Bank Pilihan Anda

FREQUENTLY ASKED QUESTION
REACTIVATE, TRANSACT AND EARN

1. **What is the Reactivate, Transact & Earn Campaign?**
   The Reactivate, Transact & Earn Campaign rewards customers for bringing their accounts back to active status, transacting regularly, increasing their savings and using Bank Rakyat's digital banking services. Eligible customers can earn cashback rewards and stand a chance to win attractive cash prizes by fulfilling the campaign requirements during the campaign period.

2. **Who can participate in this campaign?**
   The campaign is open to new and existing individual customers, including joint and trustee account holders, who hold an eligible and active Bank Rakyat Current Account-i, Savings Account-i and Investment Account-i. Dormant account holders who reactivate their accounts during the campaign period are also eligible. Bank Rakyat employees are not eligible to participate.

3. **What is the campaign period?**
   The campaign runs from **15 October 2026 until 14 April 2027**.

4. **How can I qualify for the RM50 Cashback Reward?**
   To qualify, you must:
   1. Reactivate your dormant account during the campaign period;
   2. Perform at least one (1) eligible transaction (Over-the-Counter, DuitNow Transfer, DuitNow QR Payment, FPX or Debit Card transaction); and
   3. Maintain a minimum account balance of RM100 for thirty (30) consecutive days from the account reactivation date.

   The cashback is limited to the **first 100 eligible customers each month**.

5. **How do I earn Campaign Entries for the Prize Draw?**
   You can earn Campaign Entries by:
   - Performing two (2) eligible transactions with a minimum value of RM50 per transaction;
   - Increasing your monthly account balance (deposit growth); and/or
   - Registering and maintaining an active recurring payment instruction or Wakaf recurring contribution for two consecutive qualifying campaign months.

6. **If I have more than one eligible Bank Rakyat deposit account, will my entries be combined?**
   Yes. Campaign Entries earned across all your eligible participating deposit accounts will be combined when determining your total entries for the Prize Draw.

7. **What is Monthly Deposit Growth?**
   Monthly Deposit Growth is calculated based on the difference between your current month-end balance and your previous month-end balance:
   Monthly Deposit Growth = Current Month-End Balance – Previous Month-End Balance
   The higher the deposit growth achieved during the qualifying campaign month, the more campaign entries you can earn.

8. **Will my entries from the first bi-monthly prize draw be carried forward to the next bi-monthly prize draw?**
   No. Entries earned for a particular bi-monthly prize draw period will not be carried forward to the next bi-monthly prize draw period. However, all entries accumulated throughout the campaign period will be counted for the Grand Prize Draw.

9. **Can I win more than one Bi-Monthly Prize?**
   No. Each customer can win only one (1) Bi-Monthly Prize throughout the campaign period. However, Bi-Monthly Prize winners remain eligible for the Grand Prize Draw

10. **What prizes can I win?**
    The prizes offered are:
    - **RM1,000 cash prize × 30 winners** for each Bi-Monthly Prize Draw.
    - **RM15,000 cash prize × 3 winners** for the Grand Prize Draw.

11. **If I reactivate my dormant account but close it before the prize draw, am I still eligible?**
    No. Bank Rakyat reserves the right to disqualify customers whose accounts are closed before winner notification or where suspicious transactions, fraud, default, or breaches of the campaign terms are detected.

12. **Do I need to register for the campaign?**
    No registration is required. Eligible customers who fulfil the campaign requirements during the campaign period will automatically participate in the campaign.

13. **If I reactivate my dormant account today, when does the maintaining 30-day balance period start?**
    The 30-day period starts from the account reactivation date. You must maintain a minimum balance of RM100 for thirty (30) consecutive days from that date to qualify for the cashback reward.

14. **Can a customer with an active account participate in the Prize Draw without reactivating a dormant account?**
    Yes. Existing customers with active participating accounts may earn Campaign Entries through eligible transactions, deposit growth and recurring payment activities, subject to

meeting the campaign requirements. Reactivation is only required for customers wishing to qualify for the Reactivate & Earn Cashback reward.

15. **How can I earn Campaign Entries through Eligible Transactions?**
    To earn Campaign Entries, customers must perform **at least two (2) Eligible Transactions** with a **minimum transaction value of RM50 per transaction** during the relevant Qualifying Campaign Month.

    Eligible Transactions include:
    - DuitNow Transfer
    - DuitNow QR Payment
    - FPX
    - IBG / Instant Transfer
    - Debit Card-i Transaction

    Eligible Transactions may consist of both **inflow** and **outflow** transactions, including:
    - **Inflow transactions** such as receiving funds via DuitNow Transfer from another bank into a participating account; and/or
    - **Outflow transactions** such as DuitNow Transfer, DuitNow QR Payment, FPX, IBG/Instant Transfer, or Debit Card-i payments made from a participating account.

