LET’S GOLD TOGETHER CAMPAIGN TERMS & CONDITIONS (“T&C”)

1. PRELIMINARY

1.1 The **Let’s Gold Together** campaign (“**Campaign**”) is organized by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (“**alrajhi bank Malaysia**”, “**the Bank**”, “**we**”, or “**us**”).

2. CAMPAIGN PERIOD

2.1 This Campaign is valid from 19 August 2026 until 18 February 2027, both dates inclusive (“**Campaign Period**”). Notwithstanding the above, the qualifying criteria, qualifying periods, cycles and fulfilment schedules set out under each mechanism in Clause 4 below shall apply to that mechanism specifically. Where a reward's fulfilment or crediting date falls after the end of a cycle or monthly window, such fulfilment remains valid notwithstanding that it may be processed after the corresponding qualifying period has ended, provided it is processed within the timeframe stated in the relevant clause.

3. ELIGIBILITY

3.1 This Campaign is open to alrajhi bank Malaysia customers who meet the following criteria:

(a) existing to bank (ETB) customers who (1) maintain a DuitPlus Savings Account-*i,* Commodity Murabahah Savings Account-*i,* or Commodity Murabahah Current Account-*i* with the Bank (individually referred to as “**Account**”); and (2) if such Account is a joint account, only the primary account holder is qualified to participate this Campaign under such Account;

(b) new to bank customers (NTB) who (1) open and maintain a Commodity Murabahah Savings Account-*i,* or Commodity Murabahah Current Account-*i* with the Bank; and (2) if such Account is a joint account, only the primary account holder is qualified to participate this Campaign under such Account; and

(c) new to bank customers (NTB) who (1) open and maintain a DuitPlus Savings Account-*i* with the Bank and/or has entered the designated code (as may be published on the Bank’s website or social media or given by the Bank’s officers) during account opening stage via MY alrajhi app; and (2) if such Account is a joint account, only the primary account holder is qualified to participate this Campaign under such Account.

(collectively referred to as “**Eligible Customers**”)

3.2 The following categories of persons are not eligible to participate in this Campaign:

(a) non-individual entities, including but not limited to sole proprietorships, partnerships, charitable or non-profit organisations, societies, corporate and commercial customers, public listed companies, private limited companies, clubs, associations, and cooperatives;

(b) customers whose Account(s) with alrajhi bank Malaysia are classified as dormant or inactive;

(c) customers whose Account(s) are terminated, closed, suspended, delinquent, or unsatisfactorily conducted as determined by alrajhi bank Malaysia within the Campaign Period;

(d) customers who have committed, or are reasonably suspected of committing, any fraudulent, unlawful, or wrongful acts in connection with any services and/or products offered by alrajhi bank Malaysia;

(e) customers who are insolvent, deceased, diagnosed with mental illness, of unsound mind, or subject to legal proceedings; and

(f) any other individuals or entities as determined by alrajhi bank Malaysia in accordance with its internal policies and/or applicable regulatory requirements.

3.3 The Bank's permanent/contract employees and their spouse, parents, siblings and children can only participate in this Campaign for Cashback reward. This category of persons shall not be entitled to or participate in any Monthly Gold Draw, Gold Saver and Mega Gold Draw.

4. CAMPAIGN MECHANICS, QUALIFYING CRITERIA AND REWARDS

4.1 The Campaign comprises three (3) reward mechanisms and a grand finale draw:

(a) Cashback

(b) Monthly Gold Draw

(c) Gold Saver

(d) Mega Gold Draw

4.2 All Eligible Customers must fulfil the qualifying criteria within the stipulated Monthly Window and/or Cycle to be entitled to the reward(s):

Monthly Window	Period
1	19 August 2026 – 18 September 2026
2	19 September 2026 – 18 October 2026
3	19 October 2026 – 18 November 2026
4	19 November 2026 – 18 December 2026
5	19 December 2026 – 18 January 2027
6	19 January 2027 – 18 February 2027

Cycle	Dates	Duration (Days)
1	19 August 2026 – 18 October 2026	61 days
2	19 October 2026 – 18 December 2026	61 days

Cycle	Dates	Duration (Days)
3	19 December 2026 – 18 February 2027	62 days

4.3 Cashback Reward

Subject to the qualifying criteria, reward and capping as set out below, Eligible Customers will receive cashback on their transactions that meet the qualifying criteria.

