



Your Bank of Choice

## **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        | <ul style="list-style-type: none"><li>• Savings Account-i (Qard/ Tawarruq)</li><li>• Qurban Savings Account-i (Qard/ Tawarruq)</li><li>• Umrah Savings Account-i (Qard/ Tawarruq)</li><li>• eCurrent Account-i Individual (Qard/Tawarruq)</li></ul> |
| ii. Mass Affluent   |                                                                                                                                                                                                                                                     |
| iii. Non-Bumiputera |                                                                                                                                                                                                                                                     |
| iv. EPF Transact    |                                                                                                                                                                                                                                                     |
| v. Salary Transfer  |                                                                                                                                                                                                                                                     |

| Categories             | Eligible Products                                                                                                                                                                                                                                                                      |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| vi. New Digital Savers | <ul style="list-style-type: none"> <li>Savings Account-i (i-Rakyat/ BRICK)</li> <li>Umrah Savings Account-i, (i-Rakyat/ BRICK)</li> <li>Qurban Savings Account (i-Rakyat/ BRICK)</li> <li>Nuri Savings Account-i Kids (BRICK)</li> <li>Nuri Savings Account-i Teens (BRICK)</li> </ul> |

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                            |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
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| i) Pensioner<br><br>(50 years old & above)                                                                                                                                                                                                                                                                                                 | a) Deposit and maintain a minimum monthly average balance (MAB) in Eligible Product of RM10,000 during the stipulated Period in (b).<br><br><table><tr><th>Mechanic</th><th>Entry</th></tr><tr><td>Every MAB of RM10,000</td><td>1 entry</td></tr></table><br><b>Pre-requisite:</b> Minimum month end balance (MEB) of RM5,000 in the last month of each Prize Draw (June, August & October) to be eligible for balloting. | Mechanic                         | Entry                 | Every MAB of RM10,000 | 1 entry   | Prize Draw 1:<br><table><tr><th colspan="2">Prize (RM)</th><th>No. of Winner</th></tr><tr><td>1<sup>st</sup></td><td>15,000</td><td>1</td></tr><tr><td>2<sup>nd</sup></td><td>7,000</td><td>1</td></tr><tr><td>3<sup>rd</sup></td><td>5,000</td><td>1</td></tr><tr><td>Consolation</td><td>500</td><td>18</td></tr></table><br>Prize Draw 2:<br><table><tr><th colspan="2">Prize (RM)</th><th>No. of Winner</th></tr><tr><td>1<sup>st</sup></td><td>15,000</td><td>1</td></tr><tr><td>2<sup>nd</sup></td><td>7,000</td><td>1</td></tr><tr><td>3<sup>rd</sup></td><td>5,000</td><td>1</td></tr><tr><td>Consolation</td><td>500</td><td>18</td></tr></table><br>Prize Draw 3:<br><table><tr><th colspan="2">Prize (RM)</th><th>No. of Winner</th></tr><tr><td>1<sup>st</sup></td><td>15,000</td><td>1</td></tr><tr><td>2<sup>nd</sup></td><td>7,000</td><td>1</td></tr><tr><td>3<sup>rd</sup></td><td>5,000</td><td>1</td></tr><tr><td>Consolation</td><td>500</td><td>18</td></tr></table> | Prize (RM) |                      | No. of Winner | 1 <sup>st</sup> | 15,000                           | 1        | 2 <sup>nd</sup> | 7,000                            | 1 | 3 <sup>rd</sup> | 5,000                            | 1 | Consolation   | 500                             | 18 | Prize (RM)       |             | No. of Winner | 1 <sup>st</sup> | 15,000 | 1 | 2 <sup>nd</sup> | 7,000 | 1 | 3 <sup>rd</sup> | 5,000 | 1 | Consolation | 500 | 18 | Prize (RM) |  | No. of Winner | 1 <sup>st</sup> | 15,000 | 1 | 2 <sup>nd</sup> | 7,000 | 1 | 3 <sup>rd</sup> | 5,000 | 1 | Consolation | 500 | 18 |
|                                                                                                                                                                                                                                                                                                                                            | Mechanic                                                                                                                                                                                                                                                                                                                                                                                                                   | Entry                            |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | Every MAB of RM10,000                                                                                                                                                                                                                                                                                                                                                                                                      | 1 entry                          |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | Prize (RM)                                                                                                                                                                                                                                                                                                                                                                                                                 |                                  | No. of Winner         |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | 1 <sup>st</sup>                                                                                                                                                                                                                                                                                                                                                                                                            | 15,000                           | 1                     |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | 2 <sup>nd</sup>                                                                                                                                                                                                                                                                                                                                                                                                            | 7,000                            | 1                     |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | 3 <sup>rd</sup>                                                                                                                                                                                                                                                                                                                                                                                                            | 5,000                            | 1                     |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | Consolation                                                                                                                                                                                                                                                                                                                                                                                                                | 500                              | 18                    |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | Prize (RM)                                                                                                                                                                                                                                                                                                                                                                                                                 |                                  | No. of Winner         |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | 1 <sup>st</sup>                                                                                                                                                                                                                                                                                                                                                                                                            | 15,000                           | 1                     |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| 2 <sup>nd</sup>                                                                                                                                                                                                                                                                                                                            | 7,000                                                                                                                                                                                                                                                                                                                                                                                                                      | 1                                |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| 3 <sup>rd</sup>                                                                                                                                                                                                                                                                                                                            | 5,000                                                                                                                                                                                                                                                                                                                                                                                                                      | 1                                |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| Consolation                                                                                                                                                                                                                                                                                                                                | 500                                                                                                                                                                                                                                                                                                                                                                                                                        | 18                               |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| Prize (RM)                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                            | No. of Winner                    |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| 1 <sup>st</sup>                                                                                                                                                                                                                                                                                                                            | 15,000                                                                                                                                                                                                                                                                                                                                                                                                                     | 1                                |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| 2 <sup>nd</sup>                                                                                                                                                                                                                                                                                                                            | 7,000                                                                                                                                                                                                                                                                                                                                                                                                                      | 1                                |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| 3 <sup>rd</sup>                                                                                                                                                                                                                                                                                                                            | 