



Your Bank of Choice

## **NURI DUIT RAYA CAMPAIGN**

### **Terms and Conditions**

Nuri Duit Raya Campaign is organised by Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat).

By participating in the campaign, customers shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions contained herein.

#### **A. Campaign Eligibility**

1. This Campaign is open to all new and existing customers of Bank Rakyat with the following criteria:
  - i. Malaysian citizens including permanent residents
  - ii. Individuals aged 12 years old and below.
  - iii. Trust account.
  - iv. Bank Rakyat employees except employees involved in the winner selection process or committee.
2. Individuals with any arrears, defaults or suits against existing facilities or financing with the Bank during the campaign period are NOT eligible to participate in this campaign.

#### **B. Campaign Period**

1. The campaign period starts from **8 April until 30 June 2024**.
2. Bank Rakyat may change or amend the campaign period (extend, shorten or discontinue) if necessary at any point in time.

#### **C. Campaign Mechanism**

1. Customers must fulfil the criteria as specified below during the campaign period to win the campaign prizes:
  - a) Open or own Nuri Savings Account-i (Tawarruq/Qard) during the campaign period.
  - b) 100 (hundred) Nuri Savings Account-i (Tawarruq/Qard) with the highest growth will be selected as campaign winners.
  - c) Minimum growth of the account is RM500.

Example/illustration:

<b>Balance of Participating Account</b>				
<b>Date/ Customer</b>	<b>Campaign Starts/Date of Account Opening. (i.e.: 1 April 2024) (i)</b>	<b>Campaign Ends (30 June 2024) (ii)</b>	<b>Growth (RM) (ii) – (i)</b>	<b>Eligibility/Rank</b>
<b>A</b>	RM100	RM500	RM400	Not eligible
<b>B</b>	RM500	RM800	RM300	Not eligible
<b>C</b>	RM1,000	RM4,500	RM3,500	Eligible
<b>D</b>	RM3,000	RM3,300	RM300	Not eligible
<b>E</b>	RM3,000	RM7,500	RM4,500	Eligible

#### **D. Prize**

- Prizes offered for this Campaign are as follows:

<b>Prize</b>	<b>No. of Winners</b>
RM500 Credited into Nuri Savings Account-i (Tawarruq/Qard)	100

- Bank Rakyat may replace the existing rewards with another equivalent reward (if necessary) by giving notice to the winners.
- Prizes are not transferable to any third party nor exchangeable and will only be credited to the winner's Bank Rakyat account.

#### **E. Winner Selection**

- Winner selection will be decided by Bank Rakyat through a committee set by Bank Rakyat for the campaign.
- The winner selection will be conducted after the end of the campaign period.
- All decisions are final and no correspondence, disputes and appeals will be entertained.
- The reward receiver will be notified via short message service (SMS), telephone call or any other method deemed appropriate by Bank Rakyat.

## **F. General Terms and Conditions**

1. By participating in the campaign, the depositors/customers agree and consent to allow their personal data to be collected, processed and used by Bank Rakyat in accordance with Bank Rakyat's Privacy Notice, which may be viewed on **[www.bankrakyat.com.my](http://www.bankrakyat.com.my)**.
2. Depositors/customers agree to give the exclusive right to Bank Rakyat 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.
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 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, Bank Rakyat has the right to amend, cancel or add to any of these Terms and Conditions from time to time by giving notice 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 after the notice was issued/published.
5. Bank Rakyat 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. Bank Rakyat will not be liable for any delays, losses, shortages or damages related to artwork or payment to the reward receiver.
7. Bank Rakyat 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, BANK RAKYAT WILL NOT BE LIABLE TO ANY PARTICIPANTS/CUSTOMERS FOR ANY DIRECT, INDIRECT, SPECIATHE POSSIBLITYTAL, CONSEQUENTIAL DAMAGES OR EXEMPLARY DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING FROM OR RELATING TO PARTICIPANT/CUSTOMERS' 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. Bank Rakyat 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 Campaign, participants/customers expressly agreed to be bound with the Terms and Conditions contained herein, including decisions by Bank Rakyat 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](http://www.bankrakyat.com.my)**.