Qualifying Criteria	Reward	Capping
Any DuitNow QR, Debit Card and JomPay transactions of at least RM30.00 in a single transaction, within a Monthly Window.	1% cashback on qualifying transactions.	RM20.00 per Eligible Customer, per Monthly Window. RM10,000.00 total program cap per Monthly Window, across all Eligible Customers.

Reward will be credited to the Eligible Customer's Account within thirty (30) business days following the end of the respective Monthly Window.

Cashback is awarded on a first-come-first-served basis subject to the abovementioned monthly reward cap. Once the monthly reward cap is reached, no further cashback will be awarded for that Monthly Window, regardless of further qualifying transactions.

Cash withdrawals, interbank transfers, and foreign currency transactions are excluded from qualifying transactions.

Eligibility scenarios are outlined in the table below.

Scenario	What Happened	Calculation	Outcome
Cap reached mid-window	Customer A performs a first qualifying transaction of RM40. Followed by 5 further qualifying transactions totaling RM8,000, all within the same Monthly Window.	Total qualifying spend = RM8,040. 1% cashback = RM80.40.	RM20.00 cashback (capped). The RM60.40 above the cap is not paid.
Transaction below minimum	Customer B makes a RM25 transaction (below the RM30 minimum). Customer B also makes a RM60 transaction, within the same Monthly Window.	RM25 transaction: excluded (below minimum). 1% × RM60 = RM0.60.	RM0.60 cashback. Only the RM60 transaction qualifies.

4.4 Monthly Gold Draw

Subject to the qualifying criteria as set out below, Eligible Customers will earn entries in the Monthly Gold Draw for each Monthly Window.

Qualifying Criteria	Entries
At least four (4) DuitNow QR, Debit Card and/or JomPay transactions of at least RM30.00 in a single transaction, within a	1 entry per Monthly Window

Qualifying Criteria	Entries
Monthly Window AND maintain a minimum account balance of RM250.00 per Account at the end of the Monthly Window. ("Minimum Monthly Draw Qualifying Criteria")	
Eligible Customers who fulfilled the Minimum Monthly Draw Qualifying Criteria may earn 1 additional entry for every additional RM250.00 per Account achieved in Incremental ADB within a Monthly Window.	1 entry subject to a cap of 60 entries per Monthly Window

Each Eligible Customer may earn a maximum of 61 entries in a single Monthly Window. In order to earn 60 additional entries, such Eligible Customer shall achieve at least additional RM15,000.00 in Incremental ADB.

Incremental ADB is calculated based on the following formula:
Incremental ADB = ADB for the relevant Monthly Window or Cycle minus Baseline

ADB means the average balance maintained in an account over a given period, calculated by summing up the end-of-day balances and dividing the number of days in that period. For avoidance of doubt, if a new to bank customer who opened an account halfway through a Cycle, the average balance maintained in an account shall be calculated based on the same method and the end-of-day balance for those days preceding the account activation shall be zero.

Baseline means in respect of existing to bank customer, ADB as of 18 August 2026; or in respect of new to bank customer, RM0 in the first Monthly Window or Cycle in which the Eligible Customer's Account is opened. From the subsequent Monthly Window or Cycle onwards, the Baseline shall be the Eligible Customer's actual ADB for that Monthly Window or Cycle.

Please see below the Monthly Gold Draw mechanism.

Winner	One (1) winner drawn per Monthly Window.
Prize	A prize of two (2) grams of value in the form of digital gold which will be credited into the Winner's GoldInvest-i account.
Repeat wins	Each Eligible Customer may win no more than once across the Campaign Period. A previous winner continues to earn entries in the Mega Gold Draw and remains eligible for the Mega Gold Draw but not entitled to participate in Monthly Gold Draw again.
Draw method	Conducted electronically via a random draw system.
Notification to Winner	Direct phone call from the Bank's customer service team and/or SMS, email, or MY alrajhi app notification, as determined by the Bank. A list of winners may also be announced on the Bank's website.
Prize Crediting	Within thirty (30) calendar days from the Bank's notification.
Winner's obligation	Winner shall open a GoldInvest-i account with the Bank within fourteen (14) calendar days from the Bank's notification. If the Winner fails to open such account within the stipulated period, the Bank shall have the absolute right to forfeit the Prize and shall have no liability towards the selected participant in any respect, whatsoever.

Eligibility scenarios are outlined in the table below.

