

Terms and Conditions
Term Deposit-i Account Campaign

A. CAMPAIGN ELIGIBILITY

This campaign, organised by Bank Rakyat, is open to new/existing INDIVIDUAL and NON-INDIVIDUAL customers as follows:

1. Individual

- i. Under the capacity of Individual customers (individual, joint, or trustee);
- ii. Malaysian citizens, Permanent Residents (PR), or Non-Citizen;
- iii. Non-citizens must hold a valid employment permit or student visa accompanied by offer/confirmation letter from educational institution.

2. Non-Individual

Business entities classified under Small and Medium Enterprises (SMEs) or Micro Enterprises:-

- i. Owned by Malaysian citizens or non-citizens; and
- ii. Businesses registered with the Companies Commission of Malaysia (SSM) or relevant authorities, particularly local authorities, district offices in Sabah and Sarawak, or statutory bodies for the provision of professional services.

B. CAMPAIGN PERIOD

1. This campaign runs from **21 October 2025 until 31 December 2025** (both dates inclusive) unless stated otherwise.
2. Bank Rakyat may vary the campaign period from time to time if necessary.
3. Customers are eligible for the campaign profit rate only for placements made during the campaign period.

C. CAMPAIGN MECHANISM

1. Profit Rate

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

Tenure	Profit Rate
12 months	3.83% p.a
6 months	3.69% p.a

Disclaimer :

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

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

2. Fund Placement

	INDIVIDUAL	NON-INDIVIDUAL
Minimum Deposit	RM10,000	RM50,000
Maximum Deposit	Not Applicable	
Earmarking	RM1,000 The earmarking amount is: i. Earmark in Savings Account-i (Tawarruq) or Current Account-i (Tawarruq) or Investment-i Account Rizq Plus per customer; ii. Earmark according to the Term Deposit-i Account tenure. iii. The earmarked amount in Savings Account-i (Tawarruq) or Current Account-i (Tawarruq)/ Investment-i Account Rizq Plus will follow the prevailing board rates	Not Applicable

3. Premature Withdrawal

- i. Premature withdrawal is only allowed in full and no contract profit will be paid to the customer. If the customer chooses to receive profit payments on a monthly basis, the Bank reserves the right to adjust the monthly profit and/or principal amount of the Term Deposit-i.

- ii. The earmarked amount in the individual customer Savings Account-i (Tawarruq), Current Account-i (Tawarruq) or Investment-i Account Rizq Plus will be released back to the customer's account.
- iii. Early withdrawal of the earmarked amount in Savings Account-i (Tawarruq), Current Account-i (Tawarruq) or Investment-i Account Rizq Plus will cause premature withdrawal of the Term Deposit-i Account.
- iv. Unless otherwise specified in these Campaign Terms and Conditions of, the Bank's Terms and Conditions of Term Deposit-i Account will be applicable.

GENERAL TERMS AND CONDITIONS

1. By participating, customers consent to allow their personal data to be collected, processed and used by the Bank according to Bank Rakyat Privacy Notice, which may be viewed at www.bankrakyat.com.my
2. Customers agree to give the exclusive right to the Bank to print and publish their names and pictures for promotional purposes in newspapers, magazines, the Bank's corporate website or other suitable channels identified by the Bank.
3. By participating, customers agree to allow the Bank, subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies to use their name and personal details (if required) for communication and trade promotion in any media now known or hereafter developed, without further compensation, unless prohibited by law.
4. Unless stated otherwise, the Bank may amend, cancel or add to these Terms and Conditions from time to time by prior notice on the Bank's website or via other appropriate communication channels. Any amendment, cancellation or addition shall take effect after the notice is issued or published. Customers are deemed to agree to be bound by the amendments, deletions, or additions.
5. The Bank has the right to reject and remove any participation that is inaccurate, incomplete, suspicious, invalid or does not meet these Terms and Conditions.
6. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, THE BANK WILL NOT BE LIABLE TO ANY DEPOSITORS OR CUSTOMERS (EXCEPT FOR LIABILITY ARISING FROM THE EXTREME NEGLIGENCE, MISCONDUCT, WILFULNESS, FRAUD OR WILFUL FAILURE OF BANK RAKYAT) FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING FROM OR RELATING TO YOUR PARTICIPATION IN THIS CAMPAIGN, WHETHER LIABILITY SHALL ARISE FROM ANY CLAIMS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE AND WHETHER DEPOSITORS OR CUSTOMERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.**
7. The Bank is not responsible for any event caused by natural disasters, wars, riots, curfews, fire, flood, drought, storm, epidemic or pandemic, system failures or other circumstances beyond the Banks's control.

8. By participating, customers are deemed to have read, understood, and agreed to these Terms and Conditions contained herein, including decisions by the Bank which are final, binding and conclusive.
9. These Terms and Conditions are governed by and construed in accordance with the laws of Malaysia. For further information and queries ,please contact Bank Rakyat Contact Centre at 1300 80 5454, visit the nearest Bank Rakyat branch or visit www.bankrakyat.com.my.
10. In the event of any inconsistency between the English version and the Bahasa Malaysia version of these Terms and Conditions, the English version shall prevail to the extent of such inconsistency.