



Your Bank of Choice

GANDAKAN PELUANG RIZQ PLUS BERSAMA AR RAHNU REFINANCING (eOVERLAP) CAMPAIGN

TERMS AND CONDITIONS

This **GANDAKAN PELUANG RIZQ PLUS BERSAMA AR RAHNU REFINANCING (eOVERLAP)** (the campaign) is organised by Bank Rakyat. By participating in the campaign, the eligible participant (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions contained herein.

A. Eligibility

1. Pawn Broking-i (Ar Rahnu eOverlap) Customer; and
2. Disbursement of Ar Rahnu eOverlap into customer's Investment-i Account Rizq Plus (Rizq Plus); and
3. Minimum monthly closing balance of RM1,000 to be eligible for extra entries.

B. Campaign Period

1. This campaign will commence from 1 July 2026 until 31 December 2026.
2. Bank Rakyat may change or amend the campaign period, if necessary, from time to time.

C. Campaign Benefits

Customers who meet the criteria will receive ten (10) times the eligibility units for their Investment-i Account Rizq Plus Prize Draw as follows:

- Monthly Draw
- State Draw

For the above draw, eligibility units shall be calculated based on the customer's average balance, whereby every RM100 average balance is equivalent to one (1) eligibility unit.

D. Campaign Mechanism

1. The mechanism for participation in this campaign is as follows:

- a) Eligibility units will be calculated based on Rizq Plus balance a month after disbursement of Ar Rahnu.
- b) Example:

Draw Month	Disbursement of Ar Rahnu eOverlap / Rizq Plus Account Opening	Data used for Eligibility Unit Calculation
July	May	June
August	June	July
September	July	August
October	August	September
November	September	October
December	October	November
January	November	December
February	December	January

- Ar Rahnu eOverlap disbursed in July 2026.
- Customer opens Rizq Plus Account in July 2026/ Customers deposit Ar Rahnu eOverlap financing into the Rizq Plus Account in July 2026.
- Eligibility calculation will be based on August 2026 Rizq Plus balance data.

Sample Eligibility Calculation

Scenario 1

August 2026 Closing Balance = RM1,000

August 2026 Average Balance = RM3,000

$$\left[\frac{\text{Total daily closing balance}}{30/31 \text{ days}} \right]$$

Eligibility Units (For Monthly Draw) = 3,000/100

= 30 units

Campaign Eligibility Units = 30 units x 10

= 300 units

Scenario 2

April 2025 closing balance = RM400



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Not eligible for 10 times eligibility units – Does not meet minimum closing balance of RM1,000.

Note :

The 10 times Eligibility benefits are applicable throughout the campaign period provided the month's closing balance for every month is RM1,000.

E. General Terms and Conditions

1. By participating in this campaign, the investor/customers agree and consent to allow their personal data to be collected, processed and used by Bank Rakyat according to Bank Rakyat Privacy Notice, which may be viewed at www.bankrakyat.com.my > Main Page > Privacy Policy.
2. Investors/customers agree to give the exclusive right to Bank Rakyat to print and publish the names and pictures for promotion purposes in newspapers, magazines, Bank Rakyat website or any suitable channels defined by the Bank.
3. By participating in this campaign, investors/customers agree to allow Bank Rakyat, subsidiaries, affiliates, licensees, directors, officers, agents, independent contractors and advertising agencies the promotional use of the investors'/customers' name and personal details (if required) for communication, trade promotion, overall, in any media now or hereafter planned, without further compensation, except where prohibited by 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 Rakyat website or any other medium of communication that is appropriate. Any amendment, cancellation or addition shall take effect after the notice is issued/published. Investors/customers are deemed to have agreed to be bound by the amendments, deletions, or additions.
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 mentioned in the terms and conditions.
6. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, THE BANK WILL NOT BE LIABLE TO ANY INVESTORS/CUSTOMER (EXCEPT FOR LIABILITY ARISING FROM THE EXTREME NEGLIGENCE, MISCONDUCT, WILLFULNESS,**



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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 INVESTORS/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, curfews, fire, flood, drought, storms, epidemics or pandemics, system failures or any circumstances beyond the control of the Bank.
8. By participating in this campaign, investors/customers are deemed to 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.
9. The terms and conditions shall be governed and construed by the laws in Malaysia.

For more information and inquiries, kindly contact Bank Rakyat Contact Centre at 1300 80 5454 or visit the nearest Bank Rakyat branch or visit Bank Rakyat website at www.bankrakyat.com.my.