



Your Bank of Choice

TERMS AND CONDITIONS

RIZQ PLUS GOVERNMENT EMPLOYEES REWARDS CAMPAIGN

This **RIZQ PLUS GOVERNMENT EMPLOYEES REWARDS CAMPAIGN** (the campaign) is organised by Bank Rakyat.

By participating in this 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

1. The campaign is open to new and existing customers of Investment-i Account Rizq Plus (Individual AND joint account) who are government employees.
2. For joint accounts, eligibility is based on the primary account holder who is a government employee.

B. Campaign Period

1. This campaign will commence from 2 December 2024 until 30 November 2025 (12 months) inclusive of both dates, unless stated otherwise.
2. Bank Rakyat may change or amend the campaign period from time to time, if necessary.

C. Campaign Mechanism and Prizes

Customers who meet the conditions and eligibility of this campaign as stated above have the opportunity to win the following prizes:

Category	Activity	Prize
Monthly Prize Draw	<ul style="list-style-type: none">▪ Maintain minimum monthly average balance of RM100 for 1 eligibility unit.	<ul style="list-style-type: none">▪ The prizes offered for the Monthly Prize Draw are as follows:



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Category	Activity	Prize																			
	<ul style="list-style-type: none"> ▪ Example: <ul style="list-style-type: none"> Average Balance = RM5,000 Eligibility Unit = $\text{RM5,000} / 100 = \mathbf{50 \text{ Units}}$ ▪ Additionally, for registration of Automatic Fund Transfer (AFT) from a Savings-i Account or eCurrent Account-i (eCA-i) to an Investment-i Account Rizq Plus, customers will be entitled to an additional one (1) eligibility unit. Note: Registration for Automatic Fund Transfer (AFT) needs to be performed at the Bank Rakyat branch counter. 	<table border="1"> <thead> <tr> <th>Cash Prize (RM)</th> <th>No. of Winners</th> </tr> </thead> <tbody> <tr><td>10,000</td><td>1</td></tr> <tr><td>2,000</td><td>2</td></tr> <tr><td>1,000</td><td>2</td></tr> <tr><td>500</td><td>11</td></tr> <tr><td>300</td><td>10</td></tr> <tr><td>200</td><td>15</td></tr> <tr><td>100</td><td>100</td></tr> <tr><td>TOTAL</td><td>141</td></tr> </tbody> </table>	Cash Prize (RM)	No. of Winners	10,000	1	2,000	2	1,000	2	500	11	300	10	200	15	100	100	TOTAL	141	<ul style="list-style-type: none"> ▪ The prize draw will be held on a monthly basis.
Cash Prize (RM)	No. of Winners																				
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<p>Additional Eligibility Units</p>	<ul style="list-style-type: none"> ▪ New and existing Rizq Plus accountholder under the Government Sector will be eligible for three (3) times eligibility units. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><u>Sample 3 times Eligibility Unit Calculations (Grand Prize)</u> Monthly Average Balance/5,000</p> <p>December 2024 Average Balance = RM10,000</p> <p style="text-align: center;"><u>Total daily closing balance</u> 30/31 days</p> <p>Eligibility Units = $10,000/5,000 = 2 \text{ units}$</p> <p>Additional Eligibility Units = $2 \text{ units} \times 3 = 6 \text{ units}$</p> </div>		<ul style="list-style-type: none"> ▪ Three (3) times eligibility unit for the main prize draw for Investment-i Account Rizq Plus: <ul style="list-style-type: none"> i. Grand Prize Draw ii. Anniversary Prize Draw ▪ To qualify for the additional eligibility unit of three (3) times, customers must maintain the following monthly average balance: 																		
		<table border="1"> <thead> <tr> <th>DRAW</th> <th>MONTHLY AVERAGE BALANCE</th> </tr> </thead> <tbody> <tr><td>Grand Prize Draw</td><td>RM5,000</td></tr> <tr><td>Anniversary Prize Draw</td><td>RM1,000</td></tr> </tbody> </table>	DRAW	MONTHLY AVERAGE BALANCE	Grand Prize Draw	RM5,000	Anniversary Prize Draw	RM1,000													
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D. Winner Selection

1. Winner selection will be decided by Bank Rakyat through a committee set by Bank Rakyat for the campaign.
2. Balloting will be conducted randomly using a computerised system.
3. All decisions are final and no correspondence, objections or appeals will be entertained.
4. 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 this campaign, the investor/customers agree and consent to allow their personal data to be collected, processed and used by Bank Rakyat according to Bank Rakyat Privacy Notice, which may be viewed at www.bankrakyat.com.my
2. Investors/customers agree to give the exclusive right to Bank Rakyat to print and publish the names and pictures for promotion purposes in newspapers, magazines, Bank Rakyat website or any suitable channels defined by the Bank.
3. By participating in this campaign, investors/customers agree to allow Bank Rakyat, subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies the promotional use of the investors'/customers' name and personal details (if required) for communication, trade promotion, overall, in any media now or hereafter planned, without further compensation, unless prohibited by the law.
4. Unless stated otherwise, the Bank reserves the right to amend, cancel or add to any of these terms and conditions from time to time by giving prior notice on Bank Rakyat website or any other medium of communication that is appropriate and any amendment, cancellation or addition shall take effect after the notice was



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issued/published. Investors/customers are deemed to have agreed to be bound by the amendments, deletions, or additions.

5. Bank Rakyat reserves the right to reject and/or remove any participation that is inaccurate, incomplete, suspicious, 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 the payment to the winner (if applicable).
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, THE BANK WILL NOT BE LIABLE TO ANY INVESTORS/CUSTOMER (EXCEPT FOR LIABILITY ARISING FROM THE EXTREME 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 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 INVESTORS/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, investors/customers 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 and construed by the laws in Malaysia.



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For more information and inquiries, kindly contact Bank Rakyat Contact Centre at 1300 80 5454 or visit the nearest Bank Rakyat branch or visit Bank Rakyat website at www.bankrakyat.com.my.