Scenario	What Happened	Calculation	Outcome
Qualifying gate not met	Customer C is an ETB customer with ADB of RM12,200 for the Monthly Window (a large Incremental ADB against Baseline). Records only 3 qualifying transactions (short of the required 4) and an MEB of RM12,200.	Stage 1: 3 of 4 transactions required — not met. A high balance does not substitute for a missing transaction.	0 entries. Both conditions of Stage 1 are mandatory.
Gate met, Incremental ADB below RM250	Customer D is an NTB customer whose Account was opened during the Monthly Window. Records 4 qualifying transactions and an MEB of RM500.00. Has an Incremental ADB of RM190.32 (Baseline RM0).	Stage 1: met → 1 entry. Stage 2: RM190.32 ÷ RM250.00 = 0.76 → rounds down to 0.	1 entry only. No Stage 2 bonus is earned.
Cap applies	Customer G is an ETB customer with Baseline RM10,000.00. Records 4 qualifying transactions and MEB above RM250.00. Achieves Incremental ADB of RM16,000.00 for the Monthly Window.	Stage 1: met → 1 entry. Stage 2: MIN (RM16,000.00 ÷ RM250.00, 60) = MIN (64, 60) = 60.	61 entries in total (the maximum possible). If uncapped, this would have been 65 entries.

4.5 **Gold Saver Reward**

Subject to the qualifying criteria, reward and capping as set out below, Eligible Customers will receive cashback on their transactions that meet the qualifying criteria.

Qualifying Criteria	Reward	Capping
Achieved at least RM15,000.00 in Incremental ADB per Account for a Cycle; AND be the top 300 highest Incremental ADB customers for Cycle 1 or the top 600 highest Incremental ADB customers for Cycle 2 or the top 900 highest Incremental ADB customers for Cycle 3.	0.1 gram of digital gold	Top 300 highest Incremental ADB customers for Cycle 1 Top 600 highest Incremental ADB customers for Cycle 2 Top 900 highest Incremental ADB customers for Cycle 3

Please see below the Gold Saver Reward mechanism.

Winner	Top 300 highest Incremental ADB customers for Cycle 1 Top 600 highest Incremental ADB customers for Cycle 2 Top 900 highest Incremental ADB customers for Cycle 3
Prize	A prize of 0.1 grams of value in the form of digital gold which will be credited into the Winner's GoldInvest-i account.
Notification to Winner	Email, SMS or MY alrajhi app notification and/or direct phone call from the Bank's customer service team, as determined by the Bank. A list of winners may also be announced on the Bank's website.
Prize Crediting	Within thirty (30) calendar days from the Bank's notification.
Winner's obligation	Winner shall open a GoldInvest-i account with the Bank within fourteen (14) calendar days from the Bank's notification. If the Winner fails to open such account within the stipulated period, the Bank shall have the absolute right to forfeit the Prize and shall have no liability towards the selected participant in any respect, whatsoever.

Eligibility scenarios are outlined in the table below.

Scenario	**What Happened**	**Calculation**	**Outcome**
NTB customer joining mid-Cycle	Customer M (NTB) opens her Account on 19 September 2026, partway through Cycle 1. Deposits RM20,000.00, held flat for the remaining 30 days of Cycle 1. In Cycle 2, grows her balance to RM26,000.00, held flat for the full Cycle.	Cycle 1 ADB = (RM0 × 31 + RM20,000.00 × 30) ÷ 61 = RM9,836.07. Cycle 1 Incremental ADB = RM9,836.07 (below RM15,000.00). Her RM9,836.07 becomes her Baseline for Cycle 2. Cycle 2 Incremental ADB = RM26,000.00 – RM9,836.07 = RM16,163.93 (meets threshold).	Cycle 1: does not meet the Gold Saver qualifying criteria — not eligible. Cycle 2: meets the RM15,000.00 threshold — eligible to be ranked among the top 600 Incremental ADB customers for the Cycle 2 Gold Saver Reward.
Transactor vs. non-transactor	Customers K and L (both ETB) have Baseline (18 Aug 2026 ADB) of RM10,000.00. Both grow their balance to RM26,000.00 (Incremental ADB RM16,000.00), held for the whole of Cycle 2. Customer K also clears the Monthly Gold Draw gate in both Monthly Windows within Cycle 2; Customer L does not.	Both customers' Cycle 2 Incremental ADB = RM16,000.00, which exceeds the RM15,000.00 threshold.	Customer K and Customer L are ranked identically for the Cycle 2 Gold Saver Reward Gold Saver ranking is determined solely by Incremental ADB and is unaffected by whether a customer separately qualifies for the Monthly Gold Draw.

