



Terms and Conditions

Term Deposit-i Account (Individual) Year 2025 Campaign

CAMPAIGN ELIGIBILITY

1. This campaign, organised by Bank Rakyat, is open to new and existing individual customers (individual, joint or trustee), with Malaysian citizenship including Permanent Residents (PR).

CAMPAIGN PERIOD

1. This campaign runs from 12 August 2025 to 30 September 2025 (both dates inclusive) unless stated otherwise
2. Bank Rakyat may vary the campaign period from time to time if necessary.
3. Customers are eligible for the campaign profit rate only for placements made during the campaign period.

CAMPAIGN MECHANISM

1. Fund Placement

Placement of Term Deposit-i (Individual) minimum of RM10,000 per certificate for 6 months tenure **AND**;

Deposit of RM1,000 in Savings Account-i (Tawarruq) or Current Account-i (Tawarruq) or Investment-i Account Rizq Plus per customer, and that will be earmarked according to the Term Deposit-i Account tenure.

2. Profit Rate

- i) The profit rate for the Term Deposit-i Account for this campaign are as follows:

Tenure	Profit Rate
6 months	3.69% p.a

Disclaimer :

- The promotional rate is subject to changes in the Overnight Policy Rate (OPR). Should there be changes in the OPR, Bank Rakyat reserves the right to amend the Promotional Rate.
- Any changes are subject to the General Terms and Conditions paragraph 4 of these Terms and Conditions.



- ii) The earmarked amount in Savings Account-i (Tawarruq) or Current Account-i (Tawarruq)/ Investment-i Account Rizq Plus will follow the prevailing board rates.
- iii) Customers may choose to receive profit monthly or upon maturity of the Term Deposit-i Account.
- iv) The campaign profit rate applies to one (1) placement cycle only during the campaign period.
- v) Upon maturity and subject to customer's instructions, the Bank may automatically renew in accordance with the same tenure based on the Bank's prevailing profit rate.
- vi) Profit payments, whereby profit crediting or withdrawal, will be affected via Bank Rakyat Savings Account-i, Current Account-i or Investment-i Account Rizq Plus.

3. Premature Withdrawal

- i. Premature withdrawal is only allowed in full and no contract profit will be paid to. If the customer chooses to receive profit payments on a monthly basis, the Bank reserves the right to adjust the monthly profit and/or principal amount of the Term Deposit-i. The earmarked amount in the Savings Account-i (Tawarruq), Current Account-i (Tawarruq) or Investment-i Account Rizq Plus will be released.
- ii. Early withdrawal of the earmarked amount in Savings Account-i (Tawarruq), Current Account-i (Tawarruq) or Investment-i Account Rizq Plus will cause premature withdrawal of the Term Deposit-i Account.
- iii. Unless otherwise specified in these Campaign Terms and Conditions of, the Bank's Terms and Conditions of Term Deposit-i Account will be applicable.

GENERAL TERMS AND CONDITIONS

- 1. By participating, the depositors or customers 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 or customers agree to give the exclusive right to the Bank to print and publish their names and pictures for promotional purposes in newspapers, magazines, the Bank's corporate website or other suitable channels identified by the Bank.



3. By participating in this campaign, depositors or customers agree to allow the Bank, subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies may use their name and personal details (if required) for communication and trade promotion in any media now known or hereafter developed, without further compensation, unless prohibited by law.
4. Unless stated otherwise, the Bank may amend, cancel or add to these Terms and Conditions from time to time by prior notice on the Bank's website or via other appropriate communication channels. Any amendment, cancellation or addition shall take effect after the notice was issued or published. Depositors or customers are deemed to have agreed to be bound by the amendments, deletions, or additions.
5. The Bank has the right to reject and remove any participation that is inaccurate, incomplete, suspicious, invalid if it does not meet these Terms and Conditions.
6. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, THE BANK WILL NOT BE LIABLE TO ANY DEPOSITORS OR 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 DEPOSITORS OR CUSTOMERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.**
7. The Bank is not responsible for any event caused by natural disasters, wars, riots, curfews, fire, flood, drought, storm, epidemic or pandemic, system failures or other circumstances beyond the Bank's control.
8. By participating, depositors or customers are deemed to have read, understood, and agreed to these Terms and Conditions contained herein, including decisions by the Bank which are final, binding and conclusive.
9. These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia.

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