



Your Bank of Choice

TERMS AND CONDITIONS

ADIK SIMPAN ADIK SENANG CAMPAIGN

The *Adik Simpan Adik Senang* Campaign (the Campaign) is organised by Bank Rakyat.

By participating in the Campaign, the eligible participant (as defined below) shall have thoroughly read and fully understood all the Term 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 all new and existing customers of Bank Rakyat who meet the following criteria (eligible participant):
 - I. Malaysian citizens, including Permanent Resident (PR).
 - II. Individuals aged 18 years old and below.
 - III. Holders of individual account, joint accounts and trust accounts.
 - IV. Bank Rakyat employees (main accounts holders for joint accounts or trust accounts) are eligible to participate in the campaign, expect for employees involved that involved in the winner selection process or committee.
2. Individuals with any arrears, defaults or suits against existing facilities or financing with the Bank during the campaign period are NOT eligible to participate in this campaign.

B. Campaign Period

1. The Campaign period is from 1st November 2025 – 1st April 2026.
2. Bank Rakyat may change or amend the Campaign period (extend, shorten or discontinue) if necessary, at any time.

C. Campaign Mechanism

1. Eligible participants must fulfil the specified criteria during the Campaign period to stand a chance to win campaign prizes:
 - a) Opening or owning participating account during Campaign period: The eligible accounts for this Campaign are as follows:
 - I. Nuri Kids Savings Account-I (Tawarruq): Below 12 years old.
 - II. Nuri Teen Savings Account-I (Tawarruq): 12 years old to 18 years old.
 - b) Deposit and maintain a minimum monthly average balance (MAB) of RM1,000 during the Campaign period.

Mechanism	Entry
Every MAB of RM 1,000	1 Entry

Example:

Month	Average Balance (RM)
First month (November)	500.00
Second month (Disember)	3,000.00
Third month (January)	2,500.00
Average Amount (for 3 months / 1 cycle of prize draw)	= (500.00 + 3,000.00 + 2,500.00) / 3 months = 6,000 / 3 = 2,000.00
Entry	
Entries for Prize Draw	= 2,000.00 / 1,000 = 2 entries

D. Prize

- Prizes offered for this Campaign are as follows:

A. CATEGORY: CASH BACK

I. Monthly Cash Back: (November 2025 – April 2026)

REGION	NO. OF WINNERS FOR EACH REGION	PRIZES FOR EACH REGION	TOTAL WINNERS
Region 1: Selangor			
Region 2: Kuala Lumpur / Putrajaya			
Region 3: Johor			
Region 4: Melaka / Negeri Sembilan			
Region 5: Kedah / Perlis / Pulau Pinang			
Region 6: Kelantan / Terengganu			
Region 7: Pahang			
Region 8: Perak			
Region 9: Sabah			
Region 10: Sarawak			

B. CATEGORY: PRIZE DRAW

II. Prize Draw: (December 2025 and March 2026)

REGION	NO. OF WINNERS FOR EACH REGION	PRIZES FOR EACH REGION	TOTAL WINNERS
Region 1: Selangor		1 st Prize: RM3,000.00	
Region 2: Kuala Lumpur / Putrajaya		2 nd Prize: RM2,500.00	
Region 3: Johor		3 rd Prize: RM2,000.00	
Region 4: Melaka / Negeri Sembilan		4 th Prize: RM1,000.00	
Region 5: Kedah / Perlis / Pulau Pinang		5 th Prize: RM500.00	
Region 6: Kelantan / Terengganu			
Region 7: Pahang			
Region 8: Perak			
Region 9: Sabah			
Region 10: Sarawak			

2. Each customer is eligible to win only one (1) prize.
3. Bank Rakyat reserves the right to replace the existing rewards with another equivalent reward (if necessary) by notifying the winners.
4. Prizes are not transferable to any third party, nor exchangeable and will only be credited to the winner's Bank Rakyat account.

E. Winner Selection

1. Winner selection will be decided by Bank Rakyat through a committee (winner selection committee) set by Bank Rakyat for the Campaign.
2. Winners will be selected by prize draw system based on the entry earned.
3. The winner selection will be conducted after the end of Campaign period.
4. All the decisions are final, and no correspondence, disputes and appeals will be entertained.
5. Reward receiver will be notified via short message service (SMS) or telephone call or any other method deemed appropriate by Bank Rakyat.

F. General Term 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
2. Participants or customers agree to grant Bank Rakyat the exclusive right to print and publish their names and pictures for promotional purpose 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, affiliate, 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.
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 participants that is inaccurate, incomplete, suspicious, invalid and does not meet the conditions as specified in the Terms and Conditions.
6. Bank Rakyat shall not be liable for any delays, losses, shortages, damages related to artwork or payment to the reward recipient.
7. Bank Rakyat will not be liable for any delays, losses, shortages, damages in the entry form, notifications or any correspondence whether via email, letter or any appropriate communication medium.

8. **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.**
9. 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.
10. 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.
11. The terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia. For more information, and enquires, kindly contact Bank Rakyat Contact Centre at **1300 80 5454**; or visit the nearest Bank Rakyat branch; or visit www.bankrakyat.com.my