Dyson Vacuum	1 Winner 1 Winner 4 Winners 5 Winners 5 Winners	March
11.	Youth Draw	MacBook Pro iPhone iPad Apple Watch	5 Winners 5 Winners 6 Winners 8 Winners	June
12.	Xclusive Platinum Draw	RM100,000 eGold worth RM50,000 eGold worth RM10,000 eGold worth RM5,000	1 Winner 1 Winner 5 Winners 20 Winners	December
13.	Rizq 50+ Draw	eGold worth RM50,000 eGold worth RM25,000 eGold worth RM15,000 eGold worth RM2,000	1 Winner 1 Winner 3 Winners 15 Winners	February, May, August, November
14.	Grand Millionaire Draw	RM1,000,000 eGold worth RM250,000 eGold worth RM30,000 Holiday Package worth RM25,000 Holiday Package worth RM12,500	1 Winner 3 Winners 4 Winners 2 Winners 2 Winners	January
15.	Millionaire Draw	RM1,000,000	1 Winner	April, July, October

4. What are the eligibility requirements for the Rizq Plus Prize Draw?

The following table summarises the prize draws and eligibility criteria for the Rizq Plus Prize Draw.

Draw Category	Draw Period	Key Eligibility	Qualifying Investment Amount (Monthly Average Balance)	*Consistent Investor (AFT / Scheduled Payment)
Bonanza Weekly Draw	Weekly	<ul style="list-style-type: none"> Monthly Average Balance of RM100.00 	RM100 = 1 entry	Not Applicable
Youth Rewards Weekly Draw	Weekly	<ul style="list-style-type: none"> Customer aged 18 to 30 years old. Monthly Average Balance of RM100.00 	RM100 = 1 entry	Not Applicable
Monthly Prize Draw	Monthly	<ul style="list-style-type: none"> Monthly Average Balance of RM100.00 	RM100 = 1 entry	Eligible for Additional 3X Entry
State Prize Draw	Monthly	<ul style="list-style-type: none"> Monthly Average Balance of RM100.00 Account opened in the selected state 	RM100 = 1 entry	Eligible for Additional 3X Entry
Salary Transfer Draw	Monthly	<ul style="list-style-type: none"> Salary credited to Rizq Plus Account 	RM100 = 1 entry	Not Applicable

Draw Category	Draw Period	Key Eligibility	Qualifying Investment Amount (Monthly Average Balance)	*Consistent Investor (AFT / Scheduled Payment)
		<ul style="list-style-type: none"> Monthly Average Balance of RM100.00 		
Festive Draw	During the designated festive months of Chinese New Year, Hari Raya and Deepavali.	<ul style="list-style-type: none"> Monthly Average Balance of RM100.00 	RM100 = 1 entry	Not Applicable
Bank Rakyat Anniversary Draw	September	<ul style="list-style-type: none"> Account Opened minimum of 3 months Monthly Average Balance of RM1,000.00 	RM1,000 = 1 entry	Eligible for Additional 3X Entry
New Investor Draw	January, April, July and October	<ul style="list-style-type: none"> Account opening within 3 months from the draw date Monthly Average Balance of RM1,000.00 	RM1,000 = 1 entry	Eligible for Additional 3X Entry
Bank Rakyat Member Draw	June and December	<ul style="list-style-type: none"> Bank Rakyat Share Member Account Opened minimum of 6 months Monthly Average Balance of RM1,000.00 	RM1,000 = 1 entry	Eligible for Additional 3X Entry
Ladies Draw	March	<ul style="list-style-type: none"> Female customers Account Opened minimum of 3 months Monthly Average Balance of RM1,000.00 	RM1,000 = 1 entry	Eligible for Additional 3X Entry
Youth Draw	June	<ul style="list-style-type: none"> Customer aged 18 to 30 years old. Account Opened minimum of 3 months Monthly Average Balance of RM500.00 	RM500 = 1 entry	Eligible for Additional 3X Entry
Xclusive Platinum Draw	December	<ul style="list-style-type: none"> Rakyat Xclusive Member Pre- requisite - November closing balance of RM100K and above. Average Balance of RM1,000 	RM1,000 = 1 entry	Not Applicable
Rizq 50+ Draw	February, May, August, November	<ul style="list-style-type: none"> Customer aged 50 years old and above Account Opened minimum of 3 months Monthly Average Balance of RM1,000.00 	RM1,000 = 1 entry	Not Applicable
Grand Millionaire Draw	January	<ul style="list-style-type: none"> Account Opened minimum of 3 months Monthly Average Balance of 5,000.0 	RM5,000 = 1 entry	Not Applicable
Millionaire Draw	April, July, October		RM5,000 = 1 entry	Not Applicable



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*Note : Customers who register for *Automatic Fund Transfer (AFT) – Over the counter* or *Scheduled Payments via iRakyat* into their Rizq Plus account will be rewarded with an additional three (3) times eligible entries in the relevant prize draw.

