

BRSAVE CAMPAIGN TERMS AND CONDITIONS

The "BRSAVE 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 individual customer of age 18 years old and above, who subscribe and own Eligible Products with Bank Rakyat during the Campaign Period (Eligible Customer).
- 2. Eligible Customer's accounts must remain active throughout the Campaign period.
- 3. Individuals with any arrears, defaults or legal action against existing facilities or financing with the Bank during the campaign are NOT eligible to participate in this campaign.

B. Campaign Period

- 1. The Campaign period is from 16 June 2025 until 31 December 2025.
- 2. Bank Rakyat may change or amend the Campaign period (extend, shorten or discontinue) if necessary at any time.

C. Campaign Mechanism & Prize

- 1. There are six (6) categories for this Campaign, namely:
 - i. Pensioner
 - ii. Mass Affluent
 - iii. Non-Bumiputera
 - iv. EPF Transact
 - v. Salary Transfer
 - vi. New Digital Savers
- 2. Eligible Products for the Campaign are as below table:

Categories	Eligible Products
i. Pensioner	Savings Account-i (Qard/ Tawarruq)
ii. Mass Affluent	Qurban Savings Account-i (Qard/ Tawarruq)
iii. Non-Bumiputera	Umrah Savings Account-i (Qard/ Tawarruq)
iv. EPF Transact	eCurrent Account-i Individual (Qard/Tawarruq)
v. Salary Transfer	eCurrent Account-i individual (Qard/Tawarruq)



Categories	Eligible Products
	Savings Account-i (i-Rakyat/ BRICK)
	Umrah Savings Account-i, (i-Rakyat/ BRICK)
vi. New Digital Savers	Qurban Savings Account (i-Rakyat/ BRICK)
	Nuri Savings Account-i Kids (BRICK)
	Nuri Savings Account-i Teens (BRICK)

3. Customer who fulfils the qualifying criteria as specified below are qualified to participate in the Campaign and eligible to earn entries for prize draw during the Campaign Period:

CATEGORY			MECHANIC			PRIZE	
i) Pensioner	a)	Deposit and	d maintain a minimum mo	nthly average	Prize Draw 1:		
(50 years old			AB) in Eligible Product of RM d Period in (b).	Prize (No. of Winner	
& above)					1 st	15,000	1
			Mechanic	Entry	2 nd	7,000	1
		- Fire	MAD of DM40 000		3 rd	5,000	1
		Ever	y MAB of RM10,000	1 entry	Consolation	500	18
			te: Minimum month end bal	, ,	Prize Draw 2:		No. of
			the last month of each Prizetober) to be eligible for ballo	•	Prize (RM)	Winner
		ragasi a ot	stoper) to be engine for bank	Julig.	1 st	15,000	1
	b)	The MAR wi	Il be calculated based on Pe	riod as below:	2 nd	7,000	1
	,			No. of	3 rd	5,000	1
		Prize	Period	Campaign	Consolation	500	18
		Draw	r enod	Month	1		
		1	June 2025	1 month	Prize Draw 3:		
		2	July 2025 – Aug 2025	2 months	Prize (RM)	No. of
		3	Sept 2025 – Aug 2025	2 months	1 st	15,000	Winner 1
		3	Sept 2025 – Oct 2025	2 monus	2 nd	7,000	1
					3 rd	5,000	1
					Consolation	500	18
					L		
ii) Mass	a)	Deposit and	d maintain a minimum m	onthly average			
Affluent	/		AB) in Eligible Product of R		5 . (D14)	No. of
		the stipulated Period in (b).			Prize (KIVI)	Winner
			()		1 st	50-gram	1
			Mechanic	Entry	'	gold	'
		Ever	y MAB of RM20,000	1 entry	2 nd	30-gram gold	2
		Pre-requisit	te: Minimum month end ba	lance (MER) of	3 _{rd}	20-gram gold	3
		RM10,000 ir	n the last month of Prize Dr		Consolation	10-gram gold	20
		•	e for balloting.		Bonus Early Bird	5-gram gold	30
	b)	The MAB wi	Il be calculated based on Pe				
				No. of			
		Driza Drav	Period	Campaign			
		Prize Draw		Month			
			June 2025 - Nov 2025	6 months			
L	L				1		



