



Your Bank of Choice

FREQUENTLY ASKED QUESTIONS (FAQ)

Term Deposit-i (Individual) Year 2025 Campaign

1. How long is the campaign duration?

This Campaign runs from 12 August 2025 until 30 September 2025.

However, Bank Rakyat may extend, shorten or discontinue this campaign at any point of time.

2. Who is eligible for this Campaign?

This campaign is open to new and existing individual customers (individual, joint or trustee) including depositors or customers with Malaysian citizenship including Permanent Resident (PR).

3. What is campaign mechanism?

Eligible depositors or customers must visit the Bank Rakyat branch to make the following placements:

1. **Term Deposit-i (Individual)** - Minimum of RM10,000 per certificate for a six (6) months tenure; AND
2. **Deposit of RM1,000** in a Savings Account-i (Tawarruq), Current Account-i (Tawarruq) or Investment-i Account Rizq Plus per customer. This amount will be earmarked according to the Terms Deposit-i tenure.

4. What are the profit rates offered?

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

Tenure	Profit Rate
six (6) months	3.69% p.a

- The earmarked amount will receive the profit as determined by the Bank.

5. How will profit be credited?

Depositor or customer may choose to receive profit either monthly or upon maturity.

Depositors or customers who have yet to open a Bank Rakyat Savings Account-i, Current Account-i or Investment-i Account Rizq Plus are required to open an account to facilitate profit crediting or withdrawal through these accounts only.

6. If there are changes to the Overnight Policy Rate (OPR) by Bank Negara Malaysia (BNM) during the campaign period, will it affect the campaign profit rates?

The Term Deposit-i Account is based on the Shariah Dual Wakalah Tawarruq contract (Commodity Murabahah), and offers fixed profit rates either at maturity or on a monthly basis, depending on the account type.

Regarding the Overnight Policy Rate (OPR) set by Bank Negara Malaysia (BNM), any changes during the campaign period are based on the scenario below.

Scenario 1: Funds placement with NO OPR changes

Any placement of funds during this campaign period is subject to the profit rate set at the time of the campaign launch. This is based on the contract described above.

Scenario 2: Fund placement WITH OPR changes

The Bank reserves the right to revise the campaign's profit rate in accordance with the OPR changes (please refer to the campaign Terms and Conditions). However, notice will be published on the Bank's official website (www.bankrakyat.com.my) or through other means of communication identified by the Bank. Therefore, the placement of funds after the OPR changes will be based on the new profit rates (if any) announced by the Bank.

7. Will the profit rates remain unchanged after the maturity?

No.

The profit rate under this campaign is applicable for deposit placement of ONE (1) cycle only during the campaign period. Upon maturity, the Term Deposit-i will be renewed automatically based on the Bank's prevailing profit rate, subject to the depositor or customer's instruction upon opening the account.

8. Can depositors or customers make premature withdrawals and/or early withdrawals from Term Deposit-i Accounts?

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

If the depositor or customer chooses to receive profit payments on a monthly basis, the Bank reserves the right to make the necessary adjustment to the monthly profit and/or principal amount of the Term Deposit. The earmarked amount in Savings Account-i (Tawarruq), Current Account-i (Tawarruq) or Investment-i Account Rizq Plus will be released.

9. Can the depositor or customer make an early withdrawal from Savings Account-i (Tawarruq), Current Account-i (Tawarruq) or Investment Account-i Rizq Plus for the earmarked amount?

Early withdrawal of the earmarked amount in Savings Account-i (Tawarruq), Current Account-i (Tawarruq) or Investment-i Account Rizq Plus will result in the premature withdrawal of the depositor's or customer's Term Deposit-i Account

10. For more information, where can depositors or customers refer to?

For more information, the official communication channels as per below:

- Call Centre: 1300 80 5454
- www.bankrakyat.com.my
- Bank Rakyat Official Social Media