



Your Bank of Choice

UMRAH SAVERS CAMPAIGN TERMS AND CONDITIONS

The “Umrah Savers Campaign” (the Campaign) is organised by Bank Rakyat.

By participating in the Campaign, the Eligible Customers (as defined below) shall have thoroughly read and fully understood all the Terms 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 only open to new and existing individual Umrah Savings-i account holders (Eligible Customer). Employees of Bank Rakyat are eligible to participate in this Campaign.
2. Eligible Products for the Campaign is Umrah Savings-i Account Bank Rakyat.
3. Eligible Customer’s accounts must remain active throughout the Campaign period.
4. Individuals with any arrears, defaults or legal action against existing facilities or financing with the Bank during the campaign are NOT eligible to participate in this campaign.

B. Campaign Period

1. The Campaign period is from 1 May 2026 until 30 September 2026 (5 months).
2. Bank Rakyat may change or amend the Campaign period (extend, shorten or discontinue) if necessary at any time.

C. Campaign Mechanism

1. Eligible Customers who fulfil the qualifying criteria as specified below during the Campaign Period are eligible to earn entries for the prize draw.

Mechanic	Entry
Make inward fund transfer transactions with a minimum amount of RM500 per transaction throughout the Campaign Period.	1 entry
Perform Automatic Fund Transfer (AFT) via over-the counter or Schedule Payments through i-Rakyat from any deposit accounts (Savings-i Account/ Current-i Account/ Investment-i Account) into Umrah Savings-i Account during Campaign Period	2 entries
Every balance growth of RM1,000 within Campaign Period	2 entries



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D. Campaign Prize & Winner Selection

PRIZE		NO. OF WINNER
GRAND	Umrah Voucher worth RM8,000	3
CONSOLATION	Umrah Voucher RM3,000	10
CASH	RM100	10 x 14 states
TOTAL		153 WINNERS

1. Winners will be selected according to the prize draw and will be announced within 3 months after the Campaign Period.
2. Winners will be selected through a balloting system and evaluated by the Winner Selection Committee appointed specifically for this Campaign. The committee reserves the right to make the final decision regarding the selection of winners.
3. Eligible Customer is eligible to win only one (1) prize for the Campaign.
4. The cash prize will be credited into the winner's Bank Rakyat participating account. For voucher prizes, winners are required to claim their vouchers within two (2) months from the date of winner announcement.
5. Selected winners are required to attend prize giving ceremony and/or other publicity programmes when notified by the Bank.
6. Bank Rakyat reserves the right to replace the existing rewards with another equivalent reward (if necessary) by notifying the winners. Prizes are not transferable to any third party, nor exchangeable.
7. All the decisions are final, and no correspondence, disputes and appeals will be entertained. Winner will be notified via short message service (SMS) or telephone call or any other method deemed appropriate by Bank Rakyat.
8. Bank Rakyat reserve the right to disqualify the participation of any Eligible Customers for the purpose of this Campaign in the event of any suspicious transaction, default in Bank's facilities, account is closed before the notification of winners by the Bank, fraudulent and breach any of the Campaign Terms and Conditions.

F. General Terms 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 purposes in newspapers, magazines, the Bank's



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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, affiliates, 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 participation that is inaccurate, incomplete, suspicious, invalid and does not meet the conditions as specified in the Terms and Conditions.
6. **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.**
7. 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.
8. 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.
9. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia. 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