CATEGORY	MECHANIC	PRIZE			
	c) BONUS FOR EARLY BIRD: For the first 30 customers (on first-come-first basis) who perform NEW deposit minimu RM20,000 into Eligible Product, and earmar amount for 6 months.	ım of			
iii) Non- Bumiputra (Indian, Chinese	a) Deposit and maintain a minimum monthly av balance (MAB) in Eligible Product of RM1,000 of the stipulated Period in (b).				
& Others)	Mechanic Entr	3 rd 2,500 5			
,	Every MAB of RM1,000 1 ent	Consolation 250 10			
	Pre-requisite: Minimum month end balance (MB RM1,000 in the last month of each Prize Draw (J Sept) to be eligible for balloting.	Prize Draw 2: Prize (RM) No. of Winner			
	b) The MAB will be calculated based on Period as being Prize Draw Period Campa Montal Superior Superio	of aign oth nth			
iv) EPF Transact	 a) Eligible Customer perform fund trsanfer trans from Employees' Provident Fund (EPF) into the E Product. b) Every RM500 of transaction amount from Emp Provident Fund (EPF) credited into the Eligible Provident Fund (EPF) are directly for the month will earn 1 entry for the prize draw. 	Prize (RM) No. of Winner 1st 1,000 5 2nd 500 5 roduct 3rd 300 10			
	Pre-requisite: Minimum month end balance (MERM500 in the transaction month (Aug & Nov) eligible for balloting. The transaction month as below: Prize Draw Transaction Month	Prize Draw 2: By Of Prize (RM) No. of			
	1 Aug 2025 2 Nov 2025				
v) Salary Transfer (Individual)	 a) Eligible Customer must perform salary transfer Eligible Product and make the account as account. b) The winners will be selected accordingly by MEB through balloting process. MEB amount and prizes as below: 	Prize (RM) Prize (RM) Stimated No. of Winner Tier 1 RM100 90 Tier 2 RM150 60			
	Tier Prize (RM) No. of Winner RM3,000 – RM9,999.99 RM100 Prize Draw 1 - Aug Prize Draw 2 – Oct Prize Draw 3 - Dec	90			



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CATEGORY	MECHANIC	PRIZE
	RM10,000 – RM14,999.99 RM150 Prize Draw 1 - Aug Prize Draw 2 – Oct Prize Draw 3 - Dec Prize Draw 1 - Aug Prize Draw 3 - Dec	
	above RM200 Prize Draw 2 – Oct 30 Prize Draw 3 - Dec	
	The total fixed number of winners for this category is 180 winners. However, the Bank may revise the number of winners for each tier with valid reasons.	
	Salary Transfer Campaign participation is 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 Eligible Customer must complete the participation form which can be obtained from official Bank Rakyat website or branch and submit to: i. Nearest Bank Rakyat branches OR; ii. Email to telerakyat@bankrakyat.com.my with the subject line: BRSAVE CAMPAIGN:	
New District	<customer full="" name=""></customer>	
vi) New Digital Savers	a) Open new account online through i-Rakyat and/or BRICK with minimum monthly average balance (MAB) of RM100 during account opening month.	Prize (RM) No. of Winner
	<u>Pre-requisite:</u> Minimum month end balance (MEB) of RM100 to be eligible for balloting.	RM50 140
	b) The prize is one-off, which is only during the account opening month:	
	No. of Campaign Month No. of Winners Prize per Winner 7 months	
	(June 2025	
	c) The winner will be selected based on first-come-first- serve basis until the capped amount is fulfilled.	
	d) One customer is only eligible to win one (1) prize throughout the promotion period. Note:	
	 i-Rakyat is the online banking platform for all individual customer of Bank Rakyat Link: https://www.irakyat.com.my/ BRICK stand for BR Quick, is online application platform for Bank Rakyat products. 	
	Link: https://brick.bankrakyat.com.my/	



4. Please refer to Appendix (last page of this Terms & Conditions) for the illustration of entries and eligibility for each categories.

E. Winners Selection

- 1. Winners will be selected according to the prize draw in each category and will be announced within 12 weeks after the Campaign Month ends.
- 2. Winners will be selected through a balloting system and evaluated by the Winner Selection Committee appointed specifically for this Campaign. The committee reserves the right to make the final decision regarding the selection of winners.
- 3. Customer is eligible to win only one (1) prize for one (1) category. However, one (1) customer can win mulitple prizes across the different category. For example, Customer A win in Pensioner Category can also win in Non-Bumiputera Category, Mass Affluent Category and Non-Bumiputra Category.
- 4. A Customer can only win maximum two (2) times for Early Bird Category.
- 5. Bank Rakyat employees are not eligible to win grand prize/ 1st place for any categories.
- 6. Bank Rakyat employees are not eligible to win in New Digital Savers Category.
- 7. The cash prize will be credited into the winner's Bank Rakyat participating account.
- 8. Selected winners may be required to attend prize giving ceremony and/or other publicity programmes when notified by the Bank.
- 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.
- 10. 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.
- 11. Bank Rakyat reserve the right to disqualify the participation of any Eligible Customers for the purpose of this Campaign in the event of any suspicious transaction, default in Bank's facilities, account is closed before the notification of winners by the Bank, fraudulent and breach any of the Campaign Terms and Conditions.