5,000                                                                                                                                                                                                                                                                                                                                                                                                                      | 1                                |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| Consolation                                                                                                                                                                                                                                                                                                                                | 500                                                                                                                                                                                                                                                                                                                                                                                                                        | 18                               |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| b) The MAB will be calculated based on Period as below:<br><table><tr><th>Prize Draw</th><th>Period</th><th>No. of Campaign Month</th></tr><tr><td>1</td><td>June 2025</td><td>1 month</td></tr><tr><td>2</td><td>July 2025 – Aug 2025</td><td>2 months</td></tr><tr><td>3</td><td>Sept 2025 – Oct 2025</td><td>2 months</td></tr></table> | Prize Draw                                                                                                                                                                                                                                                                                                                                                                                                                 | Period                           | No. of Campaign Month | 1                     | June 2025 | 1 month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2          | July 2025 – Aug 2025 | 2 months      | 3               | Sept 2025 – Oct 2025             | 2 months |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| Prize Draw                                                                                                                                                                                                                                                                                                                                 | Period                                                                                                                                                                                                                                                                                                                                                                                                                     | No. of Campaign Month            |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| 1                                                                                                                                                                                                                                                                                                                                          | June 2025                                                                                                                                                                                                                                                                                                                                                                                                                  | 1 month                          |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| 2                                                                                                                                                                                                                                                                                                                                          | July 2025 – Aug 2025                                                                                                                                                                                                                                                                                                                                                                                                       | 2 months                         |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| 3                                                                                                                                                                                                                                                                                                                                          | Sept 2025 – Oct 2025                                                                                                                                                                                                                                                                                                                                                                                                       | 2 months                         |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| ii) Mass Affluent                                                                                                                                                                                                                                                                                                                          | a) Deposit and maintain a minimum monthly average balance (MAB) in Eligible Product of RM20,000 during the stipulated Period in (b).<br><br><table><tr><th>Mechanic</th><th>Entry</th></tr><tr><td>Every MAB of RM20,000</td><td>1 entry</td></tr></table><br><b>Pre-requisite:</b> Minimum month end balance (MEB) of RM10,000 in the last month of Prize Draw (Nov 2025), to be eligible for balloting.                  | Mechanic                         | Entry                 | Every MAB of RM20,000 | 1 entry   | <table><tr><th colspan="2">Prize (RM)</th><th>No. of Winner</th></tr><tr><td>1<sup>st</sup></td><td>BR e-Gold Account worth RM25,000</td><td>1</td></tr><tr><td>2<sup>nd</sup></td><td>BR e-Gold Account worth RM15,000</td><td>2</td></tr><tr><td>3<sup>rd</sup></td><td>BR e-Gold Account worth RM10,000</td><td>3</td></tr><tr><td>Consol -ation</td><td>BR e-Gold Account worth RM5,000</td><td>20</td></tr><tr><td>Bonus Early Bird</td><td>5-gram gold</td><td>30</td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Prize (RM) |                      | No. of Winner | 1 <sup>st</sup> | BR e-Gold Account worth RM25,000 | 1        | 2 <sup>nd</sup> | BR e-Gold Account worth RM15,000 | 2 | 3 <sup>rd</sup> | BR e-Gold Account worth RM10,000 | 3 | Consol -ation | BR e-Gold Account worth RM5,000 | 20 | Bonus Early Bird | 5-gram gold | 30            |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | Mechanic                                                                                                                                                                                                                                                                                                                                                                                                                   | Entry                            |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | Every MAB of RM20,000                                                                                                                                                                                                                                                                                                                                                                                                      | 1 entry                          |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | Prize (RM)                                                                                                                                                                                                                                                                                                                                                                                                                 |                                  | No. of Winner         |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | 1 <sup>st</sup>                                                                                                                                                                                                                                                                                                                                                                                                            | BR e-Gold Account worth RM25,000 | 1                     |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | 2 <sup>nd</sup>                                                                                                                                                                                                                                                                                                                                                                                                            | BR e-Gold Account worth RM15,000 | 2                     |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | 3 <sup>rd</sup>                                                                                                                                                                                                                                                                                                                                                                                                            | BR e-Gold Account worth RM10,000 | 3                     |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | Consol -ation                                                                                                                                                                                                                                                                                                                                                                                                              | BR e-Gold Account worth RM5,000  | 20                    |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | Bonus Early Bird                                                                                                                                                                                                                                                                                                                                                                                                           | 5-gram gold                      | 30                    |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | b) The MAB will be calculated based on Period as below:<br><table><tr><th>Prize Draw</th><th>Period</th><th>No. of Campaign Month</th></tr><tr><td></td><td>June 2025 - Nov 2025</td><td>6 months</td></tr></table>                                                                                                                                                                                                        | Prize Draw                       | Period                | No. of Campaign Month |           | June 2025 - Nov 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 6 months   |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
| Prize Draw                                                                                                                                                                                                                                                                                                                                 | Period                                                                                                                                                                                                                                                                                                                                                                                                                     | No. of Campaign Month            |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |
|                                                                                                                                                                                                                                                                                                                                            | June 2025 - Nov 2025                                                                                                                                                                                                                                                                                                                                                                                                       | 6 months                         |                       |                       |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |                      |               |                 |                                  |          |                 |                                  |   |                 |                                  |   |               |                                 |    |                  |             |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |            |  |               |                 |        |   |                 |       |   |                 |       |   |             |     |    |

