



Bank Pilihan Anda

FREQUENTLY ASKED QUESTIONS (FAQ)

WAQF INVESTMENT CAMPAIGN

1. How long is the Campaign period?

This Campaign commences from 1 October 2025 until 31 March 2026.

Bank Rakyat reserves the right to extend, shorten or discontinue the Campaign time, at its discretion.

2. Who is eligible for this Campaign?

Phase 1: Individuals – new and existing customers.

3. What is the Campaign's mechanism?

1. Fund Placement

Placement of Term Deposit-i (Individual) of a minimum of RM10,000 per certificate for a 3-month tenure.

2. Profit Rate

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

Tenure	Profit Rate
3 months	3.40% p.a.

Disclaimer:

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

- Any changes are subject to the General Terms and Conditions paragraph 4 of these Terms and Conditions.

ii) Profit is paid upon maturity to the depositor or customer.

iii) The Campaign profit rate applies to a maximum of two (2) placement cycles only and solely for placements made within the Campaign period.

iv) Via the instructions of the depositor/customer who have signed '*Borang Kebenaran Debit & Kredit Keuntungan Deposit Berjangka-i Kepada Akaun Jariah Al-Barakah*', profit payment or withdrawal will be credited to the depositor's or customer's Savings-i Account, Current-i Account, or Rizq Plus Investment-i Account before the authorized portion is debited or credited to the Jariah Al-Barakah Account (Cash Waqf Bank Rakyat) in accordance with the customer's authorisation.

v) The minimum portion of profit to be credited to the Jariah Al-Barakah Account is 50% of the total profit payment.

3. Premature Withdrawal

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

4. What profit rate is offered?

The profit rate for the Term Deposit-i Account for this Campaign are as follows:

Tenure	Profit Rate
3 months	3.40% p.a.

5. How will the profit be credited under this Campaign?

Profit payment upon maturity.

Depositors or customers must complete the form 'Borang Kebenaran Debit & Kredit Keuntungan Deposit Berjangka-i Kepada Akaun Jariah Al-Barakah (Wakaf Tunai Bank Rakyat)' for profit crediting or withdrawal purposes.

6. If Bank Negara Malaysia (BNM) changes the Overnight Policy Rate (OPR) during the Campaign, will it affect the Campaign profit rate?

The Term Deposit-i Account is based on the Shariah Dual Wakalah-Tawarruq (Commodity Murabahah) contract paying a fixed profit rate at maturity or monthly, depending to the account's features and type.

Regarding the Overnight Policy Rate (OPR) set by Bank Negara Malaysia (BNM), any change during the Campaign will follow these scenarios:

Scenario 1: NO OPR change at the time of placement

Placements of funds during the Campaign are subject to the profit rate set at Campaign launch, in line with the contract above.

Scenario 2: OPR change at the time of placement

The Bank may revise the Campaign profit rate in line with the change (please refer to the Campaign Terms and Conditions). A notice will be published on the Bank's official website

(www.bankrakyat.com.my) or via other communication channels as determined by the Bank. Placements made after an OPR change will follow the new profit rate (if any) announced by the Bank.

7. Will the profit rate remain unchanged after maturity?

No.

Placements under this Campaign apply for a maximum of two (2) cycles only. Upon maturity, the account will be closed; however, depositors/customers may open a new account for the waqf investment service, subject to the Bank's prevailing profit rates (in the event the Campaign period has ended) and to the depositor's or customer's instructions at the time of account opening.

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

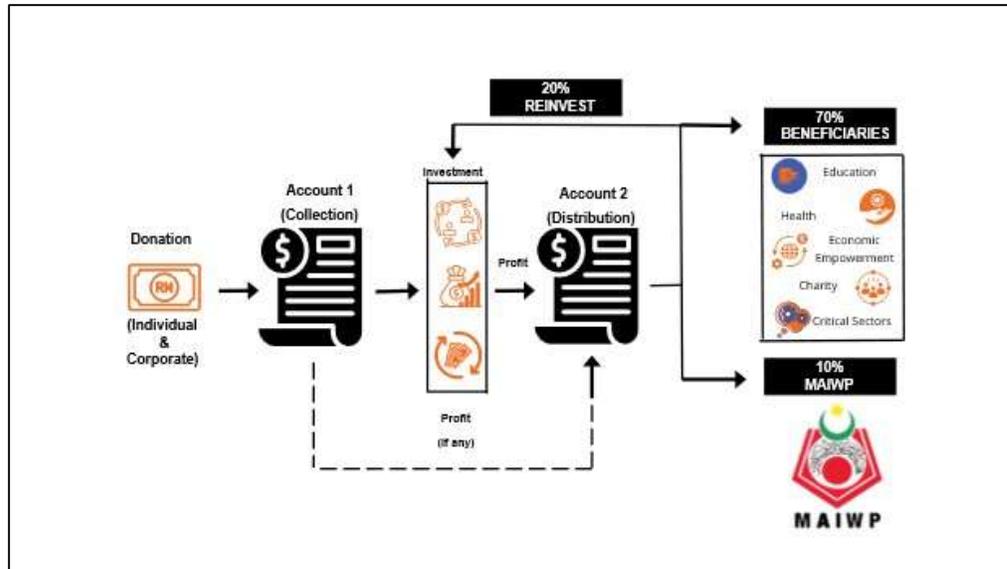
Premature withdrawal is only allowed in full and no contract profit is paid to the depositor or customer.

However, if premature withdrawal is made, no waqf contribution will be credited to the Jariah Al-Barakah Account (Cash Waqf Bank Rakyat).

9. How does Bank Rakyat manage Jāriah Al-Barakah (Cash Waqf Bank Rakyat)?

Bank Rakyat and the Federal Territory Islamic Religious Council (MAIWP) have a Joint Management Committee to regulate and monitor cash waqf transactions to ensure the management is transparent, of integrity and Shariah-compliant.

The management mechanism for Bank Rakyat's cash waqf funds:



100% of contributions are invested in fully Shariah-compliant, low-risk investments.

- Investment returns are distributed as follows:

- a) 70% of the investment returns will be channeled to beneficiaries in key sectors such as education, health, economic empowerment, welfare and other critical sectors.
- b) 20% will be reinvested to ensure the waqf asset continues to grow and benefits are sustained.
- c) 10% will be allocated to MAIWP as the trustee for the Federal Territory to ensure responsible waqf management.

10. How are contributions to Jāriah Al-Barakah channeled?

Contributions are distributed to beneficiaries across education, health, economic empowerment, welfare and other critical sectors, as determined by the Joint Management Committee of Bank Rakyat and MAIWP, comprising:

- i) An Independent Representative as the Chairman;
- ii) Three (3) MAIWP representatives as members; and
- iii) Three (3) Bank Rakyat representatives, consisting of the Chief Shariah Officer (new position: Executive Vice President Shariah), Chief Finance Officer and Chief Marketing and Communications Officer as members.

11. How can depositors or customers refer get more information?

For more information, below are the official communication channels:

- Website: www.bankrakyat.com.my
- Call Centre: 1300 80 5454
- Official Social Media: Facebook, Instagram or Twitter