



Your Bank of Choice

TERMS AND CONDITIONS

BANK RAKYAT SALARY SWITCH CAMPAIGN FOR INDIVIDUAL/EMPLOYEE

This **Bank Rakyat Salary Switch Campaign for Individual/Employee** (the Campaign) is organised by Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat).

By participating in the Campaign, the eligible customer (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and agrees to be bound by and accept all the Terms and Conditions contained stated.

A. Eligibility

1. New and existing INDIVIDUAL customers (employee) with salary credited to their Savings Account-i (Tawarruq/Qard) OR Current Account-i (Tawarruq/Qard) OR Investment Account-i Rizq Plus.
2. Eligible customer can participate in the campaign through :
 - a. Automatic
The employer credits the employees' salaries to their Bank Rakyat account via i-BizRAKYAT or Bulk Payment at Bank Rakyat Headquarter or branches).
 - b. Self Enrolment
Interested customers must complete the participation form and submit it via:
 - i. Nearest Bank Rakyat branches OR;
 - ii. Email to telerakyat@bankrakyat.com.my with the subject line: SALARY SWITCH CAMPAIGN : <CUSTOMER FULL NAME>

B. Campaign's Period

1. The Campaign will run from **15 October 2024 to 30 June 2025** , inclusive of both dates, unless as stated otherwise (Campaign Period).
2. Bank Rakyat has the right to change or amend the Campaign Period if necessary from time to time.

C. Mechanism

1. Eligible customer **MUST** fulfil the qualifying criteria specified below to earn entries and participate in the Campaign during the Campaign Period:
 - i. A minimum two (2) salary crediting transactions AND;
 - ii. A minimum Monthly Average Balance (MAB) of RM500
2. Customers will earn **one (1) entry for every RM500**. Below is a guide to entries for reference:

	FIRST QUARTER			SECOND QUARTER			THIRD QUARTER			TOTAL ENTRIES (FOR GRAND PRIZE)		
	OCT'24	NOV'24	DEC'24	JAN'25	FEB'25	MAR'25	APR'25	MAY'25	JUNE'25			
CUSTOMER A												
Monthly Average Balance (MAB)	400	450	550	1,000	1,000	500	800	1,500	400			
No of Entries	-	-	1	2	2	1	1	3	-	10		
CUSTOMER B												
Monthly Average Balance (MAB)						350	550	1,000	1,000	500		
No of Entries						-	1	2	2	1	6	
CUSTOMER C												
Monthly Average Balance (MAB)									1,000	800	350	
No of Entries									2	1	-	3
CUSTOMER D												
Monthly Average Balance (MAB)									200	800	350	
No of Entries									-	1	-	0
TOTAL ENTRIES (FOR QUARTERLY WINNER)	First Quarter: Only Customer A eligible for quarterly balloting with 1 entry			Second Quarter: Customer A eligible for 5 entries and Customer B with 1 entry for Second Quarter balloting.			Third Quarter : Customer A (4 entries), Customer B (5 entries) and Customer C (3 entries) are eligible for the Third Quarter balloting					

Note: Customer D, did not fulfill the requirement of a minimum two (2) salary crediting transactions.

D. Winner Selection

1. Winner selection will be determined by Bank Rakyat through a committee established by Bank Rakyat for the Campaign.
2. Balloting will be conducted randomly using a computerized system after Campaign Period.
3. All decisions are final and no correspondence, objections and appeals will be entertained.
4. The sampaign's winner will be notified via short message service (SMS) or telephone call or other appropriate method determined by Bank Rakyat. Bank Rakyat will NOT be responsible if the reward recipient cannot be contacted or fails to contact Bank Rakyat for rewards claim.

E. Prize

1. The prizes offered for this Campaign are as follows :

GRAND PRIZE	No of Winner	Prizes
	1	6 Months' Salary* (*Capped to RM30,000 or whichever is lower)
QUARTERLY WINNERS First Quarter : 15 Oct 2024 - 31 Dec 2024 Second Quarter : 01 Jan 2025 - 31 Mar 2025 Third Quarter : 01 Apr 2025 - 30 June 2025	No of Winner (Per Quarter)	Prizes (Per Quarter)
	71 winners	1 winner x RM3,000 1 winner x RM2,000 1 winner x RM1,000 68 winners x RM500

Notes:

- i. Grand Prize
 - The six months' salary is based on the winner's salary slip (gross salary).
 - The winner will be determined by balloting after the campaign ends.
 - ii. Quarterly Prizes
 - Eligible customers can win only one Quarterly Prizes per quarter.
 - Winners will be determined by balloting within three months after the quarter ends.
 - Quarterly Winners are also eligible for the Grand Prize.
2. Bank Rakyat may replace the existing prizes with another equivalent reward (if necessary) by giving notice on the Bank Rakyat's website.

F. General Terms and Conditions

1. By participating in the Campaign, the participants/customers expressly 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. Participants/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, participants/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, 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 (EXCEPT FOR LIABILITIES ARISING FROM GROSS NEGLIGENCE, MISCONDUCT, INTENTIONAL ACTS, FRAUD, OR INTENTIONAL BREACH BY 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.**
9. Bank Rakyat shall not be responsible for any eventuality caused by natural disasters, wars, riots, curfews, fire, flood, drought, storms, epidemics or pandemics, system failures or any circumstances beyond the control of the Bank.
10. By participating in this Campaign, participants/customers expressly agree to be bound by 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 by 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