

HIJRAH WITH AL RAJHI CAMPAIGN

TERMS & CONDITIONS (“T&C”)

1. CAMPAIGN PERIOD

“Hijrah with Al Rajhi” is a new comprehensive campaign introduced by Al Rajhi Bank, Malaysia (“the Bank”) (“the Campaign”) which shall commence from 11 April 2013 until 31 December 2013 (“Campaign Period”).

2. ELIGIBILITY

- (i) The Campaign is open to eligible individual customers of the Bank (“Eligible Customers”) meeting the following criteria:-
 - (i) **New-To-Bank (NTB) Customer** who has applied for and/or utilized any type of banking products, facilities and services offered by the Bank; or
 - (ii) **Existing Customers (EC)** who maintained good credit standing account(s) and/or utilized any type of banking products, facilities and services offered by the Bank; and
 - (iii) Customers of Al Rajhi Bank, Malaysia only.
- (ii) The followings are excluded from participating in the Campaign:-
 - (i) The Bank’s officers and employees including immediate family members, the Bank’s partners and its employees involved in the advertising, promotion and printing and any other persons involved in organising, promoting and / or conducting of this Campaign;
 - (ii) Customers whose account(s) are dormant or terminated during the Campaign Period;
 - (iii) Customers whose account(s) are in delinquent, involve in fraudulent transactions, suspected under Anti-Money Laundering related matters and any other breaches which warrant the Bank to take appropriate actions;
 - (iv) Customers who are insolvent, deceased, suffering from mental illness or unsound mind or having legal action instituted against them;

3. ELIGIBLE PRODUCTS AND SERVICES

- (i) The Campaign covers the following banking products and services:-
 - a) **Personal Financing-i** of RM15,000 and above.
 - b) **Home Financing-i** of RM250,000 and above.
 - c) **Auto Financing-i** of RM25,000 and above.
 - d) **Gold-i** of RM10,000 and above.
 - e) **Will Writing** (Amanah Raya and As Salihin Will Writing Package).
 - f) **Unit Trust** subscription of RM10,000 and above.
 - g) **Deposits Accounts under I-Zam Zam Promotion** – Savings Mudharabah Account-i, Current Mudharabah Account-i, Fixed Term Investment & Wakalah Fixed Investment

- Account-i with a minimum deposit of RM1,000-00.
- h) **Debit Card** purchases worth of minimum RM300 per purchase per month
- i) **Internet Banking** transactions of any of the following services:-
- Interbank Giro ("IBG")
 - Bill payment
 - Mobile Top Up
 - alrajhi24/7
- j) **Banking Transactions** through the Bank ATMs for cardholders of Al Rajhi Bank Debit-ATM Cards
- (ii) Terms and Conditions applicable to each Eligible Products and Services shall apply.
- (iii) No pre-registration, SMS or entry form is required. Eligible Customers shall be automatically registered for this Campaign.
- (iv) Bundled products or services shall be considered as one (1) entry.
- (v) In furtherance to Clause 3(i) above, Qard based accountholders are eligible to participate in this Campaign subject to the accountholders signing up for other Eligible Products such as financing or investment accounts.

4. RANDOM WINNERS

- 4.1 Five (5) randomly selected Eligible Customers from the pool of each New-To-Bank (NTB) Customers and Existing Customers (EC) will win the Prizes.
- 4.2 Eligible Customers may increase the chances of winning the Prizes by participating in various products and services offered by the Bank through various channels. However, take note that Eligible Customers will have one winning only.

5. PRIZES

- 5.1 Under the Campaign, an eligible Customer during the Campaign Period will stand a chance to win the Prizes if his/her name is selected during the Campaign Period.

There will be one draw to be conducted at the end of the Campaign Period. The type and number of prizes and the eligibility for the draw are listed as per below:

Month	Prize / Qty / Value
April- December 2013	Hajj Package X 5 worth *RM20,000-00

Notes:

**The Hajj Package Price is estimated as at 11 April 2013. Price may change accordingly based on prevailing market value.*

- 5.2 To qualify for prizes, all new financings or purchases or deposit placement must be captured by the Bank latest by 31 December 2013.
- 5.3 Winners will be notified via telephone or mail at the address and contact details registered with the Bank within three (3) to six (6) weeks after the respective draw ("Winner's Notification").
- 5.4 For Muslim winner(s), the prizes are transferable to any person. The winner(s) has the option to convert the Prizes into cash of the same value as the Hajj Package subject to the following conditions:-
- (i) for those who already perform the Hajj; or
 - (ii) for those who are without *mahram*; or
 - (iii) for those who are facing with physical or health challenges to perform Hajj
- 5.5 If the winner chosen is non-Muslim Customer, the Hajj package will be converted to cash worth of the same value.
- 5.6 The Bank reserves the right to change, vary or substitute the prizes with similar value at any time without prior notice due to reasons beyond the control of the Bank such as inability of the Bank to obtain the Hajj visa or change of governmental rules.
- 5.7 The winner will be requested to come to branch or a press conference for prize giving ceremonies for publicity purposes. All costs for collecting prize(s) and attending the prize giving event shall be borne by the said winner.
- 5.8 The winner may authorize a representative to collect the prize(s) on their behalf provided a letter of authorization is produced to the Bank and the Bank must be satisfied of the authenticity of the letter of authorization before releasing the prize(s).
- 5.9 The winners shall bear all incidental costs relating to the acceptance or ownership of the prizes including but not limited to any applicable taxes, insurance payments, registration fees, processing fees, servicing fees, warranties and all other personal expenses relating to the collection, delivery or usage of the prizes.
- 5.10 The Bank does not accept any liability whatsoever with respect to death, injury, any losses, damages, product misrepresentation or accidents arising from the use of the prizes won by the winner.

6. GENERAL

- 6.1 By participating in the Campaign, Eligible Customer agrees to be bound by the Campaign Terms and Conditions and the decisions of the Bank relating to the Campaign. The Customer hereby gives their consent to and authorizes the Bank to disclose certain personal information of the Customer to our 3rd party service providers engaged by the Bank for the purpose of the Campaign.
- 6.2 The Campaign Terms and Conditions contained herein as well as any decisions made by the Bank relating to the Prizes shall be final and binding. No correspondence and/ or appeal on any dispute or matters pertaining to any decisions will be entertained.

- 6.3 At the time of selection of the winner(s) for the Prizes, the Bank may take into consideration the status of the 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.
- 6.4 The Bank reserves the right to forfeit the prize and select a new winner should there be any breach of the Campaign Terms and Conditions prior to the collection of the prize(s) by the Winner.
- 6.5 The Bank reserves the right to use the names, photographs taken and/ or other information of the winners for current and future advertising and promotion activities of the Bank. Winners may be requested to attend prize presentation ceremonies, of which date and venue will be notified the Bank, or to be featured in any publicity material related to the Campaign without any compensation or payment to the Customer.
- 6.6 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.
- 6.7 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. The Bank will continue to allow for draws to be conducted for Eligible Customers participating in the Campaign Period up until the date of cancellation, termination or suspension thereof.
- 6.8 Decisions of the Bank with regards to this Campaign shall be final and binding.
- 6.9 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.

<End of Clauses>