

Bank Rakyat Term Deposit-i (Individual) Year 2022 Campaign

Terms and Conditions

A. Campaign Eligibility

1. This Campaign is only open to the following individual with Malaysian citizenship including Permanent Resident (PR):
 - a) EXISTING Term Deposit-i Depositors (individual, joint and trustee);
 - b) EXISTING Customers who hold or subscribe any products of Bank Rakyat.

Bank Rakyat employees are EXCLUDED from this Campaign.

B. Campaign mechanism

a) Fund Placement

Term Deposit-i (Individual) minimum placement of RM10,000 for a period of 12 or 24 months by Depositors/Customers.

b) Profit Rate

- i. Profit rate for the following tenure under this Campaign are detailed as follows:

Tenure	Profit Rate
12 months	2.60% p.a.
24 months	2.80% p.a.

Disclaimer: The campaign profit rates may be revised accordingly to reflect changes in the Overnight Policy Rate (OPR) as set by Bank Negara Malaysia (BNM), if any shall occur during the Campaign period.

- ii. The profit rate under this Campaign is applicable for deposit placement of ONE (1) cycle only during the Campaign period.
- iii. Upon maturity and subject to instruction by Depositors/Customers during opening of the account, the Bank may automatically renew in accordance with the same tenure based on the Bank's prevailing profit rate.
- iv. Depositors/Customers may choose manner of profit payment either on a MONTHLY basis or UPON MATURITY of the Term Deposit-i.

- v. Depositors/Customers are required to open Bank Rakyat Savings Account-i or eCurrent Account-i (eCA-i), whereby all profit payments or withdrawal will be credited to their Bank Rakyat Savings Account-i or eCA-i.
- vi. Premature withdrawal is allowed only in full. No profit will be paid to the Depositor/Customer. If the depositor/customer chooses to receive profit on a monthly basis, the Bank reserve the right to make necessary adjustment on the monthly profit and/or principal amount of Term Deposit-i.

Unless specifically provided or otherwise in the Terms and Conditions of this Campaign, the Bank's Terms and Conditions of Term Deposit-i Account will be applicable.

C. Campaign Period

1. The Campaign period is from 9th March 2022 until 9th July 2022.
2. The Bank reserves the right to extend, shorten or discontinue this Campaign at any point of time.

D. General Terms and Conditions

1. By participating in this Campaign, the Depositors/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
2. Depositors/Customers 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, Depositors/Customers agree to allow the Bank, subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies the promotional use of the Depositors' / Customers' 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 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. Depositors/Customers 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 (if applicable).
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 DEPOSITORS/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 DEPOSITORS/ 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, Depositors/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