



Your Bank of Choice

TERMS AND CONDITIONS RIZQ PLUS PRIZE DRAW

A. Eligibility and Prize Draw Mechanism

1. The prize draw is open to new and existing customer of the Investment-i Account Rizq Plus (Rizq Plus) (individuals, joint accounts and trust accounts)
2. Only active accounts will be entitled to participate in the prize draw.
3. Dormant, bankrupt, deceased and frozen accounts shall not be eligible to participate in the prize draw.
4. Unless otherwise stated, the prize draws are open to all accountholders, except employees of Bank Rakyat who are directly involved in the winner selection process and the administration of the prize draw.
5. Eligibility for the prize draw is subject to the full approval of Bank Rakyat and the Terms and Conditions contained herein.
6. Eligible customers or accountholders are required to make an investment in accordance with the stipulated terms and conditions in order to qualify for participation in the prize draw and to stand a chance to win the draw categories as stated below :

Draw Category	Draw Date	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">▪ Customers 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▪ Monthly Average Balance of RM100.00	RM100 = 1 entry	Not Applicable



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Draw Category	Draw Date	Key Eligibility	Qualifying Investment Amount (Monthly Average Balance)	*Consistent Investor (AFT / Scheduled Payment)
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"> Customers 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"> Customers 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 5,000.00 	RM5,000 = 1 entry	Not Applicable



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Draw Category	Draw Date	Key Eligibility	Qualifying Investment Amount (Monthly Average Balance)	*Consistent Investor (AFT / Scheduled Payment)
Millionaire Draw	April, July, October		RM5,000 = 1 entry	Not Applicable

B. Eligibility Units Calculation

1. Customers can 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		

<p>Monthly Average Balance</p>	<table border="1" data-bbox="505 289 1377 405"> <tr> <td>Monthly Average Balance (MAB)</td> <td>=</td> <td>Sum of Daily Balance / No of Days for the month</td> </tr> </table> <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>	Monthly Average Balance (MAB)	=	Sum of Daily Balance / No of Days for the month					
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<p>Qualifying Investment Amount</p>	<p>Minimum Monthly Average Balance (MAB) needed to earn 1 entry.</p>								
<p>Example</p>	<table border="1" data-bbox="505 953 1357 1142"> <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

<p>Prize Draw Applicable</p>	<table border="1" data-bbox="505 1509 1377 1787"> <thead> <tr> <th>No</th> <th>Draw Category</th> <th>Qualifying Investment Amount</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Grand Millionaire Draw</td> <td>Monthly Average Balance (MAB) 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	1.	Grand Millionaire Draw	Monthly Average Balance (MAB) RM5,000 = 1 entry	2.	Millionaire Draw	RM5,000 = 1 entry
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1.	Grand Millionaire Draw	Monthly Average Balance (MAB) RM5,000 = 1 entry										
2.	Millionaire Draw	RM5,000 = 1 entry										



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Formula	Eligibility Units : Monthly Average Balance* Weightage /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: 10%; text-align: center;">=</td> <td style="width: 50%;">Sum of Daily Balance / No of Days for the month</td> </tr> </table> <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>		Monthly Average Balance (MAB)	=	Sum of Daily Balance / No of Days for the month									
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Qualifying Investment Amount	Minimum Monthly Average Balance (MAB) needed to earn 1 entry.													
Weightage Structure	<table border="1" style="width: 100%;"> <thead> <tr> <th>*Tenure</th> <th>Weightage</th> </tr> </thead> <tbody> <tr> <td>> 5 Years (> 72 Months)</td> <td style="text-align: center;">5</td> </tr> <tr> <td>3 - 5 Years (36 - 71 Months)</td> <td style="text-align: center;">4</td> </tr> <tr> <td>1 - 2 Years (12 - 35 Months)</td> <td style="text-align: center;">2</td> </tr> <tr> <td>3 - 12 Months</td> <td style="text-align: center;">1</td> </tr> </tbody> </table> <p>*Note : Duration of account opening</p>		*Tenure	Weightage	> 5 Years (> 72 Months)	5	3 - 5 Years (36 - 71 Months)	4	1 - 2 Years (12 - 35 Months)	2	3 - 12 Months	1		
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Example	<table border="1" style="width: 100%;"> <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> <p>Eligibility Unit Calculation</p> <p>Eligibility Units : Average Balance x Weightage / Qualifying Investment Amount</p>		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													

	$RM10,000 \times 4 / RM5,000$ = 8 Eligibility Units
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Note :

a) 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.

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**

b) Salary Transfer Draw

For the Salary Transfer Draw, customers 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.

C. Prizes

1. The prizes offered for each draw category for eligible customers are as follows:

No	Draw Category	Draw Date	Prizes	Winners
1.	Bonanza Weekly Draw	Weekly	RM500 RM300	7 Winner 15 Winner
2.	Youth Rewards Weekly Draw	Weekly	JBL Earbud Voucher Decathlon Montigo Water Bottle	1 Winner 2 Winner 4 Winner

