Your Bank of Choice

TERMS AND CONDITIONS

BANK RAKYAT SUSTAINABILITY INVESTMENT CAMPAIGN

A. Definition

For the purpose of these Terms and Conditions, the following words shall have the meanings assigned to them unless the context requires otherwise:

1. "Campaign" means the Sustainability Investment Campaign (*Kempen Pelaburan Lestari*).
2. "SIA" means the Sustainability Investment-i Account (*Akaun Pelaburan-i Lestari*).

B. Campaign Period

1. The Campaign runs from 15 September 2026 until 31 December 2026, inclusive of both dates.
2. Bank Rakyat may amend, extend, shorten, postpone, or terminate the campaign period at any time, subject to Bank Rakyat's discretion.

C. Eligibility

This Campaign is open to new and existing customers of the Sustainability Investment-i Account (SIA) which consists of Cooperatives, Small and Medium Enterprises (SMEs), as well as Local Authorities (PBT).

D. Campaign Rewards and Mechanism

Eligible customers are entitled to receive the following benefits and rewards when they invest in SIA within the Campaign Period:

1. Increased Profit Sharing Ratio

   The Profit Sharing Ratio (PSR) will be adjusted according to the investment placement tiers as follows:

Investment Tier (RM)	PSR (Customer : Bank)	Indicative Rate (%)*
0 – 9,999.99	20 : 80	0.81%
10,000 dan ke atas	52 : 48	2.10%

**Notes:*

- *This rate is not a guaranteed return and the actual rate may be higher or lower depending on the performance of the SIA assets.*

- *Customers will enjoy the above PSR until 31 December 2027. However, new customers who open an account on or after 1 January 2027 will be entitled to the Board PSR.*

2. Loyalty Rewards

- Eligible customers will have the opportunity to receive cash reward equivalent to 1% of their SIA account closing balance as at 31 December 2026, subject to the prerequisite condition that no withdrawal transactions are made from the SIA account during the month of December 2026.
- The maximum cash reward is capped at **RM2,000** for each customer. Total allocation for Loyalty Rewards in this campaign is capped at Ringgit Malaysia Forty Thousand (RM40,000).
  Rewards calculation example:

  Closing Balance on 31 December 2026 = RM100,000

  Total Loyalty Reward = 1% × RM100,000 = RM1,000
- Reward Recipient
  - The selection of reward recipient shall be finalized by Bank Rakyat based on the conditions stipulated above and further subject to the highest account balance maintained by the customer as at 31 December 2026.
  - Bank Rakyat reserves the right to substitute or replace the cash reward with another equivalent offer (if deemed necessary), by publishing a notice on Bank Rakyat's website or through any other channel deemed appropriate by Bank Rakyat.
  - The decision made by Bank Rakyat in the selection of reward recipient shall be final, and no correspondence, objections, or appeals will be entertained.

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 for 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, 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 by the 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.