5. How do customers earn eligibility units for the Rizq Plus Prize Draw?

Customers earn prize draw eligibility units (entries) based on the following:

a. Regular Draws

Prize Draw Applicable	No	Draw Category	Qualifying Investment Amount Monthly Average Balance (MAB)			
	1.	Bonanza Weekly Draw	RM100 = 1 entry			
	2.	Youth Rewards Weekly Draw	RM100 = 1 entry			
	3.	Monthly Draw	RM100 = 1 entry			
	4.	State Draw	RM100 = 1 entry			
	5.	Salary Transfer Draw	RM100 = 1 entry			
	6.	Festive Draw	RM100 = 1 entry			
	7.	Bank Rakyat Anniversary Draw	RM1,000 = 1 entry			
	8.	New Investor Draw	RM1,000 = 1 entry			
	9.	Bank Rakyat Member Draw	RM1,000 = 1 entry			
	10.	Ladies Draw	RM1,000 = 1 entry			
	11.	Youth Draw	RM500 = 1 entry			
	12.	Xclusive Platinum Draw	RM1,000 = 1 entry			
	13.	Rizq 50+ Draw	RM1,000 = 1 entry			
Formula	Eligibility Units = Monthly Average Balance / Qualifying Investment Amount					
Monthly Average Balance	<table border="1" style="width: 100%;"> <tr> <td style="width: 40%;">Monthly Average Balance (MAB)</td> <td style="width: 5%; text-align: center;">=</td> <td style="width: 55%;">Sum of Daily Balance / No of Days for the month</td> </tr> </table>			Monthly Average Balance (MAB)	=	Sum of Daily Balance / No of Days for the month
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	<p>The Monthly Average Balance used to determine eligibility for each draw is calculated based on the account balance from the previous month.</p> <p>For example: Balance for the month of January will be used for a draw conducted in February.</p>								
Qualifying Investment Amount	Minimum Monthly Average Balance (MAB) needed to earn 1 entry.								
Example	<table border="1"> <thead> <tr> <th>Item</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td>Prize Draw Category</td> <td>Monthly Draw</td> </tr> <tr> <td>Monthly Average Balance</td> <td>RM10,000</td> </tr> <tr> <td>Qualifying Investment Amount</td> <td>RM100 = 1 Eligibility Unit</td> </tr> </tbody> </table> <p>Eligibility Unit Calculation</p> <p>RM10,000 ÷ RM100 = 100 Eligibility Units</p>	Item	Details	Prize Draw Category	Monthly Draw	Monthly Average Balance	RM10,000	Qualifying Investment Amount	RM100 = 1 Eligibility Unit
Item	Details								
Prize Draw Category	Monthly Draw								
Monthly Average Balance	RM10,000								
Qualifying Investment Amount	RM100 = 1 Eligibility Unit								

b. Grand Millionaire Draw and Millionaire Draws

Prize Draw Applicable	<table border="1"> <thead> <tr> <th>No</th> <th>Draw Category</th> <th>Qualifying Investment Amount Monthly Average Balance (MAB)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Grand Millionaire Draw</td> <td>RM5,000 = 1 entry</td> </tr> <tr> <td>2.</td> <td>Millionaire Draw</td> <td>RM5,000 = 1 entry</td> </tr> </tbody> </table>	No	Draw Category	Qualifying Investment Amount Monthly Average Balance (MAB)	1.	Grand Millionaire Draw	RM5,000 = 1 entry	2.	Millionaire Draw	RM5,000 = 1 entry
No	Draw Category	Qualifying Investment Amount Monthly Average Balance (MAB)								
1.	Grand Millionaire Draw	RM5,000 = 1 entry								
2.	Millionaire Draw	RM5,000 = 1 entry								
Formula	Eligibility Units : Monthly Average Balance* Weightage /Qualifying Investment Amount									
Monthly Average Balance	<table border="1"> <tr> <td>Monthly Average Balance (MAB)</td> <td>=</td> <td>Sum of Daily Balance / No of Days for the month</td> </tr> </table>	Monthly Average Balance (MAB)	=	Sum of Daily Balance / No of Days for the month						
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	The Monthly Average Balance used to determine eligibility for each draw is calculated based on the account balance from the previous month. For example: Balance for the month of January will be used for a draw conducted in February.													
Qualifying Investment Amount	Minimum Monthly Average Balance (MAB) needed to earn 1 entry.													
Weightage Structure	*Tenure	Weightage												
	> 5 Years (<i>> 72 Months</i>)	5												
	3 - 5 Years (<i>36 - 71 Months</i>)	4												
	1 - 2 Years (<i>12 - 35 Months</i>)	2												
	3 - 12 Months	1												
	*Note : Duration of account opening													
Example	<table border="1"> <thead> <tr> <th>Item</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td>Account Open Date</td> <td>15/8/2022</td> </tr> <tr> <td>Date of Draw</td> <td>15/3/2026</td> </tr> <tr> <td>Month of Account Opening</td> <td>43</td> </tr> <tr> <td>Average Balance</td> <td>10,000</td> </tr> <tr> <td>Weightage</td> <td>4</td> </tr> </tbody> </table>		Item	Details	Account Open Date	15/8/2022	Date of Draw	15/3/2026	Month of Account Opening	43	Average Balance	10,000	Weightage	4
	Item	Details												
	Account Open Date	15/8/2022												
	Date of Draw	15/3/2026												
	Month of Account Opening	43												
	Average Balance	10,000												
	Weightage	4												
Eligibility Unit Calculation														
Eligibility Units : Average Balance x Weightage / Qualifying Investment Amount														
$\text{RM}10,000 \times 4 / \text{RM}5,000$														
= 8 Eligibility Units														