No	Draw Category	Draw Date	Prizes	Winners
3.	Monthly Draw	Monthly	RM20,000 RM15,000 RM10,000 RM5,000 RM1,000 RM200	1 Winner 1 Winner 1 Winner 2 Winners 15 Winners 200 Winners
4.	State Draw	Monthly	RM10,000 RM5,000 RM1,000 RM500 RM300 RM200 RM100	1 Winner 1 Winner 3 Winners 5 Winners 20 Winners 50 Winners 150 Winners
5.	Salary Transfer Draw	Monthly	RM10,000 RM5,000 RM3,000 RM1,000 RM500 RM300	1 Winner 2 Winners 2 Winners 5 Winners 50 Winners 150 Winners
6.	Festive Draw	During the designated festive months of Chinese New Year, Hari Raya and Deepavali.	RM20,000 RM5,000 RM1,000 RM500	1 Winner 3 Winners 25 Winners 30 Winners
7.	Bank Rakyat Anniversary Draw	September	RM100,000 RM3,000 RM1,500 RM1,000	1 Winner 1 Winner 1 Winner 1 Winner
8.	New Investor Draw	January, April, July and October	RM10,000 RM5,000 RM1,000 RM300 RM100	1 Winner 2 Winners 10 Winners 100 Winners 200 Winners
9.	Bank Rakyat Member Draw	June and December	RM100,000 RM50,000 RM25,000 RM5,000 RM1,000	1 Winner 1 Winner 1 Winner 7 Winners 20 Winners
10.	Ladies Draw	March	Gold Voucher worth RM30,000 Gold Voucher worth RM25,000 Gold Voucher worth RM15,000 Shopping Voucher worth RM5,000	1 Winner 1 Winner 4 Winners 5 Winners



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No	Draw Category	Draw Date	Prizes	Winners
			Dyson Vacuum	5 Winners
11.	Youth Draw	June	MacBook Pro iPhone iPad Apple Watch	5 Winners 5 Winners 6 Winners 8 Winners
12.	Xclusive Platinum Draw	December	RM100,000 eGold worth RM50,000 eGold worth RM10,000 eGold worth RM5,000	1 Winner 1 Winner 5 Winners 20 Winners
13.	Rizq 50+ Draw	February, May, August, November	eGold worth RM50,000 eGold worth RM25,000 eGold worth RM15,000 eGold worth RM2,000	1 Winner 1 Winner 3 Winners 15 Winners
14.	Grand Millionaire Draw	January	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
15.	Millionaire Draw	April, July, October	RM1,000,000	1 Winner

2. The draw dates for the 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
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
3. The prize cannot be redeemed or exchanged with other prize or cash. Prize winners must receive the prize as it is basis.
 4. Bank Rakyat reserves the right to replace the prize with an alternative prize or cash in the same value or any prize deemed appropriate if the prize won cannot be obtained or beyond Bank Rakyat's control by giving prior notice to the winner.
 5. Bank Rakyat reserves the right to modify or discontinue, temporarily or permanently, this prize draw with or without prior notice due to reasons outside its control.
 6. The winner is advised to check and is responsible for any tax implications which may arise as a result of accepting the prize(s).

D. Winner selection

1. 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.
2. Bank Rakyat reserves the right to cancel the draw result / winner selection in the event of the following:
 - a) The winner has any outstanding arrears, defaults, or is subject to legal action in relation to any existing facilities or financing with Bank Rakyat.
 - b) The winner is declared bankrupt, of unsound mind, or deceased.
3. All the decisions are final and no correspondence, objections or appeals will be entertained.

E. Announcement of Winners

1. 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 Bank's record within (14) fourteen days from the date of prize draw.



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2. The announcement of winners will also be published on Bank Rakyat's official website: www.bankrakyat.com.my
3. Prize draw winners will be announced at the end of the month in which the draw is held.
4. 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.
5. 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

F. Prize Claim Period

Cash Prizes

Cash prizes will be credited directly into the winner's Rizq Plus Account upon the official announcement of the winners.

Non-Cash Prizes

1. Winners will be notified via email, Short Message Service (SMS), telephone call or any other method as determined by Bank Rakyat. If the winner does not respond to Bank Rakyat or fails to be contacted within twelve (12) months from the date of the draw result, the winner's prize will be forfeited and the Bank reserves the right to select another winner.
2. Upon announcement of the winner, in the event of death, bankruptcy or insanity of the winner, the heirs, legal representatives and/ or administrators may claim the prize within twelve (12) months from the date of notification.
3. If there is no feedback from the winner, the Bank reserves the right to select another winner.

G. General Terms and Conditions

1. By participating in this prize draw, the customers agree and consent to allow their personal data to be collected, processed and used by the Bank according to Bank Rakyat's Privacy Notice, which may be viewed on www.bankrakyat.com.my



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2. Customers agree to give the exclusive right to the Bank to print and publish their names and pictures for promotion purposes in newspapers, magazines, the Bank's corporate website or any suitable channels defined by the Bank.
3. By participating in this draw, customers agree to allow the Bank, subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies to use the customers' name and personal details (if required) for the purpose of communication, trade promotion or other promotional activities 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 to amend, cancel or add to any of these Terms and Conditions from time to time by giving prior notice on the Bank'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.
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 or damages related to artwork or the payment to the winner (if applicable).
7. The Bank will not be liable for any delays, losses, shortages or 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 CUSTOMER (EXCEPT FOR LIABILITY ARISING FROM THE EXTREME NEGLIGENCE, MISCONDUCT, WILLFULNESS, FRAUD OR WILLFUL FAILURE OF BANK RAKYAT) 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 DRAW, WHETHER LIABILITY SHALL ARISE FROM ANY CLAIMS BASED ON**



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CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER 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, curfews, fire, flood, drought, storm, epidemic or pandemic, system failures or any circumstances beyond the control of the Bank.
10. By participating in this draw, customers 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.