| CATEGORY                                                               | MECHANIC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | PRIZE                                                          |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
|------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------|----------------------|----------|----------------------|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------|-------------------------|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------|-----------------|-----------------|--------|------------|-----------------|---------------|-----------------|-----------------|-------|-----------------|-------------|-----|-----------------|------------|----|---------------|-----------------|-------|---|-----------------|-------|---|-----------------|-------|---|-------------|-----|----|
|                                                                        | <p>c) <b><u>BONUS FOR EARLY BIRD:</u></b><br/>For the first 30 customers (on first-come-first serve basis) who perform NEW deposit minimum of RM20,000 into Eligible Product, and earmark the amount for 6 months.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| <p>iii) <b>Non-Bumiputra</b></p> <p>(Indian, Chinese &amp; Others)</p> | <p>a) Deposit and maintain a minimum monthly average balance (MAB) in Eligible Product of RM1,000 during the stipulated Period in (b).</p> <table><tr><th>Mechanic</th><th>Entry</th></tr><tr><td>Every MAB of RM1,000</td><td>1 entry</td></tr></table> <p><b><u>Pre-requisite:</u></b> Minimum month end balance (MEB) of RM1,000 in the last month of each Prize Draw (June &amp; Sept) to be eligible for balloting.</p> <p>b) The MAB will be calculated based on Period as below:</p> <table><tr><th>Prize Draw</th><th>Period</th><th>No. of Campaign Month</th></tr><tr><td>1</td><td>June 2025</td><td>1 month</td></tr><tr><td>2</td><td>July 2025 – Sept 2025</td><td>3 months</td></tr></table> | Mechanic                                                       | Entry             | Every MAB of RM1,000 | 1 entry  | Prize Draw           | Period   | No. of Campaign Month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1          | June 2025                                                                                                                                                                                                                                  | 1 month       | 2               | July 2025 – Sept 2025   | 3 months | <p>Prize Draw 1:</p> <table><tr><th colspan="2">Prize (RM)</th><th>No. of Winner</th></tr><tr><td>1<sup>st</sup></td><td>7,500</td><td>1</td></tr><tr><td>2<sup>nd</sup></td><td>5,000</td><td>2</td></tr><tr><td>3<sup>rd</sup></td><td>2,500</td><td>5</td></tr><tr><td>Consolation</td><td>250</td><td>10</td></tr></table> <p>Prize Draw 2:</p> <table><tr><th colspan="2">Prize (RM)</th><th>No. of Winner</th></tr><tr><td>1<sup>st</sup></td><td>7,500</td><td>1</td></tr><tr><td>2<sup>nd</sup></td><td>5,000</td><td>2</td></tr><tr><td>3<sup>rd</sup></td><td>2,500</td><td>5</td></tr><tr><td>Consolation</td><td>250</td><td>10</td></tr></table> | Prize (RM) |        | No. of Winner   | 1 <sup>st</sup> | 7,500  | 1          | 2 <sup>nd</sup> | 5,000         | 2               | 3 <sup>rd</sup> | 2,500 | 5               | Consolation | 250 | 10              | Prize (RM) |    | No. of Winner | 1 <sup>st</sup> | 7,500 | 1 | 2 <sup>nd</sup> | 5,000 | 2 | 3 <sup>rd</sup> | 2,500 | 5 | Consolation | 250 | 10 |
| Mechanic                                                               | Entry                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Every MAB of RM1,000                                                   | 1 entry                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Prize Draw                                                             | Period                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | No. of Campaign Month                                          |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 1                                                                      | June 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1 month                                                        |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 2                                                                      | July 2025 – Sept 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3 months                                                       |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Prize (RM)                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | No. of Winner                                                  |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 1 <sup>st</sup>                                                        | 7,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 1                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 2 <sup>nd</sup>                                                        | 5,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 3 <sup>rd</sup>                                                        | 2,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 5                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Consolation                                                            | 250                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10                                                             |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Prize (RM)                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | No. of Winner                                                  |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 1 <sup>st</sup>                                                        | 7,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 1                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 2 <sup>nd</sup>                                                        | 5,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 3 <sup>rd</sup>                                                        | 2,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 5                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Consolation                                                            | 250                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10                                                             |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| <p>iv) <b>EPF Transact</b></p>                                         | <p>a) Eligible Customer perform fund transter transaction from Employees' Provident Fund (EPF) into the Eligible Product.</p> <p>b) Every RM500 of transaction amount from Employee Provident Fund (EPF) credited into the Eligible Product for the month will earn 1 entry for the prize draw.</p> <p><b><u>Pre-requisite:</u></b> Minimum month end balance (MEB) of RM500 in the transaction month (Aug &amp; Nov) to be eligible for balloting.