4.6 Mega Gold Draw

Subject to the qualifying criteria as set out below, Eligible Customers will earn entries in the Mega Gold Draw. There are few ways to earn entries in the Mega Gold Draw. Please see below.

A. By fulfilling the Monthly Gold Draw's qualifying criteria below within a Monthly Window

Qualifying Criteria	Entries
At least four (4) DuitNow QR, Debit Card and/or JomPay transactions of at least RM30.00 in a single transaction, within a Monthly Window AND maintain a minimum account balance of RM250.00 per Account at the end of the Monthly Window. ("Minimum Monthly Draw Qualifying Criteria")	1 entry per Monthly Window
Eligible Customers who fulfilled the Minimum Monthly Draw Qualifying Criteria may earn 1 additional entry for every additional RM250.00 achieved in Incremental ADB for Account within a Monthly Window.	1 entry subject to a cap of 60 entries per Monthly Window

B. By fulfilling the Gold Saver Reward's qualifying criteria below within a Cycle

Qualifying Criteria	Entries
Achieved at least RM15,000.00 in Incremental ADB per Account for a Cycle	15 entries and may earn 1 additional entry for every additional RM3,000.00 achieved in Incremental ADB within the Cycle subject to a cap of 30 entries per Cycle.

Please see below the Mega Gold Draw mechanism.

Winner	Five (5) winners drawn at the end of Campaign Period.
Prize	A prize of twenty (20) grams of value in the form of digital gold per Winner which will be credited into the Winner's GoldInvest-i Account.
Draw method	Conducted electronically via a random draw system.
Notification to Winner	Direct phone call from the Bank's customer service team and/or SMS, email, or MY alrajhi app notification, as determined by the Bank. A list of winners may also be announced on the Bank's website.
Prize Crediting	Within thirty (30) calendar days from the Bank's notification.
Winner's obligation	Winner shall open a GoldInvest-i account with the Bank within fourteen (14) calendar days from the Bank's notification. If the Winner fails to open such account

	within the stipulated period, the Bank shall have the absolute right to forfeit the Prize and shall have no liability towards the selected participant in any respect, whatsoever.

Eligibility scenarios are outlined in the table below.

Scenario	What Happened	Calculation	Outcome
Combining Pathway A and Pathway B	Customer K (ETB) achieves Incremental ADB of RM16,000.00 for Cycle 2 (qualifies under Pathway B). She also achieves Incremental ADB of at least RM15,000.00 in *each* of the two Monthly Windows within Cycle 2, earning the maximum bonus entries in both under the Minimum Monthly Draw Qualifying Criteria (Pathway A). Customer L has the same RM16,000.00 Incremental ADB for Cycle 2 but does not meet the Monthly Gold Draw gate in either window.	Pathway B (both): 15 + FLOOR (RM1,000.00 ÷ RM3,000.00) = 15 entries. Pathway A — Customer K: 61 entries (1 base + 60 bonus, capped) × 2 Monthly Windows = 122 entries. Pathway A — Customer L: gate not met in either window = 0 entries.	Customer K: 137 Mega Gold Draw entries total (15 + 122). Customer L: 15 Mega Gold Draw entries total (15 + 0). Both remain equally eligible for the Cycle 2 Gold Saver Reward regardless of this entries difference.
Gold Saver-only pathway, no Monthly Gold Draw entries	Customer M (NTB, from the Gold Saver table above) achieves Cycle 2 Incremental ADB of RM16,163.93 but records no qualifying Monthly Gold Draw transactions in either window of Cycle 2.	Pathway B: 15 + FLOOR (RM1,163.93 ÷ RM3,000.00) = 15 entries. Pathway A: 0 entries (gate not met).	15 Mega Gold Draw entries total, earned entirely via Pathway B.

5. GENERAL

5.1 By participating in this Campaign, Eligible Customer(s) agree to be bound by this T&C.

5.2 This T&C is in addition to and is to be read together with the existing respective terms and conditions applicable to the products and/or services referred to herein. In the event of inconsistency between this T&C and the terms and conditions applicable to the products and/or services referred to herein, this T&C shall prevail in relation to this Campaign. Where applicable, the existing terms and conditions applicable to the participating products are:

(a) the Bank's General Terms and Conditions;

(b) the Bank's Specific Terms and Conditions applicable to products and/or services referred to herein; and

(c) the Bank's Online Banking Terms and Conditions.

