

## 2026 REFER, REWARD & REPEAT CAMPAIGN TERMS & CONDITIONS (“T&C”)

### 1. PRELIMINARY

1.1 The 2026 Refer, Reward & Repeat Campaign (“**Campaign**”) is organized by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (“**alrajhi bank Malaysia**” or “**the Bank**”).

### 2. CAMPAIGN PERIOD

2.1 The Campaign will run from 13 February 2026 to 31 December 2026 (both dates inclusive, unless notified otherwise) (“**Campaign Period**”). Notwithstanding the above, the qualifying criteria(s) as set out below are subject to their own eligibility period as stipulated in the relevant tables.

### 3. ELIGIBILITY

3.1 Subject to the terms and conditions herein, this Campaign is open to:

- (a) Existing customers of alrajhi bank Malaysia who have active account(s) (“**Referrer**”) on the MY alrajhi app (“**MY alrajhi**”), and
- (b) New-to-bank customers (“**Referee**”) who have no prior retail banking relationship with the Bank before the Campaign Period.

Together, these participants are collectively referred to as eligible customers (“**Eligible Customer**”)

3.2 To participate in the Campaign:

- (a) A Referrer must share their MY alrajhi referral code (“**Referral Code**”), with a Referee; and
- (b) Referees must enter the referral code when opening their DuitPlus Savings Account-*i* on the MY alrajhi app.

For the avoidance of doubt, the DuitPlus Savings Account-*i* successfully opened by a Referee that meets the campaign criteria will be deemed a successful referral (“**Successful Referral**”).

By participating in this Campaign, the Referrer accepts full responsibility for the individuals to whom the referral is shared. The Bank shall not be held liable for any liabilities of any nature and however arising or suffered by a Referrer, a Referee or any third parties resulting directly or indirectly from this Campaign.

3.3 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 organizations, 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 is terminated, closed, suspended, delinquent or unsatisfactory 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;
- (f) any other individuals or entities as determined by alrajhi bank Malaysia in accordance with its internal policies and/or applicable regulatory requirements; and
- (g) permanent and contract employees of the Bank.

#### 4. CAMPAIGN MECHANICS, QUALIFYING CRITERIA AND REWARDS

4.1 To be eligible for the campaign reward(s), both the Referrer and Referee must meet their respective criteria during the Campaign Period (“collectively, the **Qualifying Criteria**”).

Qualifying Criteria	Reward & Reward Eligibility	Fulfilment
<ul style="list-style-type: none"> <li>• The Referrer shares their unique MY alrajhi Referral Code.</li> <li>• The Referee must enter the Referral Code upon signing up to the MY alrajhi app.</li> <li>• Referee must open and activate his/her DuitPlus Savings Account-<i>i</i> during the Campaign Period.</li> <li>• For clarity, “activated” means the Referee completes the initial deposit required for fund transfer verification</li> </ul>	<ul style="list-style-type: none"> <li>• For the first 20,000 Successful Referrals, the Referrer and the Referee will be eligible to receive RM 10 campaign reward each.</li> <li>• A Referrer will be eligible to receive the campaign reward multiple times, one (1) for each Successful Referral during the Campaign Period.</li> </ul>	<ul style="list-style-type: none"> <li>• Each Reward will be credited to the Eligible Referrer and Referee’s account in the following month, after a Referee has successfully open and activated a DuitPlus Savings Account-<i>i</i> using the Referral Code provided by a Referrer.</li> <li>• If a Referrer holds more than one (1) Current or Savings account with alrajhi bank Malaysia, their DuitPlus Savings Account-<i>i</i> shall be designated as the primary account for</li> </ul>

Qualifying Criteria	Reward & Reward Eligibility	Fulfilment
(“FTV”) by transferring funds from their own account held with another financial institution, including digital banks (i.e., first-party transfer), into their DuitPlus Savings Account- <i>i</i> .		reward crediting. In the absence of a DuitPlus Savings Account- <i>i</i> , the next priority for reward crediting will be the active Savings account, followed by the Current account.

Scenario of the eligibility to receive the Campaign Reward is set out in table below:

### **Scenario 1**

- Aiman is an existing customer of alrajhi bank Malaysia and actively uses the MY alrajhi app.
- He decides to participate in the Campaign by sharing his Referral Code with his friend, Sara.