</p> <p>The transaction month as below:</p> <table><tr><th>Prize Draw</th><th>Transaction Month</th></tr><tr><td>1</td><td>Aug 2025</td></tr><tr><td>2</td><td>Nov 2025</td></tr></table>                                                                | Prize Draw                                                     | Transaction Month | 1                    | Aug 2025 | 2                    | Nov 2025 | <p>Prize Draw 1:</p> <table><tr><th colspan="2">Prize (RM)</th><th>No. of Winner</th></tr><tr><td>1<sup>st</sup></td><td>1,000</td><td>5</td></tr><tr><td>2<sup>nd</sup></td><td>500</td><td>5</td></tr><tr><td>3<sup>rd</sup></td><td>300</td><td>10</td></tr></table> <p>Prize Draw 2:</p> <table><tr><th colspan="2">Prize (RM)</th><th>No. of Winner</th></tr><tr><td>1<sup>st</sup></td><td>1,000</td><td>5</td></tr><tr><td>2<sup>nd</sup></td><td>500</td><td>5</td></tr><tr><td>3<sup>rd</sup></td><td>300</td><td>10</td></tr></table> | Prize (RM) |                                                                                                                                                                                                                                            | No. of Winner | 1 <sup>st</sup> | 1,000                   | 5        | 2 <sup>nd</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 500        | 5      | 3 <sup>rd</sup> | 300             | 10     | Prize (RM) |                 | No. of Winner | 1 <sup>st</sup> | 1,000           | 5     | 2 <sup>nd</sup> | 500         | 5   | 3 <sup>rd</sup> | 300        | 10 |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Prize Draw                                                             | Transaction Month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 1                                                                      | Aug 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 2                                                                      | Nov 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Prize (RM)                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | No. of Winner                                                  |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 1 <sup>st</sup>                                                        | 1,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 5                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 2 <sup>nd</sup>                                                        | 500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 5                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 3 <sup>rd</sup>                                                        | 300                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10                                                             |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Prize (RM)                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | No. of Winner                                                  |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 1 <sup>st</sup>                                                        | 1,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 5                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 2 <sup>nd</sup>                                                        | 500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 5                                                              |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| 3 <sup>rd</sup>                                                        | 300                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10                                                             |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| <p>v) <b>Salary Transfer</b></p> <p>(Individual)</p>                   | <p>a) Eligible Customer must perform salary transfer into Eligible Product and make the account as salary account.</p> <p>b) The winners will be selected accordingly by MEB tiers through balloting process. MEB amount and cash prizes as below:</p> <table><tr><th>Tier</th><th>Prize (RM)</th><th colspan="2">No. of Winner</th></tr><tr><td>RM3,000 – RM9,999.99</td><td>RM100</td><td>Prize Draw 1 - Aug<br/>Prize Draw 2 – Oct<br/>Prize Draw 3 - Dec</td><td>90</td></tr></table>                                                                                                                                                                                                                   | Tier                                                           | Prize (RM)        | No. of Winner        |          | RM3,000 – RM9,999.99 | RM100    | Prize Draw 1 - Aug<br>Prize Draw 2 – Oct<br>Prize Draw 3 - Dec                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 90         | <table><tr><th colspan="2">Prize (RM)</th><th>Estimated No. of Winner</th></tr><tr><td>Tier 1</td><td>RM100</td><td>90</td></tr><tr><td>Tier 2</td><td>RM150</td><td>60</td></tr><tr><td>Tier 3</td><td>RM200</td><td>30</td></tr></table> | Prize (RM)    |                 | Estimated No. of Winner | Tier 1   | RM100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 90         | Tier 2 | RM150           | 60              | Tier 3 | RM200      | 30              |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Tier                                                                   | Prize (RM)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | No. of Winner                                                  |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| RM3,000 – RM9,999.99                                                   | RM100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Prize Draw 1 - Aug<br>Prize Draw 2 – Oct<br>Prize Draw 3 - Dec | 90                |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Prize (RM)                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Estimated No. of Winner                                        |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Tier 1                                                                 | RM100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 90                                                             |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Tier 2                                                                 | RM150                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 60                                                             |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |
| Tier 3                                                                 | RM200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 30                                                             |                   |                      |          |                      |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                                                                                                                                                                                                                                            |               |                 |                         |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |            |        |                 |                 |        |            |                 |               |                 |                 |       |                 |             |     |                 |            |    |               |                 |       |   |                 |       |   |                 |       |   |             |     |    |