5.3 This T&C contained herein, and any decisions made by alrajhi bank Malaysia relating to this Campaign shall be final and binding. No disputes and/or appeals pertaining to any decisions will be entertained.

5.4 By participating in this Campaign, you agree and consent to allow your personal data to be collected, processed and used by alrajhi bank Malaysia in accordance with alrajhi bank Malaysia's Personal Data Protection Notice. In addition, and without prejudice to the terms set out in alrajhi bank Malaysia's Personal Data Protection Notice, you agree and consent to your personal data or information collected, processed and used by alrajhi bank Malaysia for:

(a) purposes of this Campaign; and

(b) marketing and promotional activities conducted by alrajhi bank Malaysia, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotional activities include without limitation the use and/or publication of any details provided in and/or in connection with the entries, interviews material as well as responses and related photographs. In this regard, you agree to cooperate and participate in all advertising and publicity activities of alrajhi bank Malaysia in relation to this Campaign.

5.5 To the fullest extent permitted by law and unless due to alrajhi bank Malaysia's gross negligence or willful default, alrajhi bank Malaysia expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, including those from third parties, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose.

5.6 By participating in this Campaign, you agree that alrajhi bank Malaysia shall not in any manner whatsoever be liable or held responsible if alrajhi bank Malaysia is unable to perform in whole or in part any of its obligations herein attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any natural disaster beyond alrajhi bank Malaysia's control or due to any factor in a nature of a force majeure which is beyond alrajhi bank Malaysia's reasonable control. You agree that alrajhi bank Malaysia shall not be responsible for any failure or delay in the transmission or processing of transaction data by any merchant, payment network, postal or telecommunication authority or any other party which may result in you failing to be entitled to rewards if applicable under this Campaign.

5.7 alrajhi bank Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign offered and published in any media, marketing or advertising material.

5.8 The rewards under this Campaign will be provided on an 'as is' basis. In the event of unforeseen circumstances, you agree that alrajhi bank Malaysia reserves the right to substitute the rewards under this Campaign with an alternative reward of equivalent or greater value at the discretion of the Bank, with no prior notice to you.

5.9 alrajhi bank Malaysia will not entertain any request to transfer any rewards under this Campaign to any other party. You agree that the rewards under this Campaign are not refundable, and not exchangeable for cash, credit or any other goods or services, where applicable.

5.10 alrajhi bank Malaysia shall not be held responsible for the Eligible Customer's use of the rewards from the Campaign, where applicable.

5.11 In the event of any inconsistency between this T&C and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, this T&C shall prevail.

5.12 alrajhi bank Malaysia reserves the right to amend this T&C by posting on the Bank's website at https://www.alrajhibank.com.my. This T&C, as amended from time to time, shall prevail over any provision or representations contained in other promotional materials advertising this Campaign.

5.13 alrajhi bank Malaysia reserves the right to determine the duration of the Campaign Period, and has the right to suspend, withdraw or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, without assigning any reasons whatsoever, by providing prior notice to you by posting on alrajhi bank Malaysia's website at https://www.alrajhibank.com.my, through the MY alrajhi app, or in any manner as determined by the Bank from time to time. Any cancellation, termination, suspension, or extension of the Campaign shall not entitle the Eligible Customer(s) to any form of claim or compensation against the Bank for any and all losses or damages suffered or incurred by the said Eligible Customer whether directly or indirectly. For the avoidance of doubt, entries and rewards genuinely earned by an Eligible Customer up to the effective date of any such suspension, withdrawal, or termination shall continue to be honoured by the Bank in accordance with this T&C, notwithstanding the early conclusion of the Campaign.

5.14 By participating in this Campaign, you agree to access alrajhi bank Malaysia's website on a regular basis to view this T&C (including any related notices by alrajhi bank Malaysia).

5.15 This Campaign has been reviewed for Shariah compliance in accordance with the relevant Shariah principles binding on the Bank.

5.16 Where applicable, all transactions carried out under this Campaign must be strictly Shariah-compliant at all times. The Bank reserves the absolute right, at its sole discretion, to disqualify, revoke, or recall any benefit, reward, prize, or campaign entry awarded to a participant if any transaction, whether at the time of entry or thereafter, is determined by the Bank or its Shariah Board to be Shariah non-compliant.

5.17 This T&C shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer(s) agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

<End of Campaign's T&C>