

TERMS AND CONDITIONS PENGHARGAAN 50 PLUS 2024 CAMPAIGN

This **PENGHARGAAN 50 PLUS 2024 CAMPAIGN** (the campaign) is organised by Bank Rakyat. By participating in the campaign, the eligible participant (as defined hereunder) shall have thoroughly read and fully understood and agree to be bound by and accept all the Terms and Conditions contained herein.

A. Eligibility

- This campaign is open to new and existing customers of Investment Account-i Rizq Plus aged 50 years and above, including individuals and joint account holders (the Eligible Participant).
- For Joint Account, the eligibility will be based on the age of the main account holder. The other account holders must be at the age of 18 years and above.

B. Campaign Period

- This campaign will commence from 1 June until 31 August 2024 (3 months), inclusive of both dates, unless stated otherwise.
- Bank Rakyat may change or amend the campaign period from time to time, if necessary.

C. Mechanism and Campaign Prizes

Customers who meet the conditions and eligibility of this campaign could win the following prizes :

Category	Activity/Transaction	Prize/Token		
Special Draw	<div>▪ Eligible participants must maintain a minimum average balance of RM5,000.00 within three (3) months of the campaign period based on the following criteria:</div>			

	Total Average (in three months)	= (16,000.00 + 25,000.00 + 4,000.00) = 45,000.00/3 =15,000.00	
	Draw Qualifying Units		
	Qualifying units for the Prize Draw	= 15,000.00/5,000.00 = 3 Units	
Note : Every RM5,000 will be eligible for 1 entry.			

D. Bank Rakyat Employee's Eligibility for the Campaign

Bank Rakyat employees are eligible to participate in the campaign but are only allowed to win the consolation prize.

E. Winner Selection

- Winner selection will be decided by Bank Rakyat through a committee set up by the organisation for the campaign.
- Balloting will be conducted at random using a computerised system.
- All the decisions are final and no correspondence, objections or appeals will be entertained.
- Winners will be notified via short message service (SMS), telephone call or other appropriate method determined by Bank Rakyat. Bank Rakyat will NOT be responsible if the winner cannot be contacted or fails to contact Bank Rakyat for the prize claim.

E. General Terms and Conditions

1. By participating in the campaign, the participants or customers expressly agree and consent to allow their personal data to be collected, processed and used by Bank Rakyat. This follows Bank Rakyat's Privacy Notice, which may be viewed via www.bankrakyat.com.my.
2. Participants or 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.



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3. By participating in this campaign, participants or 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 communication, trade promotion and overall, in any media now or hereafter planned, without further compensation, unless prohibited by law.
4. Unless stated otherwise, Bank Rakyat may 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. Any amendment, cancellation or addition shall take effect after the notice is issued or published.
5. Bank Rakyat reserves the right to reject or remove any participation that is inaccurate, incomplete, suspicious or 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 winner.
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 other appropriate communication medium.
8. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, BANK RAKYAT WILL NOT BE LIABLE TO ANY PARTICIPANTS/CUSTOMERS OR ANY THIRD PARTY (EXCEPT FOR LIABILITY ARISING FROM THE GROSS 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 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 PARTICIPANTS/CUSTOMERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.**



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9. Bank Rakyat shall not be responsible for any eventuality caused by natural disasters, wars, riots, curfews, fires, floods, droughts, storms, epidemics or pandemics, system failures or any circumstances beyond the control of the Bank.
10. By participating in this campaign, participants or customers expressly agree to be bound by the Terms and Conditions contained herein, including decisions by Bank Rakyat that are final, binding and conclusive.
11. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia. For more information and inquiries, kindly contact Bank Rakyat Contact Centre at 1300 80 5454, visit the nearest Bank Rakyat branch or visit www.bankrakyat.com.my.