



Bank Pilihan Anda

TERMS AND CONDITIONS

WAQF INVESTMENT CAMPAIGN

CAMPAIGN TERMS AND ELIGIBILITY

This campaign is open to new and existing individual customers (individual, joint or trustee) (depositors or customers), who are Malaysian citizen and Permanent Residents (PR). Bank Rakyat employees are eligible for this Campaign.

CAMPAIGN PERIOD

1. The Campaign commences from 1 October 2025 to 31 March 2026 (both dates inclusive), unless stated otherwise.
2. Bank Rakyat may vary or amend the Campaign period from time to time, if required.

CAMPAIGN MECHANISM

1. Fund Placement

Placement of Term Deposit-i (Individual) of a minimum of RM10,000 per certificate for a 3-month tenure.

2. Profit Rate

- i) The profit rate for the Term Deposit-i Account under this campaign is:

Tenure	Profit Rate
3 months	3.40% p.a.

Disclaimer:

- The promotional rate is subject to the current 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) Profit is paid upon maturity to the depositor or customer.
- iii) The Campaign profit rate applies to a maximum of two (2) placement cycles only and solely for placements made within the Campaign period.
- iv) Via the instructions of the depositor/customer who have signed 'Borang Kebenaran Debit & Kredit Keuntungan Deposit Berjangka-i Kepada Akaun Jariah Al-Barakah',



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profit payment or withdrawal will be credited to the depositor's or customer's Savings-i Account, Current-i Account, or Rizq Plus Investment-i Account before the authorized portion is debited or credited to the Jariah Al-Barakah Account (Cash Waqf Bank Rakyat) in accordance with the customer's authorisation.

- v) The minimum portion of profit to be credited to the Jariah Al-Barakah Account is 50% of the total profit payment.

3. Premature Withdrawal

Premature withdrawal is only allowed in full and no contract profit is payable to the depositor or customer.

GENERAL TERMS AND CONDITIONS

1. By participating in this Campaign, depositors or customers agree and consent to their personal data being collected, processed and used by the Bank in accordance with Bank Rakyat's Privacy Notice at www.bankrakyat.com.my.

2. Depositors or customers agree to grant the Bank exclusive rights to print or publish the name and photograph of winners for promotional purposes in newspapers, magazines, the Bank's corporate website or any other appropriate media channels.

3. By participating, depositors or customers agree to the Bank, its subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies may use the name and personal details (where required) for communication or promotional purposes in any media now known or hereafter devised, without additional compensation, unless prohibited by law.

4. Unless provided otherwise, the Bank reserves the right to amend, cancel or add to these Terms and Conditions from time to time, with prior notice via the Bank's website or other suitable communication channels. Any amendment, cancellation or addition takes effect upon publication and depositors or customers are deemed to have agreed to be bound thereby.

5. The Bank reserves the right to reject or cancel any participation that is inaccurate, incomplete, suspicious, invalid or does not comply with these Terms and Conditions.

6. **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**



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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.

7. The Bank shall not be responsible for events beyond its reasonable control, including acts of disaster, war, riots, curfews, fire, flood, drought, storm, epidemic or pandemic, system failures or any other circumstances outside the Bank's control.

8. By participating, depositors or customers are deemed to have read, understood and agreed to be bound by these terms and conditions, including the Bank's decisions, which shall be final, binding and conclusive.

9. These terms and conditions are governed by and construed in accordance with the laws of Malaysia.

For more information, please contact Bank Rakyat Contact Centre 1300 80 5454 or visit the nearest Bank Rakyat branch or log on to www.bankrakyat.com.my.