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
- 2. 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.
- 3. 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.



- 4. 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 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. 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 POSSIBLITY OF SUCH LOSS OR DAMAGE CAN OCCUR.
 - 7. 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.
- 8. 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.
- 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



APPENDIX: ILLUSTRATION OF ELIGIBILITY CALCULATION

i. Category: Pensioner

Min. MEB RM5,000Min. MAB RM10,000

Customer	A	В	С
Pre-requisite: Monthly End Balance (MEB) - August 2025	RM7,000 (ELIGIBLE)	RM3,000 (NOT ELIGIBLE)	RM10,000 (ELIGIBLE)
Monthly Average Balance (MAB) with Entry	July: RM11,000 (1 entry) Aug: RM9,500 (0 entry)	N/A	July: RM15,000 (1 entry) Aug: RM30,000 (3 entry)
Total Entry	1	(because not fulfill pre- requisite MEB	4 entries

ii. Category: Mass Affluent

Min. MEB RM10,000Min. MAB RM20,000

Customer	Α	В	С
Pre-requisite: Monthly End Balance (MEB) - November 2025	RM31,000 (ELIGIBLE)	RM50,000 (ELIGIBLE)	RM9,000 (NOT ELIGIBLE)
Monthly Average Balance (MAB) with Entry	June:18,000 (0 entry) July: RM20,000 (1 entry) Aug:RM25,000 (1 entry) Sept:RM24,000 (1 entry) Oct:30,000 (1 entry) Nov:20,000 (1 entry)	June:20,000 (1 entry) July: RM40,000 (2 entries) Aug:RM55,000 (2 entries) Sept:RM30,000 (1 entries) Oct:25,000 (1 entries) Nov:45,000 (2 entries)	N/A (because not fulfill pre- requisite MEB)
Total Entry	5	9	

iii. Category: Non-Bumiputera

Min. MEB RM1,000Min. MAB RM1,000

Customer	A	В	С
Pre-requisite: Monthly End Balance (MEB) - September 2025	RM1,000 (ELIGIBLE)	RM7,000 (ELIGIBLE)	RM850 (NOT ELIGIBLE)
Monthly Average Balance (MAB) with Entry	June:8,000 (8 entry) July: RM2,000 (2 entry) Aug:RM5,000 (5 entry) Sept:RM2,000 (2 entry) Oct:3,000 (3 entry) Nov:1,000 (1 entry)	June:10,000 (10 entry) July: RM20,000 (20 entries) Aug:RM15,000 (15 entries) Sept:RM3,000 (3 entries) Oct:5,000 (5 entries) Nov:5,000 (5 entries)	N/A (because not fulfill pre- requisite MEB
Total Entry	21	58	



iv. Category: EPF Transact

- Min. MEB RM500

- Every RM500 transaction = 1 entry

Customer	Α	В	С
Pre-requisite: Monthly End Balance (MEB) - August 2025	RM500 (ELIGIBLE)	RM1,000 (ELIGIBLE)	RM450 (NOT ELIGIBLE)
Inward Transaction Amount (RM)	RM1,000	RM2,500	N/A (because not fulfill pre-
Total Entry	2	5	requisite MEB

v. Category: Salary Transfer

- Min. MEB RM3,000

Customer	Α	В	С
Pre-requisite: Monthly End Balance (MEB) - December 2025	RM3,500 (ELIGIBLE)	RM10,000 (ELIGIBLE)	RM2,200 (NOT ELIGIBLE)
Tier	Tier 1	Tier 2	N/A (because not fulfill pre-
Eligible Prize for Balloting	RM100	RM150	requisite MEB

vi. Category: New Digital Savers

Min. MEB RM100Min. MAB RM100

Customer	A	В	С
Pre-requisite: Monthly End			
Balance (MEB) for account	RM100	RM500	RM90
opening month	(ELIGIBLE)	(ELIGIBLE)	(NOT ELIGIBLE)
– July 2025			
Monthly Average Balance			
(MAB) for account opening	RM100	RM250	N/A
month			(because not fulfill pre-
Eligible to receive prize	Yes	Yes	requisite MEB