

## TERMS AND CONDITIONS (T&C)

### **KEMPEN KHAS UNTUK SEKTOR AWAM**

#### 1) Benefits of this campaign

All eligible respondents who participate in this campaign shall be entitled to enjoy the benefits offered under this campaign, subject to the specific product criteria, applicable terms and conditions, and availability. Following are the benefits:

No	Products	Campaign Benefits
1.	Personal Financing-i	<ul style="list-style-type: none"> <li>Campaign rate</li> <li>Complementary 1 year PA Takaful worth RM20,000 (sum insured) to the first 15,000 disbursed customers or before the campaign ends, whichever is earlier.</li> </ul> <p><u>Note:</u> Minimum financing for grand prize draw, RM100,000</p>
2.	Vehicle Financing-i	<ul style="list-style-type: none"> <li>Published rate/Campaign rate</li> <li>Complementary 1 year PA Takaful worth RM20,000 (sum insured) to the first 1,000 disbursed customers or before the campaign ends, whichever is earlier.</li> </ul> <p>Note: Minimum financing RM 30,000 and above only</p>
3.	Mortgage Financing-i	<ul style="list-style-type: none"> <li>Published rate</li> <li>Complementary 1 year PA Takaful worth RM20,000 (sum insured) to the first 500 approved and accepted customers or before the campaign ends, whichever is earlier.</li> </ul> <p>Note: Minimum financing RM150,000 and above only</p>

4.	Credit Card-i	<ul style="list-style-type: none"> <li>Cardholders who activate their card and complete their first transaction with a minimum spend of RM100 will qualify for cashback up to RM100 within the campaign period as follows:</li> </ul> <table border="1" data-bbox="556 354 1372 481"> <thead> <tr> <th data-bbox="556 354 1111 397">Tier</th><th data-bbox="1111 354 1372 397">Cashback (RM)</th></tr> </thead> <tbody> <tr> <td data-bbox="556 397 1111 439">Minimum spend of RM100 in 1<sup>st</sup> month</td><td data-bbox="1111 397 1372 439">100</td></tr> <tr> <td data-bbox="556 439 1111 481">Minimum spend of RM100 in 2<sup>nd</sup> month</td><td data-bbox="1111 439 1372 481">50</td></tr> </tbody> </table> <ul style="list-style-type: none"> <li>Cardholders are eligible to participate in this campaign from November 2025 to March 2026, while cashback rewards can be available to cardholders from November 2025 to May 2026.</li> <li>The cashback rewards are limited to the first 300 cardholders only</li> </ul>	Tier	Cashback (RM)	Minimum spend of RM100 in 1 <sup>st</sup> month	100	Minimum spend of RM100 in 2 <sup>nd</sup> month	50
Tier	Cashback (RM)							
Minimum spend of RM100 in 1 <sup>st</sup> month	100							
Minimum spend of RM100 in 2 <sup>nd</sup> month	50							
5.	Purchase of Gold from RMS	<ul style="list-style-type: none"> <li>Discount up to 1.5% of Gold Price for every purchase during campaign from RMS premises.</li> </ul>						

2) Lucky Draw for SMS Respondents.

- A lucky draw will be conducted for **November and December 2025** for customers who responded YES to SMS received, expressing their interest in the campaign.
- A total of **10 winners** will be selected each month, with individual prizes valued at **RM100** in the Rizq Plus Investment-i Account.

3) Campaign period

- Registration Period:** 19 November 2025 – 31 December 2025
- Application Period:** 5 January 2026 – 31 March 2026

4) Rewards and requirements for the Subscribe and Win prize draw

4.1 Main prizes are as follows:

Prize Category	Prize	Total winner
<b>Grand Prize</b>	Proton e.Mas 5	1
<b>Second Prize</b>	EV motor GGR (Lion G1)	8
<b>Third Prize</b>	5g RMS gold wafer	12

