

UMRAH MERCHANT PARTNER CAMPAIGN
TERMS AND CONDITIONS

The “Umrah Merchant Partner 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 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 appointed Umrah Merchant Partner Bank Rakyat under the Salam Umrah Program (Eligible Participant).
2. Eligible Participant’s eCurrent Account-i must remain active throughout the Campaign period.
3. Merchants partner 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 31 December 2026 (8 months).
2. Bank Rakyat may change or amend the Campaign period (extend, shorten or discontinue) if necessary at any time.

C. Campaign Mechanism

1. Umrah merchants partner who fulfill the qualifying criteria as specified below during the Campaign Period are entitled to earn points:

No.	Mechanic	Points
(i)	Min. Year End Balance (YEB)* for eCurrent Account-i is RM5,000	1 point
(ii)	Min. Year End Balance (YEB)* for eCurrent Account-i is RM10,000	2 points
(iii)	Min. Year End Balance (YEB)* for eCurrent Account-i is RM20,000	3 points
(iv)	Subscribe QR i-MerchantRakyat	1 point
(v)	Refer new customer for Bank Rakyat Umrah Savings-i Account (1 customer = 1 point)	1 point

*Note: YEB = Year End Balance as of 31 December 2026 / 12 months

2. The minimum number of points required for Umrah merchant partner to be eligible for selection as winners is 3 points.
3. For the referral requirement under mechanism (v) above, Umrah merchant partners are required to submit the Referral Form duly signed by the referred customers in a consolidated submission after the Campaign. **Please refer to the last page of these Terms and Conditions for the Referral Form.**
4. In the event that eligible merchant partner have the same number of points, the merchant partner with the highest YEB will be selected. If the merchants partner still have the same YEB after evaluation, a second criterion will be applied, whereby the merchant partner who has referred the highest number of new customers will be selected.

D. Campaign Prize & Winner Selection

1. Three Umrah merchants partner with the highest points will have the opportunity to win Campaign prizes.

Prize	No. of Winner
1 st Prize: RM8,000 cash	1
2 nd Prize: RM5,000 cash	1
3 rd Prize: RM2,000 cash	1
TOTAL	3 winners

2. Winners will be selected according to the points earned during the Campaign Period.
3. The prize will be announced within 3 months after the Campaign Period.
4. Winners will be selected 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.
5. The cash prize will be credited into the winner's Bank Rakyat participating account.
6. Selected winners may be required to attend prize giving ceremony and/or other publicity programmes when notified by the Bank.
7. 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.
8. 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.



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9. 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 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.



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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



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UMRAH MERCHANT PARTNER REFERRAL FORM

Bank Rakyat Umrah Merchant Partner Campaign 2026

Important Note: One (1) referral form is required for each customer referred. Merchants must submit consolidated referral forms for evaluation purposes to any Bank Rakyat branches, by 31 December 2026. Incomplete or inaccurate forms may not be considered.

A. MERCHANT PARTNER DETAILS (Referrer)

Registered Company Name	:	
Type of Business		
<input type="checkbox"/> Umrah Travel Agency		
<input type="checkbox"/> Other Umrah-Related Services (Please specify):	:	

Bank Rakyat eCurent Account-i	:	Account no -
Business Registration No.	:	
Office Address	:	
Contact Person Name	:	
Designation	:	
Mobile Number	:	
Email Address	:	
Region / Branch (Bank Rakyat)	:	

B. CUSTOMER REFERRAL DETAILS (Referee)

(To be completed for each customer referred)

Customer Full Name (as per IC)	:	
IC Number	:	
Mobile Number	:	
Email Address (if any)	:	
Bank Rakyat Branch (open account)	:	
Type of Account to be Opened:	:	
<input type="checkbox"/> Umrah Savings-i Account		
Date of Referral	:	



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C. MERCHANT DECLARATION & UNDERTAKING

We hereby confirm and declare that:

1. The customer named above has been informed and has provided consent for his/her personal information to be shared with Bank Rakyat for the purpose of opening an Umrah Savings-i Account and participating in the Umrah Merchant Campaign.
2. The customer has agreed to be contacted by Bank Rakyat for account opening, marketing, and campaign-related communications.
3. All information provided in this referral form is true, accurate, and complete to the best of our knowledge. The Bank has the right to void the form if there is any incorrect reference.
4. We understand that referral eligibility, incentives, or benefits (if any) are subject to Bank Rakyat's evaluation, fulfilment of campaign criteria, and applicable terms and conditions.
5. We agree to comply with all guidelines, policies, and requirements set by Bank Rakyat in relation to this Campaign.
6. We acknowledge and agree to comply with the Personal Data Protection Act (PDPA) and consent requirements in handling customer information.
7. We shall also comply and ensure our employees and/or agents comply with Section 119 of the Development Financial Institutions Act 2002

Name:
Designation:
Company Stamp:

Date:

For BANK RAKYAT Use Only:

Received By (Branch / Unit)	:	
Date Received	:	
Account Opened:	:	If yes, account no:
<input type="checkbox"/> Yes		
<input type="checkbox"/> No		
Remarks	:	