

Bank Rakyat 7 Months and 11 Months Term Deposit-i Campaign

Terms and Conditions

A. Campaign Eligibility

1. The campaign is open to all individual depositor (individual, joint or trustee) with Malaysia citizenship (15 years old and above) including permanent resident (18 years old and above), except for:

- a) Bank Rakyat's employee(s) or
- b) Customers who have any arrears, defaults or suits against any existing facilities or financing with Bank Rakyat.

2. Entry mechanism:

a) Fund Placement

- i. Minimum placement of RM10,000 into a new Term Deposit-i Account for a period of 7 months or 11 months.

b) Profit Rate

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

Tenure	Profit Rate
7 months	3.98% p.a.
11 months	4.28% p.a.

- 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 depositor upon opening of the account, the Bank may automatically renew in accordance with the same tenure based on the Bank's prevailing profit rate.
- iv. Depositor may chooses manner of profit payment either on a MONTHLY basis or UPON MATURITY of the Term Deposit-i.
- v. Depositors are required to open Bank Rakyat Savings Account-i or eCurrent Account-i (eCA-i), whereby all profit payments will be credited to their Bank

Rakyat Savings Account-i or eCA-i, upon completion of commodity trading transaction.

- vi. Premature withdrawal is allowed only in full. No profit will be paid to the depositor. If the depositor choose 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 TD-i.

3. 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.

B. Campaign Period

1. The campaign period is from 15th July 2019 until 15th October 2019.
2. Bank Rakyat has the absolute right to change or amend the campaign period if necessary without prior notice.

C. General Terms and Conditions

1. By participating in this Campaign, the participants/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. Participants 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, participants agree to allow the Bank, 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, the Bank 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 TWENTY ONE (21) days in advance on the Bank's website or any other medium of communication that is appropriate and any amendment, cancellation or addition shall take effect on the twenty-first day after the notice was issued/published. Participants 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.

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 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.**
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, participants 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