

WE'LL TAKE YOU THERE CAMPAIGN

Terms and Conditions

A. Campaign Terms and Eligibility

1. This **subscribe and win** campaign is open to all individual customers who are Malaysian citizens (existing and new) who use or subscribe to any of the Bank Rakyat products involved, subject to the mechanisms outlined below:

Participating product	Mechanism
Personal Financing-i	<ul style="list-style-type: none"> - Apply Bank Rakyat Personal Financing-i with a minimum financing amount of RM30,000. - Approved and disbursed financing within the campaign duration will be eligible for an entry.
Home Financing-i	<ul style="list-style-type: none"> - Apply for Bank Rakyat Home Financing-i with a minimum financing amount of RM200,000. - Approved and accepted financing by customer within the campaign duration will be eligible for an entry.
Vehicle Financing-i	<ul style="list-style-type: none"> - Apply for Bank Rakyat Vehicle Financing-i with a minimum financing amount of RM50,000. - Approved and disbursed financing within the campaign duration will be eligible for an entry.

Participating product	Mechanism
Credit Card-i	<ul style="list-style-type: none"> - New customers who apply for a Credit Card-i and spend a minimum of RM1,000 within campaign duration will be eligible for one entry. - Existing customers who spend a cumulative minimum of RM5,000 within campaign duration will be eligible for one entry.

Prize Category	Prize	Number of Winners
Grand Prize	MG4-Ultimate electric vehicle	1
Major Prizes	Home essentials appliance package worth RM30,000	2
	Umrah pilgrimage package worth RM20,000	2
	Holiday package to Norway	2
	Holiday package to Sapporo, Japan	2
Runner Up Prizes	Holiday package at Anantara Desaru Coast Resort & Villa, Johor	2
	Holiday package at The Taaras Beach & Spa Resort, Terengganu	2
Consolation Prizes	Rizq Plus Investment-i Account worth RM1,000	10



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2. Each winner is only eligible to receive one prize for this campaign.
3. Prizes will be registered under the name of the eligible winner only.
4. Bank Rakyat may replace existing prizes with equivalent prizes (if necessary) by displaying a notice on Bank Rakyat's website.
5. Prize claims must be made within six months from the date of notification received from Bank Rakyat at any Bank Rakyat branch or through any method determined by Bank Rakyat.
6. After the six months period from the date of notification, prize claims will be immediately void and disqualified.

D. Winner Selection

1. The Winner Selection committee is appointed by Bank Rakyat for this campaign.
2. The draw will be conducted randomly using a computerized system after the campaign period ends.
3. Winners are selected by Bank Rakyat. All decisions are final, and any correspondence, objections, or appeals will not be entertained.
4. Winner announcements will be made via any of the following platforms, as deemed suitable by Bank Rakyat:
 - SMS
 - Bank Rakyat Contact Centre
 - Official website Bank Rakyat
 - Official social media
 - Email
5. Winners who cannot be contacted or fail to respond to Bank Rakyat will be replaced with eligible backup winners.

1. By participating in this campaign, the participants/customers agree and consent to allow their personal data being collected, processed, and used by Bank Rakyat in accordance with Bank Rakyat's Privacy Notice available on its website.
2. Bank Rakyat has exclusive rights to publish or display the names and photos of winners for promotional purposes on Bank Rakyat's social media, corporate website, or any suitable media channels.
3. By participating, participants/customers agree to permit the Bank, its subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors, and advertising agencies to use their names and personal details (if required) for communication and campaign purposes in any media, without additional payment, unless prohibited by law.
4. Unless stated otherwise, Bank Rakyat reserves the right and discretion to amend, cancel, or add any terms and conditions from time to time on the Bank's website or any suitable communication medium. Customers are deemed to agree to such amendments.
5. Bank Rakyat reserves the right to reject or remove any entry that is inaccurate, incomplete, suspicious, invalid, or does not meet the stated Terms and Conditions.
6. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, THE BANK WILL NOT BE LIABLE TO ANY DEPOSITORS/CUSTOMERS (EXCEPT FOR LIABILITY ARISING FROM THE EXTREME NEGLIGENCE, MISCONDUCT, WILLFULNESS, FRAUD OR WILLFUL FAILURE OF BANK RAKYAT) FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL DAMAGES OR EXEMPLARY DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING FROM OR RELATING TO YOUR PARTICIPATION IN THIS CAMPAIGN, WHETHER LIABILITY SHALL ARISE FROM ANY CLAIMS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER DEPOSITORS/CUSTOMERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.**



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7. Bank Rakyat is not responsible for any events caused by natural disasters, war, riots, curfews, fire, flood, drought, storms, epidemics, pandemics, system failure, or any situation beyond Bank Rakyat's control.
8. By participating in this campaign, participants/customers have read, understood, and agreed to comply with these terms and conditions, including decisions made by Bank Rakyat, which are final, binding and conclusive.
9. These Terms and Conditions are governed and interpreted in accordance with Malaysian law.

For more information or inquiries, please contact the Bank Rakyat Contact Centre at 1300 80 5454, visit any Bank Rakyat branch, or visit the Bank Rakyat website.