



UPFRONT HIDDEN PRECIOUS CAMPAIGN

TERMS & CONDITIONS ("T&C")

1. CAMPAIGN PERIOD

This Campaign shall commence from 11 April 2017 until 31 December 2017, both dates inclusive ("Campaign Period").

2. ELIGIBILITY

(i) The Campaign is open to all eligible customers of the Bank ("Eligible Customers") meeting the following criteria:-

- (a) investment of a minimum RM5,000-00 in 3-month Term Deposit-i ("TD-i") and RM5,000-00 equivalent in value for Gold-i at the prevailing market rate as at the date of signing up for this Campaign or RM5,000-00 equivalent in value for unit trusts (collectively "Wealth Products"); and
- (b) individual and non-individual customers of Al Rajhi Bank, Malaysia only.

(ii) The followings category of customers are excluded from participating in the Campaign:-

- (a) (a)Customers whose account(s) are dormant or terminated during the Campaign Period;
- (b) Customers whose account(s) are delinquent, involved in fraudulent transactions, suspected under Anti-Money Laundering related matters and any other breaches which warrant the Bank to take appropriate actions; or
- (c) Customers who are insolvent, deceased, suffering from mental illness or of unsound mind or having legal action instituted against them;

3. ELIGIBLE PRODUCTS

(i) The Campaign shall only applicable to the following banking products:-

- a) Term Deposit-i; and
- b) Gold-i; or
- c) Unit Trust Funds

(ii) Terms and Conditions applicable to each Eligible Products shall apply.

(iii) No pre-registration, SMS or entry form is required. Eligible Customers shall be automatically registered for this Campaign.



4. CONDITIONS OF THE CAMPAIGN

4.1 The Eligible Customers will be entitled to the conditional gift as provided in Clause 5 hereof if the Eligible Customers invest in TD-i on the following conditions:-

- (i) The investments in TD-i must be as per account per placement basis and such investment must be from fresh deposits. Existing investment in TD-i will not be counted. The minimum investment amount per placement is RM5,000-00 only. The tenure per placement in TD-i shall be for three (3) months only;
- (ii) The investment in TD-i allowed for each Eligible Customer per placement must be equivalent to or higher than the total investment amount of Wealth Products. Eligible Customers may make multiple placements and each placement shall be subject to the minimum investment amount allowed herein. Kindly refer to Appendix 1 for illustration.
- (iii) Upon placement, customer shall receive upfront TD-i profit payment prior to complete the three (3) months tenure and the payment method as follows;
 - (a) Day 1 - Placement on (T + 0)
 - (b) Day 2 –TD-i profit special rate of 3.45%p.a payable to customer's account on (T + 1) upon successful transaction.
 - (c) Day 3 – Conditional gift “Hibah Mu’allaqah” of 4.55%p.a equivalent of 1.1375% for three (3) months tenure payable to customer’s account on (T + 2) upon successful transaction.
- (iv) The investment in TD-i must be maintained for the entire tenure of three (3) months. Should there be premature withdrawal of the investment or any part or parts thereof, the Bank shall exercise its right to waive the conditional gift from the principal upon premature withdrawal. Refer to item 5.1 for illustration on the waiver computation.
- (v) In the event that any of the unit trust funds under the Wealth Products is cancelled during the Cooling-off Period for whatever reasons, the Eligible Customer will not be eligible to receive the conditional gift.

“Cooling-off Period” in this context is applicable to customers investing for the first time in the unit trust funds under the Wealth Product. Cooling-off Period shall be a period of fourteen (14) days commencing from the date of receipt of the application for subscription of the unit trust by the Bank. Should the Eligible Customer cancel the investment in the unit trust during the Cooling-off Period, the investment amount in the unit trust and the service charge shall be refunded in full to the Eligible Customer.
- (vi) This Campaign is valid for one TD-i investment tenure only. Renewal of the investment in TD-i shall not be eligible to receive the conditional gift as no new Wealth Products have been purchased.



5. PROMOTION PACKAGE

5.1 Under the Campaign, an eligible Customer during the Campaign Period will enjoy a conditional gift “*Hibah Mu’allaqah*” from Wealth Investment products of a 4.55%p.a equivalent of 1.1375% for three (3) months tenure on TD-i placement. Granting of conditional gift shall subject to the fulfillment of the conditions provided in Clause 4 hereof. An illustration of the Campaign is as provided below:-

Amount invested in Wealth Products	TD-i placement amount (fresh funds only)	Total Tenure	Ratio of TD-i placement amount : Investment in Wealth Products
Minimum RM5,000 for either Gold-i or Unit Trust	At least the equivalent Wealth Products investment amount	3 months	1 : 1

Illustration:-

A Customer who invests RM100,000 in Gold-i and RM50,000 in Unit Trust Fund during the Campaign Period (total investment amount in Wealth Products is RM150,000) will be eligible to invest from at least RM150,000 in a 3-month TD-i profit rate to obtain a 4.55%p.a or 1.1375% nett for three (3) months tenure on conditional gift for the purchase of Wealth Investment products. Full upfront payment of the 3-month TD-i will be credited into the customer’s account (T + 2) upon successful transaction.

