



Your Bank of Choice

FREQUENTLY ASKED QUESTIONS (FAQ)

Term Deposit-i Account Campaign

1. How long is the campaign duration?

This Campaign runs from 21 October 2025 until 31 December 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/EXISTING individual and non-individual customers :

INDIVIDUAL

- Under the capacity of Individual customers (individual, joint, or trustee);
- Malaysian citizenship, Permanent Resident (PR), or Non-Citizen;
- Non-citizen customers must hold a valid employment permit or student visa accompanied by an offer/confirmation letter from an educational institution.

NON-INDIVIDUAL

- **Business entities classified under Small and Medium Enterprises (SMEs) or Micro Enterprises;**
- Owned by Malaysian citizens or non-citizens;
- Businesses registered with the Companies Commission of Malaysia (SSM) or relevant authorities, particularly local authorities, district offices in Sabah and Sarawak, or statutory bodies for the provision of professional services.

3. What is the campaign mechanism?

Eligible customers must visit Bank Rakyat branch to make the Term Deposit-i placements and conditions fulfillment as follows:

	INDIVIDUAL	BUKAN INDIVIDU
Minimum Deposit	RM10,000	RM50,000
Maximum Deposit	Not Applicable	
Earmarking	RM1,000 Savings Account-i (Tawarruq) or Current Account-i (Tawarruq) or Investment-i Account Rizq Plus per customer	Not Applicable

4. What are the profit rates offered?

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

Tenure	Profit Rate
12 months	3.83% p.a
6 months	3.69% p.a

The promotional rate is subject to changes in the Overnight Policy Rate (OPR). Should there be changes in the OPR, Bank Rakyat reserves the right to amend the Promotional Rate.

5. How will profit be credited?

Customer may choose to receive profit either monthly or upon maturity.

Customers who have yet to open a Bank Rakyat Savings Account-i (Tawarruq/Qard) , Current Account-i (Tawarruq/Qard) 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



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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 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 customer's instruction upon opening the account.

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

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

If the 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.

For individual customers, the earmarked amount in their Savings Account-i (Tawarruq), Current Account-i (Tawarruq) or Investment-i Account Rizq Plus will be released back to their account.

9. Can an individual 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 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
- Bank Rakyat Official Website : www.bankrakyat.com.my
- Bank Rakyat Official Social Media

This Frequently Asked Questions (FAQs) is subject to the Terms and Conditions of the campaign, as well as other terms set by Bank Rakyat from time to time.