

TERMS AND CONDITIONS CASAIA @ Branch CAMPAIGN

This **CASAIA @ Branch 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 all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions contained herein.

A. Eligibility

1. The Campaign is open to eligible new and existing customer of the Participating Products. (who may consist of individuals, joint and trust account holders) (the eligible participant).
2. Employees of the Bank Rakyat are not eligible to participate in the campaign.

B. Campaign Period

1. This campaign will commence from 7 October 2024 to 31 December 2024 (3 months) inclusive of both dates, unless stated otherwise (campaign period).
2. Bank Rakyat may change or amend the campaign period, if necessary, from time to time.

C. Mechanism

1. Prize Draw

Items	Description
Participating Products	<ul style="list-style-type: none">▪ Investment-i Account Rizq Plus▪ Nuri Savings Account-i▪ Savings Account-i▪ Current Account-i▪ Term Deposit-i <p>Note : Open to Individual, Joint and Trust Account only (Resident and Non Resident)</p>

Items	Description										
Mechanics	<p>Customer to perform below mechanics to earn entries for Prize Draw.</p> <table border="1"> <thead> <tr> <th>MECHANICS</th><th>ENTRY</th></tr> </thead> <tbody> <tr> <td>Open new Participating Product</td><td>1 entry</td></tr> <tr> <td> Perform minimum investment / deposit as per following to Participating Account at CDM or Over the Counter (OTC) and provide receipt to branch personnel. <ul style="list-style-type: none"> • Investment-i Account Rizq Plus • Nuri Savings Account-i • Savings Account-i </td><td>Every RM500 = 1 entry</td></tr> <tr> <td>• Current Account-i</td><td>Every RM1,000 = 1 entry</td></tr> <tr> <td>• Term Deposit-i</td><td>Every RM10,000 = 1 entry</td></tr> </tbody> </table> <ul style="list-style-type: none"> Customers may perform multiple investments / deposit daily to obtain multiple entries. Transactions can be performed at any Bank Rakyat branch. However, the eligibility form can only be obtained from the original branch of account opening (Home Branch). Eligible customers need to fill in the eligibility form and return the form to branch personnel. The eligibility form will be used to determine the winner during the prize draw. 	MECHANICS	ENTRY	Open new Participating Product	1 entry	Perform minimum investment / deposit as per following to Participating Account at CDM or Over the Counter (OTC) and provide receipt to branch personnel. <ul style="list-style-type: none"> • Investment-i Account Rizq Plus • Nuri Savings Account-i • Savings Account-i 	Every RM500 = 1 entry	• Current Account-i	Every RM1,000 = 1 entry	• Term Deposit-i	Every RM10,000 = 1 entry
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2. Monthly Reward

Items	Description
Participating Products	<ul style="list-style-type: none"> Investment-i Account Rizq Plus <p>Note : Open to Individual, Joint and Trust Account only (Resident and Non Resident)</p>

Items	Description
Mechanics	<p>Category 1: Highest Balance Growth (Month on Month)</p> <p>This category is given to the account that records the highest balance growth in Investment-i Account Rizq Plus throughout the month.</p> <p>Category 2: Account with No Withdrawal Transaction</p> <p>This category is for the account that maintains record of no withdrawal for the entire month.</p> <p>Note : Account must be opened latest on the previous month to be eligible for both categories.</p>

D. Campaign Prizes

The prizes offered for the campaign are as follows:

1. Prize Draw

- Prizes offered for this campaign vary among Bank Rakyat branches. Customers may refer to the list of prizes as displayed at the customer's preferred Bank Rakyat branch.
- For cash prizes: Non-transferable to third parties and will be credited into the winner's Investment or Deposit Account.
- Bank Rakyat **may** also replace the existing prize with another equivalent prize (if necessary) by giving notice at the respective Bank Rakyat branch.

2. Monthly Reward

Category	Month	No of Winner	Prize
Category 1	October 2024	1 winner	RM2,000
	November 2024	1 winner	RM2,000
	December 2024	1 winner	RM2,000
Category 2	October 2024	1 winner	RM2,000



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Category	Month	No of Winner	Prize
	November 2024	1 winner	RM2,000
	December 2024	1 winner	RM2,000

E. Winner Selection

1. Prize Draw

- Winner selection will be decided by Bank Rakyat branches through manual balloting.
- All the decisions are final and no correspondence, objections or appeals will be entertained.
- Winners 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 winner cannot be contacted or fails to contact Bank Rakyat for a prize claim.

2. Monthly Reward

- Winner selection for each category will be decided by Bank Rakyat
- In instances where multiple individuals qualify as winners within a particular category, winners will be selected through system balloting.
- 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) or 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 a prize claim.



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F. General Terms and Conditions

1. By participating in this campaign, the depositor/customers agree and consent to allow their personal data to be collected, processed and used by the Bank according to Bank Rakyat Privacy Notice, which may be viewed on www.bankrakyat.com.my
2. Depositors/customers agree to give the exclusive right to the Bank 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 depositors'/customers' 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, 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 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. Depositors/customers are deemed to have agreed to be bound by the amendments, deletions, or additions.
5. The Bank 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. The Bank will not be liable for any delays, losses, shortages or damages related to artwork or the payment to the winner (if applicable).
7. The Bank 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 DEPOSITORS/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**



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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 DEPOSITORS/CUSTOMERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.

9. The Bank 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, depositors/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 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.