



Your Bank of Choice

TERMS AND CONDITIONS MEMBER GET CUSTOMER (MGC) CAMPAIGN

A. Definitions

For the purpose of these Terms and Conditions, the following terms and expressions shall have the following meanings assigned to each of them:

- a) 'Campaign' means Member Get Customer (MGC) Campaign, as detailed in these Terms and Conditions.
- b) 'Referrer' refers to individual Bank Rakyat share member who participate in this campaign and introduce their friends, relatives or family members to open Investment-i Account Rizq Plus (Rizq Plus).
- c) 'Referee' refers to the potential individual Rizq Plus account holder who is referred to by the 'referrer'.

B. Eligibility

- 1. This campaign is open to referrer with new or existing Investment-i Account Rizq Plus (Rizq Plus) who introduces their acquaintances to open Investment-i Account Rizq Plus (Rizq Plus) account.
- 2. Bank Rakyat employees are not eligible to participate in this campaign, including the following:
 - i. Spouses of Bank Rakyat employees
 - ii. Mother or father and parent-in-law of Bank Rakyat employees
 - iii. Children and child-in-law of Bank Rakyat employees

C. Campaign Period

- 1. This campaign will commence from 13 May until 31 December 2025, inclusive of both date **or** until the limit of 1,500 new accounts has been reached, whichever is earlier, unless stated otherwise.
- 2. Bank Rakyat may change or amend the campaign period from time to time, if necessary.



Your Bank of Choice

D. Campaign Mechanism

1. The referrer is required to fill up and complete the referral form provided by Bank Rakyat branches or referrer may download the form from Bank Rakyat website to participate in this campaign.
2. The referrer may visit Bank Rakyat branches with the referee for account opening OR the referee may visit to the branch alone with the referral form that has been signed by the referrer for account opening.
3. The referrer who successfully refers a new customer (as described above) to open Investment-i Account Rizq Plus is eligible to receive a token from Bank Rakyat.

E. Token

1. For every successful referral resulting in the opening of a new account, the referrer will receive a token of RM70.00.
2. The cash incentives will be credited to the referrer's Investment-i Account Rizq Plus once the campaign ends or when the limit of 1,500 new accounts has been reached, whichever is earlier.
3. The referrer will be notified through short message service (SMS), telephone calls or other methods determined by Bank Rakyat.

E. 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 following Bank Rakyat's Privacy Notice, which may be viewed via www.bankrakyat.com.my.
2. Participants or customers agree to give the exclusive right to Bank Rakyat to print and publish the names and pictures for promotion 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 the Bank, subsidiaries, affiliates, licensees, directors, officers, agents, independent

contractors and advertising agencies the promotional use of the customer's name and personal details (if required) for communication, trade promotion and overall, in any media now or hereafter planned, without further compensation, unless prohibited by law.

4. Unless stated otherwise, Bank Rakyat may amend, cancel or add to any of these Terms and Conditions from time to time by giving notice in advance on the Bank's website or any other medium of communication that is appropriate and any 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 or invalid and does not meet the conditions as mentioned in the Terms and Conditions.
6. Bank Rakyat will not be liable for any delays, losses, shortages or damages related to artwork or payment to the winner.
7. Bank Rakyat will not be liable for any delays, losses, shortages or damages in the entry form, notification or any correspondence, either via email, letter or other appropriate communication medium.
8. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, BANK RAKYAT WILL NOT BE LIABLE TO ANY PARTICIPANTS OR CUSTOMERS (EXCEPT FOR LIABILITIES ARISING FROM GROSS NEGLIGENCE, MISCONDUCT, INTENTIONAL ACTS, FRAUD, OR INTENTIONAL BREACH BY 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/CUSTOMERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.**



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9. Bank Rakyat shall not be responsible for any eventuality caused by natural disasters, wars, riots, curfews, fires, floods, droughts, storms, epidemics or pandemics, system failures or any circumstances beyond the control of the Bank.
10. By participating in this campaign, participants or customers expressly agree to be bound by the Terms and Conditions contained herein, including decisions by Bank Rakyat that are final, binding and conclusive.
11. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia. For more information and inquiries, kindly contact Bank Rakyat Contact Centre at 1300 80 5454, visit the nearest Bank Rakyat branch or visit www.bankrakyat.com.my.