Should the Customer withdraw the TD-i investment prematurely, he/she will not receive any profit by the Bank. Hence, bank will retrieve the profit paid upfront from customer’s principal.

Upon completion of three (3) months tenure of the TD-i investment and subject to fulfillment of the conditions provided in Clause 4 above, bank will return the principal in full amount.

To further illustrate, if the 3-month rate is 3.45% per annum, the profit on the principal of RM150,000 on the assumption that there are 91 days in the TD-i tenure, will be RM1,286.68 and the 1.13% conditional gift to be given on the Wealth Product investment of RM150,000 will be RM1,696.93. Please refer to the illustration below:-

TD-i Principal (RM)	Investment in Wealth Products (RM)	Number of days in TD-i tenure	TD-i Profit rate 3-month (RM)	Gift on Wealth Products investment (RM)	Total Upfront Benefit to Customer (RM)
150,000	150,000	91	1,286.68	1,696.93	2,983.61

Board TD-i Rate will be subject to OPR change. Calculation above is based on the leap year of 366 days.



If the same customer decided to withdraw TD-i on day 40, following table is the illustration for profit waiver computation:

TD-i Principal (RM)	Investment in Wealth Products (RM)	Premature Withdrawal on N-day	Total Upfront Benefit Paid to Customer (RM)	Principal Amount to Return (RM)
150,000	150,000	40	2,983.61	147,016.39

- 5.2 The Bank reserves the right to change or vary the terms of this campaign and the conditional gift amount due to (i) adverse market conditions resulting in it being no longer viable to the Bank's business for the Bank to continue offering such Campaign or the conditional gift amount; or (ii) change of market rate as announced by Bank Negara Malaysia from time to time or; or (iii) any relevant governmental rules.

7. GENERAL

- 7.1 By participating in the Campaign, the Eligible Customer agrees to be bound by the Campaign Terms and Conditions and the decisions of the Bank relating to the Campaign.
- 7.2 The Campaign Terms and Conditions contained herein as well as any decisions made by the Bank relating to this Campaign shall be final and binding. No correspondence and/ or appeal on any dispute or matters pertaining to any decisions will be entertained.
- 7.3 The Bank will take into consideration the status of the Eligible Customer's Account(s) without limitation such as non-violation of Campaign Terms and Conditions of the Campaign, non-violation of the Terms and Conditions of the Account(s) and the Account(s) must be active and in good credit standing.
- 7.4 The Bank reserves the right to amend these Terms and Conditions. Any amendments of these Terms and Conditions will be notified to the Customers through any mode or method as the Bank deems suitable including but without limitation by post, notification in the mass media, by posting the notice at the Bank's branches, by electronic transmission or by posting at the Bank's website or at the ATM or other terminals under the control of the Bank. Any changes to the Terms and Conditions will not affect the participation of the existing Eligible Customers in the Campaign.
- 7.5 The Bank reserves the right to determine the duration of this Campaign. The Bank further reserves the right to suspend, withdraw or terminate this Campaign without assigning any reasons whatsoever. Any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customer to any form of claims or compensations against the Bank for any and all losses or damages suffered or incurred by the said Customer whether directly or indirectly.
- 7.6 Decisions of the Bank with regards to this Campaign shall be final and binding.



- 7.7 In the event of any discrepancies, ambiguities or disputes in the interpretation of any Campaign Terms and Conditions herein in any language the English version shall prevail.
- 7.8 The Customer hereby consents to the Bank disclosing any information of the Customer may have with the Bank to any authority having jurisdiction over the Bank or the Bank's parent company, branches, related corporations, associates, subsidiaries, affiliates, assignees, proposed assignees, agents and/or other parties engaged with the Bank by the Bank to enable or assist the Bank to exercise or enforce the Bank's rights under this terms and conditions and/or other security documents.

<End of Clauses>

Appendix 1

Minimum placement amounts for TD-i with Wealth Products:

Total Placement Amount	TD-i	Wealth Products
RM10,000 (minimum)	RM5,000	RM5,000