6. What is the “Additional 3X Entry”?

Customers who register an Automatic Fund Transfer (AFT) via over-the-counter or Scheduled Payments through iRakyat from their Savings Account-i or Current Account-i into their Rizq Plus account will receive an additional **three (3) times eligible entries** in the relevant prize draw.



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For example :

A customer maintains an average investment balance of RM5,000 in their Rizq

Plus account:

- Eligibility Unit for Monthly Draw:
 $RM5,000 \div RM100 = 50$ eligibility units
- With AFT / Scheduled Payment (3× additional entries):
 $50 \text{ units} \times 3 = 150$ additional eligibility units
- Total eligibility units for the draw: **150 Units**

7. How do customers enrol for the Salary Transfer Draw?

For the Salary Transfer Draw, Customer who receive their salary into Rizq Plus Account are required to complete the *Salary Transfer Declaration Form* at any Bank Rakyat branch to enable the necessary account tagging in order to be eligible for the prize draw.

8. How is the winner selection done?

Winner selection will be decided by Bank Rakyat through a prize draw committee set up by the Bank. Balloting will be conducted randomly using a computerised system.

9. What are the scheduled draw dates for the Rizq Plus Prize Draw?

The draw dates for Rizq Plus Prize Draw are as follows:

Draw Month	Draw Data (Monthly Average Balance)	Draw Date
January	December	15 January
February	January	15 February
March	February	15 March
April	March	15 April
May	April	15 May
June	May	15 June
July	June	15 July
August	July	15 August
September	August	15 September
October	September	15 October
November	October	15 November



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Draw Month	Draw Data (Monthly Average Balance)	Draw Date
December	November	15 December

Note :

*The draw is scheduled to be held tentatively on the 15th of every month. If the 15th falls on a non-working day or public holiday, the draw will be conducted on the next working day

The draw dates are subject to change at the Bank's discretion

10. When is the announcement of the prize draw winners?

- Winners will be notified via email, Short Message Service (SMS), telephone call or any other method as determined by Bank Rakyat based on the details available from the Bank's records within fourteen (14) days from the date of prize draw.
- The results can also be viewed via Bank Rakyat's official website (www.bankrakyat.com.my)
- Prize draw winners will be announced at the end of the month in which the draw is held.
- For weekly draws, winners will be announced on a weekly basis every Friday following the draw date and will continue to be announced every Friday until the next draw date.
- If the announcement date falls on a public holiday or non-working day, it will be conducted on the next working day.

Note : The announcement dates are subject to change at the Bank's discretion

11. How will customers be notified if they are selected as a prize draw winner?

Winners will be notified via email, Short Message Service (SMS), telephone call or any other method as determined by Bank Rakyat. Bank Rakyat will NOT be held responsible if the winner cannot be reached or fails to contact Bank Rakyat for the prize claim.



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12. Where can customers obtain further information about Rizq Plus Prize Draw?

Further information is available through the following official communication channels:

- Contact Centre: 1300 80 5454
- Bank Rakyat's website: www.bankrakyat.com.my
- Bank Rakyat's official social media

13. The Frequently Asked Questions (FAQs) for the Rizq Plus Prize Draw are subject to the Terms and Conditions of the draw as well as other terms set by Bank Rakyat from time to time.