



Your Bank of Choice

TERMS AND CONDITIONS

"GO PRIVILEGE @ BANK RAKYAT 70th ANNIVERSARY" CAMPAIGN

The "Go Privilege @ Bank Rakyat 70th Anniversary" Campaign (the Campaign) is organised by Bank Rakyat.

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

A. Campaign Eligibility

1. This Campaign is open to Rakyat Xclusive (RX) customers (new and existing) including permanent residents (PR) (Eligible Customer)
2. Individuals with any arrears, defaults or suits against existing facilities or financing with the Bank during the campaign period are NOT eligible to participate in this campaign.

B. Campaign Period

1. The Campaign period is from 15 October 2024 until 31 March 2025.
2. Bank Rakyat may change or amend the Campaign period (extend, shorten or discontinue) if necessary at any time.

C. Campaign Mechanism

1. The Eligible Account(s) for this Campaign are as follows:
 - i. Savings Account i (Qard)
 - ii. Savings Account-i (Tawarruq)
2. There are **two (2) categories** for the Campaign:

i. CATEGORY 1 : Top-up Savings Account-i

Upon fulfillment of the requirements in item (a) AND item (b) below, the customer is eligible to receive the gold coin gift(s) at Bank Rakyat branches/ Rakyat Xclusive centers.

a) Deposit (Top-up) and Earmark

Perform new deposit (top-up) of minimum **RM20,000** and earmark the amount deposited into the Savings Account-i until 31 December 2024 (for the deposit that is performed before 1 January 2025) **OR** until 31 March 2025 (for the deposit that is performed from 1 January 2025 onwards).

b) Subscription of Wealth Product

Subscription of any non-credit related Takaful and/ or Estate Management product (Wealth Product) with Bank Rakyat, concurrently with the deposit (top-up) transaction.

(a) Deposit (Top-up) Amount & Earmark		(b) Wealth Product Subscription	Gold Coin
RM20,000	i. Earmark until 31 December 2024 (for the deposit that is performed before 1 January 2025) OR	Subscribe any of Wealth Product as listed below, concurrently with the deposit (top-up) transaction: <u>Non-Credit Takaful Product (NCT)</u> <ul style="list-style-type: none">Takaful AmaniTakaful Amani PlusTakaful Hayati <u>Estate Management Product (EM)</u> <ul style="list-style-type: none">Wasiat ARBWasiat Rakyat	0.25 gram
RM70,000			1.00 gram
RM100,000	ii. Earmark until 31 March 2025 (for the deposit that is performed from 1 January 2025 onwards).		2.00 gram

- The subscription of more than one (1) Wealth Products can be perform in a single transaction, however, the entitlement is limited to one (1) gold coin per transaction and products category.
- Entitlement of Gold Coins is capped to two (2) allocations per customer (regardless of gold coin sizes), in separate transactions from each category of Wealth Products (1 from non-credit related takaful and 1 from estate management – as per item b(i)).
- Illustration of Wealth Product subscription by ONE Eligible Customer are as follows:

Situation	Transaction/ Subscription			Entitlement
	Deposit	Wealth Product		
		Name	Category	
1	RM20,000	Takaful Amani	NCT	0.25 gram
2	RM70,000	Takaful Amani Plus	NCT	Not Entitled
3	RM100,000	Wasiat Rakyat	EM	2.00 gram

- For the participating Wealth Products and services as mentioned in item b (i), no cancellation can be made during the Campaign Period.
- c) The gold coin reward will be allocated to the Eligible Customer on a first-come first-served basis, until 31 March 2025 or until the available stock has been fully claimed, whichever earlier.

Illustration:

Customer	New Top-up/Deposit (RM)	Earmark the top-up amount until 31/12/24 or until 31/3/2025	Wealth Product Subscription	Gift (Gold coin)
A	20,000	Yes	Yes	0.25g
B	60,000	No	Yes	Not eligible
C	70,000	Yes	Yes	1.00g
D	70,000	Yes	No	Not Eligible
E	100,000	Yes	Yes	2.00g

 ii) **CATEGORY 2: Prize Draw (Savings Account-i)**

Deposit and maintain a minimum monthly average balance (MAB) in Savings Account-i of RM70,000 during the Campaign Period.