| CATEGORY                           | MECHANIC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                  |                                                                |    | PRIZE                 |                |                  |                                    |                       |      |                                                                                                     |            |               |      |     |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------|----|-----------------------|----------------|------------------|------------------------------------|-----------------------|------|-----------------------------------------------------------------------------------------------------|------------|---------------|------|-----|
|                                    | RM10,000 – RM14,999.99                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | RM150            | Prize Draw 1 - Aug<br>Prize Draw 2 – Oct<br>Prize Draw 3 - Dec | 60 |                       |                |                  |                                    |                       |      |                                                                                                     |            |               |      |     |
|                                    | RM15,000 & above                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | RM200            | Prize Draw 1 - Aug<br>Prize Draw 2 – Oct<br>Prize Draw 3 - Dec | 30 |                       |                |                  |                                    |                       |      |                                                                                                     |            |               |      |     |
|                                    | <ul style="list-style-type: none"><li>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.</li><li><b>Salary Transfer Campaign participation is through:</b><ul style="list-style-type: none"><li><u>Automatic</u><br/>The employer credits the employees’ salaries to their Bank Rakyat account via i-BizRAKYAT or Bulk Payment at Bank Rakyat Headquarter or branches.</li><li><u>Self-Enrolment</u><br/>Eligible Customer must complete the participation form which can be obtained from official Bank Rakyat website or branch and submit to:<ul style="list-style-type: none"><li>Nearest Bank Rakyat branches OR;</li><li>Email to <a href="mailto:telerakyat@bankrakyat.com.my">telerakyat@bankrakyat.com.my</a> with the subject line: BRSAVE CAMPAIGN: &lt;CUSTOMER FULL NAME&gt;</li></ul></li></ul></li></ul>                                                                                                                                                                                                                                                                   |                  |                                                                |    |                       |                |                  |                                    |                       |      |                                                                                                     |            |               |      |     |
| vi) New Digital Savers             | <p>a) Open new account online through i-Rakyat and/or BRICK with minimum monthly average balance (MAB) of RM100 during account opening month.</p> <p><b>Pre-requisite:</b> Minimum month end balance (MEB) of RM100 to be eligible for balloting.</p> <p>b) The prize is one-off, which is only during the account opening month:</p> <table><tr><th>No. of Campaign Month</th><th>No. of Winners</th><th>Prize per Winner</th></tr><tr><td>7 months<br/>(June 2025 – Dec 2026)</td><td>20 winners x 7 months</td><td>RM50</td></tr></table> <p>c) The winner will be selected based on first-come-first-serve basis until the capped amount is fulfilled.</p> <p>d) One customer is only eligible to win one (1) prize throughout the promotion period.</p> <p>Note:</p> <ul style="list-style-type: none"><li><b>i-Rakyat</b> is the online banking platform for all individual customer of Bank Rakyat<br/>Link: <a href="https://www.irakyat.com.my/">https://www.irakyat.com.my/</a></li><li><b>BRICK</b> stand for BR Quick, is online application platform for Bank Rakyat products.<br/>Link: <a href="https://brick.bankrakyat.com.my/">https://brick.bankrakyat.com.my/</a></li></ul> |                  |                                                                |    | No. of Campaign Month | No. of Winners | Prize per Winner | 7 months<br>(June 2025 – Dec 2026) | 20 winners x 7 months | RM50 | <table><tr><th>Prize (RM)</th><th>No. of Winner</th></tr><tr><td>RM50</td><td>140</td></tr></table> | Prize (RM) | No. of Winner | RM50 | 140 |
| No. of Campaign Month              | No. of Winners                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Prize per Winner |                                                                |    |                       |                |                  |                                    |                       |      |                                                                                                     |            |               |      |     |
| 7 months<br>(June 2025 – Dec 2026) | 20 winners x 7 months                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | RM50             |                                                                |    |                       |                |                  |                                    |                       |      |                                                                                                     |            |               |      |     |
| Prize (RM)                         | No. of Winner                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                  |                                                                |    |                       |                |                  |                                    |                       |      |                                                                                                     |            |               |      |     |
| RM50                               | 140                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                  |                                                                |    |                       |                |                  |                                    |                       |      |                                                                                                     |            |               |      |     |