#### 4.2 Prize Draw Eligibility Criteria

No.	Product	Criteria	Prize Draw Eligibility
1.	Any Financing product	Customers who receive the SMS and apply for any financing products within the campaign period.	<b>1x Chance</b>
2.		Customers who reply to the SMS received and apply for any financing products within the campaign period.	<b>2x Chance</b>
3.	Personal Financing-i & Rizq Plus Investment-i Account	Disbursement to Rizq Plus Investment-i Account	<b>1x Chance</b> <ul style="list-style-type: none"> <li>2 chances if SMS are not replied</li> <li>3 chances if SMS replied</li> </ul>
4.	Rizq Plus Investment-i Account	Maintain Rizq Plus Investment-i Account balance > RM5K until the end of campaign period	<b>2x Chance</b> <ul style="list-style-type: none"> <li>4 chances if SMS are not replied</li> <li>5 chances if SMS replied</li> </ul>

#### 5) Application Period

Applications for this Campaign may only be submitted from **5<sup>th</sup> January 2026 until 31<sup>st</sup> March 2026**. Customers who have scanned the BRICK QR code or accessed the BRICK consultation page prior to the campaign period will not be able to apply until the campaign officially begins.

#### 6) Entitlement to Prizes and Campaign Benefits

Customers whose names appear in the campaign list or who have received the campaign SMS notification are not automatically entitled to the prizes or campaign benefits. Entitlement applies only to customers whose financing applications are approved and disbursed within the campaign period and meet all eligibility criteria set by the Bank.

## 7) General Terms and Conditions

1. By participating in this campaign, the depositor/customers agree and consent to allow their personal data to be collected, processed and used by the Bank according to Bank Rakyat Privacy Notice, which may be viewed on [www.bankrakyat.com.my](http://www.bankrakyat.com.my)
2. Depositors/customers agree to give the exclusive right to the Bank to print and publish the names and pictures for promotion purposes in newspapers, magazines, the Bank's corporate website or any suitable channels defined by the Bank.
3. By participating in this campaign, depositors/customers agree to allow the Bank, subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies the promotional use of the depositors'/customers' name and personal details (if required) for the purpose of communication, trade promotion, overall, in any and all media now or hereafter planned, without further compensation, unless prohibited by the law.
4. Unless stated otherwise, the Bank reserves the right to amend, cancel or add to any of these Terms and Conditions from time to time by giving prior notice on the Bank's website or any other medium of communication that is appropriate and any amendment, cancellation or addition shall take effect after the notice was issued/published. Depositors/customers have agreed to be bound by the amendments, deletions, or additions.
5. The Bank has the right to reject and/or remove any participation that is inaccurate, incomplete, suspicious, and invalid and does not meet the conditions as mentioned in the Terms and Conditions.
6. The Bank will not be liable for any delays, losses, shortages or damages related to artwork or the payment to the winner (if applicable).
7. The Bank will not be liable for any delays, losses, shortages or damages in the entry form, notification or any correspondence either via email, letter or appropriate communication medium.
8. **Disclaimer: SUBJECT TO THE EXTENT PERMITTED BY LAW, THE BANK WILL NOT BE LIABLE TO ANY DEPOSITORS/CUSTOMER (EXCEPT FOR LIABILITY ARISING FROM THE EXTREME NEGLIGENCE, MISCONDUCT, WILLFULNESS, FRAUD OR WILLFUL FAILURE OF BANK RAKYAT) FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL DAMAGES OR EXEMPLARY DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING FROM OR RELATING TO YOUR PARTICIPATION IN THIS CAMPAIGN, WHETHER LIABILITY SHALL ARISE FROM ANY CLAIMS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER**

**DEPOSITORS/CUSTOMERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.**

9. The Bank shall not be responsible for any eventuality caused by natural disasters, wars, riots, curfews, fire, flood, drought, storm, epidemic or pandemic, system failures or any circumstances beyond the control of the Bank.
10. By participating in this Campaign, depositors/customers have read, understood and agreed to be bound with official Terms and Conditions contained herein, including decisions by the Bank which are final, binding and conclusive.
11. The Terms and Conditions shall be governed by and construed in accordance with the laws in Malaysia.
12. 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).