Mechanism	Entry
Every MAB of RM70,000	1 entry

Illustration:

Customer	A	B	C
Month	Average Balance (RM)		
October	60,000	100,000	50,000
November	70,000	200,000	50,000
Disember	90,000	300,000	55,000
January	100,000	350,000	80,000
February	120,000	350,000	70,000
March	140,000	300,000	50,000
Average Amount (for 6 months)	$= (60,000 + 70,000 + 90,000) + 100,000 + 120,000 + 140,000) / 6 \text{ months}$ $= 580,000 / 6 \text{ months}$ $= 96,666$	$(100,000 + 200,000 + 300,000 + 350,000 + 350,000 + 300,000) / 6 \text{ months}$ $= 1.6 \text{ mill} / 6 \text{ months}$ $= 266,666$	$(50,000 + 50,000 + 55,000 + 80,000 + 70,000 + 50,000) / 6 \text{ months}$ $= 355,000 / 6 \text{ months}$ $= 59,166$
Entry			
Entries for Prize Draw	$96,666 / 70,000$ $= 1.4 \text{ multiplier} \times 1 \text{ entry}$ $= \mathbf{1 \text{ entry}}$	$266,666 / 70,000$ $= 3.8 \text{ multiplier} \times 1 \text{ entry}$ $= \mathbf{3 \text{ entries}}$	$59,166 / 70,000$ $= 0.8 \text{ multiplier} \times 1 \text{ entry}$ $= \mathbf{0 \text{ entry}}$

E. Prize & Winner Selection

1. Prizes offered for Category 2 are as follows:

CATEGORY 2: Prize Draw (Savings Account-i)

Rank	Prize	No. of Winner
GRAND	70 gram of BR 70th Anniversary gold wafer	1
2nd – 5th	20 gram of BR 70th Anniversary gold wafer	4
6th – 10th	10 gram of BR 70th Anniversary gold wafer	5
11th – 20th	5 gram of BR 70th Anniversary gold wafer	10
TOTAL WINNERS		20

- The winners will be selected based on the balloting system after Campaign Period.
 - All customers are eligible for both Category 1 and Category 2. Winner from Category 1 can participate in Category 2, or winners from Category 2 can participate in Category 1.
- Bank Rakyat reserves the right to replace the existing rewards with another equivalent reward (if necessary) by notifying the winners. Prizes are not transferable to any third party, nor exchangeable.
 - All the decisions are final, and no correspondence, disputes and appeals will be entertained. Winner will be notified via short message service (SMS) or telephone call or any other method deemed appropriate by Bank Rakyat.

F. General Terms and Conditions

- 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 in accordance with Bank Rakyat's Privacy Notice, which available for viewing at www.bankrakyat.com.my
- Participants or customers agree to grant Bank Rakyat the exclusive right to print and publish their names and pictures for promotional purposes in newspapers, magazines, the Bank's corporate website or any suitable channels defined by the Bank.
- By participating in this Campaign, participants or customers agree to allow Bank Rakyat, its subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies to use their name and personal details (if required) for promotional purposes including communication and trade promotion, , in any and all media now or hereafter planned, without further compensation, unless prohibited by the law.
- Unless stated otherwise, Bank Rakyat reserves the right to amend, cancel or add to any of these Terms and Conditions from time to time by providing advance notice on the Bank's



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website or any other appropriate medium of communication. Any such amendment, cancellation or addition shall take effect after the notice is issued or published.

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 specified in the Terms and Conditions.
6. Bank Rakyat shall not be liable for any delays, losses, shortages, damages related to artwork or payment to the reward recipient.
7. Bank Rakyat will not be liable for any delays, losses, shortages, damages in the entry form, notification or any correspondence whether via email, letter or any appropriate communication medium.
8. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, BANK RAKYAT WILL NOT BE LIABLE TO ANY PARTICIPANTS OR 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 OR 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 OR 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, curfew, 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 or customers are expressly agreed to be bound by 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 of 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