



Your Bank of Choice

Kempen Simpan dan Qurban through Qurban Funds Savings-i Account

Terms and Conditions

A. Campaign Eligibility

This Campaign is open to all Bank Rakyat individual customers with Malaysian citizenship who are Muslims aged 18 years old and above, including Bank Rakyat employees **except** for departments involved with the Winner Selection Committee.

B. Campaign Period

1. The Campaign period is from **17 May until 30 September 2024**
2. Bank Rakyat has the right to change or amend the Campaign Period, if necessary, from time to time by giving notice seven (7) days in advance on the Bank Rakyat's website or any other medium of communication that is appropriate and any amendment, cancellation or addition shall take effect on the seven (7) days after the notice was issued/published. By continuing to participate in this Campaign, customers/depositors 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.

C. Campaign Mechanism

There are two (2) categories offered under this Campaign: -

- i. Opening of Qurban Funds Savings-i Account (Tawarruq)
- ii. Registration of Ibadah Korban Program

Category	Activity/Transaction	Prize
i) Opening of Qurban Funds Savings-i Account (Tawarruq) <u>Campaign period:</u> 17 May – 30 September 2024	<ul style="list-style-type: none">• Open Qurban Funds Savings-i Account• Deposit and maintain a minimum balance of RM1,500 by the end of campaign period.• Customers are eligible to win one (1) unit of the prize irrespective of the total number of participating accounts opened during the campaign period.	Top 70 customers with the highest month end balance will be entitled to win 1 gram of gold wafer 999.9

Category	Activity/Transaction	Prize
ii) Registration of Ibadah Korban Program <u>Campaign period:</u> 17 May – 7 June 2024	<ul style="list-style-type: none"> Qurban Funds Savings-i Account (Tawarruq or Qard concept) needs to be active during the campaign period. Register for ibadah korban with Bank Rakyat during campaign period through a few methods: <ol style="list-style-type: none"> Over the counter at Bank Rakyat branch 2-way SMS blast received from Bank Rakyat Once confirmation and <i>aqad</i> is executed between the customer and the Bank, participants can no longer cancel their participation. For every portion of cow or goat selected for ibadah korban, participant is eligible for one (1) entry. <u>Note:</u> one (1) portion of cow part / one (1) goat = 1 entry Ibadah korban registration will be deemed complete once payment is made from the customer Qurban Funds Savings-i Account (Tawarruq or Qard concept) based on the chosen ibadah korban price for the year. For customers with more than one Qurban Funds Savings-i account (Tawarruq and Qard concept) and perform ibadah korban using both accounts, the entries for each account will be combined to get the total campaign entries earned. <u>Note:</u> Payment for the portion of cow or goat cannot be made from a combination of multiple account 	70 eligible customers will stand a chance to win cashback of RM150 into their Qurban Funds Savings-i Account (Tawarruq or Qard concept)

D. Campaign Prizes

1. Prizes offered for this Campaign are as follows: -

Category	No of Winners	Prizes
Opening of Qurban Funds Savings-i Account (Tawarruq)	70	1 gram of gold wafer 999.9
Registration of Ibadah Qurban Program	70	Cashback of RM150 into Qurban Funds Savings-i Account (Tawarruq/Qard)

2. Prizes are not transferable to any third party nor exchangeable.
3. Bank Rakyat has the right to substitute any reward with any other prizes by giving notice to the winners.

E. Winner Selection

1. The winner selection will be decided by the Committee set by Bank Rakyat based on the following: -

Category	Winner Selection Criteria
Opening of Qurban Funds Savings-i Account (Tawarruq)	Top 70 customer with the highest month end balance.
Registration of Ibadah Qurban Program	Through a random computerized voting system (random selection).

2. Winner will be notified by short message service (SMS) or telephone call or any other ways as deemed appropriate by Bank Rakyat. Bank Rakyat will NOT be responsible if the recipient cannot be contacted or fails to contact Bank Rakyat for the reward claim.
3. Selection of the winner shall be deemed as **FINAL**. Any correspondence, disputes, and appeals will not be entertained.

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**.
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.



Your Bank of Choice

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 DEPOSITORS/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.