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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 multiple 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.
9. 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**

1. 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](http://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.



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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 POSSIBILITY 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.
9. 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](http://www.bankrakyat.com.my)

## APPENDIX: ILLUSTRATION OF ELIGIBILITY CALCULATION

### i. Category: Pensioner

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

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

### ii. Category: Mass Affluent

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

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

### iii. Category: Non-Bumiputera

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

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

**iv. Category: EPF Transact**

- Min. MEB RM500
- Every RM500 transaction = 1 entry

| Customer                                                         | A                          | B                            | C                                              |
|------------------------------------------------------------------|----------------------------|------------------------------|------------------------------------------------|
| <b>Pre-requisite: Monthly End Balance (MEB)</b><br>– August 2025 | RM500<br><b>(ELIGIBLE)</b> | RM1,000<br><b>(ELIGIBLE)</b> | RM450<br><b>(NOT ELIGIBLE)</b>                 |
| <b>Inward Transaction Amount (RM)</b>                            | RM1,000                    | RM2,500                      | N/A<br>(because not fulfill pre-requisite MEB) |
| <b>Total Entry</b>                                               | 2                          | 5                            |                                                |

**v. Category: Salary Transfer**

- Min. MEB RM3,000

| Customer                                                           | A                            | B                             | C                                              |
|--------------------------------------------------------------------|------------------------------|-------------------------------|------------------------------------------------|
| <b>Pre-requisite: Monthly End Balance (MEB)</b><br>– December 2025 | RM3,500<br><b>(ELIGIBLE)</b> | RM10,000<br><b>(ELIGIBLE)</b> | RM2,200<br><b>(NOT ELIGIBLE)</b>               |
| <b>Tier</b>                                                        | Tier 1                       | Tier 2                        | N/A<br>(because not fulfill pre-requisite MEB) |
| <b>Eligible Prize for Balloting</b>                                | RM100                        | RM150                         |                                                |

**vi. Category: New Digital Savers**

- Min. MEB RM100
- Min. MAB RM100

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