    The two (2) Eligible Transactions may comprise any combination of qualifying inflow and/or outflow transactions, provided that each transaction has a minimum value of **RM50**.

    Example: A customer who receives a DuitNow Transfer of RM100 from another bank (inflow) and subsequently performs a DuitNow QR Payment of RM50 (outflow) will be deemed to have completed two (2) Eligible Transactions.

16. **How do I register and maintain a recurring payment?**
    To qualify for the Campaign, you must register and maintain at least one (1) active recurring payment instruction and/or Wakaf recurring contribution via iRakyat website/app during the Campaign Period. The recurring payment instruction must remain active for two (2) consecutive qualifying campaign months to be eligible for the applicable Bonus Campaign Entries.

    Registering a Recurring Payment via iRakyat
    Step 1: Log in to iRakyat.
    Step 2: Select Payment.
    Step 3: Choose the biller/payee and complete the payment details.
    Step 4: At the payment setup screen, select "Yes" under "Set this as a repeat payment".
    Step 5: Specify the Frequency and Number of Payments to be Made, then click Add.
    Step 6: Verify the payment details and click Submit.
    Step 7: Complete the transaction authentication process and click Confirm.

    Registering Wakaf recurring contribution via iRakyat

Step 1: Log in to iRakyat.
Step 2: Select Fund Transfer and choose 'Third Party Account'.
Step 3: Fill in the Beneficiary Account Number with the Wakaf account number you wish to contribute to. (Kindly refer to the **list of Bank Rakyat Wakaf collaboration accounts**.)
Step 4: At the payment setup screen, select "Yes" under "Set this as a repeat payment".
Step 5: Specify the Frequency and Number of Payments to be Made, then click Add.
Step 6: Verify the payment details and click Submit.
Step 7: Complete the transaction authentication process and click Confirm.

17. **I registered for a Wakaf recurring contribution on 29 October 2026. When will I fulfil the two consecutive qualifying campaign months requirement?**
Since the registration was made during the qualifying campaign month of **15 October 2026 to 14 November 2026**, the Wakaf recurring contribution must remain active for that month and the following qualifying campaign month (**15 November 2026 to 14 December 2026**). The requirement will be fulfilled on **14 December 2026**, subject to the contribution remaining active throughout both qualifying campaign months.

18. **If my recurring payment or Wakaf contribution remains active after I have completed the two (2) consecutive qualifying campaign months requirement, will I continue to receive Bonus Entries?**
No. Bonus Entries are awarded on a one-off basis for each qualifying recurring payment instruction and/or Wakaf recurring contribution that has been successfully maintained for two (2) consecutive qualifying campaign months. Maintaining the same recurring instruction beyond the qualifying period will not earn additional Bonus Entries. However, customers may earn additional Bonus Entries for a new qualifying recurring payment instruction or Wakaf recurring contribution, subject to the Campaign Terms and Conditions.

Example

Activity	**Bonus Entries**
Wakaf registered on 29 Oct 2026	✅ Earn Bonus Entries after 14 Dec 2026
Same Wakaf continues until campaign end	❌ No additional Bonus Entries
New recurring payment registered on 15 Jan 2027 and maintained for 2 consecutive qualifying months	✅ Earn another Bonus Entries

19. **What is the difference between a "Qualifying Campaign Month" and a "Prize Draw Qualifying Period"?**
    - A Qualifying Campaign Month refers to the monthly period during which customers can perform eligible activities and earn Campaign Entries.
    - A Prize Draw Qualifying Period refers to the period in which Campaign Entries from one or more Qualifying Campaign Months are accumulated for the purpose of selecting Prize Draw winners.

    For example:
    - Qualifying Campaign Month 1: 15 October 2026 – 14 November 2026
    - Qualifying Campaign Month 2: 15 November 2026 – 14 December 2026

    The Campaign Entries earned during both months will be combined under the Prize Draw Qualifying Period of 15 October 2026 – 14 December 2026 for the first bi-monthly prize draw. Customers may continue to earn entries every month, while winner selection will be based on the total entries accumulated during the relevant Prize Draw Qualifying Period.

20. **How will I know if I have won?**
    Winners will be notified via SMS, telephone call, or any other notification method deemed appropriate by Bank Rakyat. Winners may also be announced through Bank Rakyat's official website and social media platforms.

This FAQ is subject to the Campaign Terms and Conditions and other applicable terms determined by Bank Rakyat from time to time.