



Bank Pilihan Anda

COMMERCIAL HIRE PURCHASE FINANCING-i CAMPAIGN WITH EDARAN TAN CHONG MOTOR SDN BHD & ITS AUTHORIZED DEALERS

TERMS AND CONDITIONS

A. CAMPAIGN ELIGIBILITY

1. This campaign is open to:
 - a) All companies (“Customer”) that purchase any Nissan vehicles from Edaran Tan Chong Motor Sdn Bhd and its authorized dealers.
 - b) Customer who applies for the Commercial Hire Purchase Financing-i product, which has been approved during the campaign period.
 - c) Bank Rakyat’s customers who do not have any arrears or legal action taken against any existing financing facilities with Bank Rakyat.

2. Campaign mechanism:
 - a) Based on the apply and win concept
 - b) Eligibility is open to applications for Commercial Hire Purchase Financing-i through the purchase of any Nissan vehicles from Edaran Tan Chong Motor Sdn Bhd or its authorized dealer, subject to approval during the campaign period.
 - c) Participation is AUTOMATIC when customers apply for financing throughout the campaign period.
 - d) Each vehicle purchased by customers will receive one entry. For example, if a customer/company finances two vehicles, they will receive two entries.

3. Participation in this campaign is subject to full approval by Bank Rakyat and the terms and conditions contained herein.

4. Bank Rakyat reserves the right to approve or reject any financing application and participation in this campaign.



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B. CAMPAIGN PERIOD

1. The campaign period is from 1 August to 31 October 2023.
2. Bank Rakyat reserves the right to extend, shorten or discontinue this campaign anytime.

C. CAMPAIGN PRIZES

1. The prizes offered in this campaign are as follows:

| Prizes | Number of winners |
|------------------------------|-------------------|
| Cash rebate worth RM1,000.00 | 50 |

2. Each winner is only eligible to receive one (1) prize throughout the campaign period.
3. Bank Rakyat reserves the right to substitute the existing prize with an equivalent alternative (if necessary) by displaying a notice on Bank Rakyat's website.
4. The offered prize cannot be transferred or claimed by a third party.
5. Prize claims can only be made within a period of six (6) months from the date of notification (via call center, email, or official social media platforms of Bank Rakyat) received from Bank Rakyat at any Bank Rakyat branch or through other methods determined by Bank Rakyat.
6. After the expiration of the six (6) month period from the date of notification (via call center, email, or official social media platforms of Bank Rakyat) received from Bank Rakyat, prize claims will be immediately canceled and the eligibility to claim the prize will be automatically forfeited.



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D. WINNERS SELECTION

1. The selection of winners will be conducted after the end of the campaign period.
2. Draws will be conducted randomly using a computerized system after the campaign period.
3. The winner selection committee is established by Bank Rakyat for this campaign.
4. Winners will be contacted through the call center, email, or official social media platforms of Bank Rakyat (Facebook, Instagram, and Twitter). Bank Rakyat will NOT be held responsible if the winner cannot be contacted or fails to contact Bank Rakyat for prize claim purposes.
5. Bank Rakyat reserves the right to cancel the prize for winners who cannot be contacted or fail to respond for verification purposes (if necessary) within 30 days after the official announcement of winners.
6. Bank Rakyat reserves the right to cancel the prize for winner who fails to observe conditions mentioned herein in the Terms and Conditions.
7. Bank Rakyat may select eligible winners from a waiting/reserve list if the chosen winner cannot be contacted, refuses to accept the prize, or for other reasonable reasons that allow Bank Rakyat to select an alternate winner from the waiting/reserve list.
8. All decisions are final, and any correspondence, objections, or appeals will not be entertained.

E. OTHERS

1. By participating in this campaign, the participants/customers agree and consent to allow their personal data to be collected, processed and used by the Bank according to Bank Rakyat Privacy Notice, which may be viewed on www.bankrakyat.com.my.
2. Participants/customers agree to give the exclusive right to the Bank to print and publish the names and pictures for promotion purposes in newspapers, magazines, the Bank's corporate website or any suitable channels defined by the Bank.



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3. By participating in this campaign, participants/customers agree to allow the Bank, subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies the promotional use of the participants'/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. Participants/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 or damages in the entry form, notification or any correspondence either via email, letter or appropriate communication medium.
7. 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.
8. The Bank shall not be responsible for any eventuality caused by natural disasters, wars, riots, curfews, fire, flood, drought, storm, epidemic or



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pandemic, system failures or any circumstances beyond the control of the Bank.

9. By participating in this campaign, participants/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.
10. 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 Business Banking Centre or visit www.bankrakyat.com.my.