<b>Step 1</b>	<b>Referral Code Shared</b> Aiman sends his Referral Code to Sara via WhatsApp and encourages her to open a DuitPlus Savings Account- <i>i</i> .
<b>Step 2</b>	<b>Account Opening by Referee</b> Sara, who has never held a retail banking relationship with alrajhi bank Malaysia, downloads the MY alrajhi app and enters Aiman’s Referral Code when prompted by the app.
<b>Step 3</b>	<b>Account Activation</b> Sara completes the Fund Transfer Verification (FTV) by transferring RM100 from her digital bank account (non alrajhi bank Malaysia account) into her new DuitPlus Savings Account- <i>i</i> . Her account is now considered “activated”.

<b>Step 4</b>	<b>Reward Eligibility</b> Because Sara successfully opened and activated her account during the Campaign Period using Aiman's Referral Code, both Aiman and Sara qualify for the Campaign Reward of RM10 each.
<b>Step 5</b>	<b>Reward Fulfilment</b> Aiman refers three more friends during the Campaign Period, all of whom complete the same steps. He receives RM10 for each Successful Referral, totaling RM40 in rewards.
<b>Note</b>	If Aiman has multiple accounts with alrajhi bank Malaysia, his DuitPlus Savings Account- <i>i</i> will be used as the primary account for reward crediting.

### Scenario 2

- Farah is an existing alrajhi bank Malaysia customer and shares her Referral Code with her colleague, Amir.
- Amir downloads the MY alrajhi and begins the process of opening a DuitPlus Savings Account-*i*.

<b>Where It Goes Wrong?</b>	<ol style="list-style-type: none"> <li>1. Amir forgets to enter Farah's Referral Code during the account opening process.</li> <li>2. Although Amir successfully opens and activates his DuitPlus Savings Account-<i>i</i> by completing the Fund Transfer Verification (FTV), the referral code was not captured.</li> </ol>
<b>Outcome</b>	<ol style="list-style-type: none"> <li>1. Since the Referral Code was not entered, the system does not register this as a Successful Referral.</li> <li>2. As a result, neither Farah nor Amir qualifies for the RM10 Campaign Reward.</li> </ol>

4.2 The Bank reserves the right to debit Eligible Customer's account(s) (including from any Savings Pot within the DuitPlus Savings Account-*i*) without notice when the Bank needs to recover fund(s) or reward(s) credited earlier under any one of the following scenarios:

- 4.2.1 erroneous payment(s) due to technical or operational errors;
- 4.2.2 payment(s) effected as a result of a forged instrument, unlawful or fraudulent activities;

- 4.2.3 the Bank's crediting Eligible Customer's account by error; or
- 4.2.4 the Bank determines that an Eligible Customer is disqualified due to suspected fraud, misrepresentation, abuse of system, or non-compliance with this T&C.

If there are insufficient funds in the account(s) to pay all such sums, Eligible Customer owe and shall pay the Bank the full amount of such deficiency immediately.

## 5. GENERAL

- 5.1 By participating in this Campaign, Eligible Customer(s) agrees 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 hereinto, this T&C shall prevail in relation to this Campaign.

The existing terms and conditions applicable to the participating products are:

- the Bank's General Terms and Conditions;
  - the Specific Terms and Conditions applicable to products and/or services referred to herein; and
  - 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 Data Privacy Policy. In addition, and without prejudice to the terms set out in alrajhi bank Malaysia's Data Privacy Policy 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 promotion 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, 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.
- 5.7 alrajhi bank Malaysia will 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 In the event of any inconsistency between this T&C and any advertising, promotional, publicity and the other materials relating to or in connection with this Campaign, this T&C shall prevail.
- 5.9 alrajhi bank Malaysia reserves the right to amend this T&C with prior notice by posting on alrajhi bank Malaysia'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.
- 5.10 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, by providing prior notice to you by posting on alrajhi bank Malaysia's website at <https://www.alrajhibank.com.my> and/or through the MY alrajhi app, or any other manner as determined by alrajhi bank Malaysia from time to time. For the avoidance of doubt, any cancellation, termination, suspension, or extension of the Campaign shall not entitle the Eligible Customer to any form of claim or compensation against alrajhi bank Malaysia for any and all losses or damages suffered or incurred by the said Eligible Customer whether directly or indirectly.
- 5.11 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).

5.12 This Campaign has been reviewed for Shariah compliance in accordance with the relevant Shariah principles binding on alrajhi bank Malaysia.

5.13 This T&C shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

*<End of Campaign's T&C>*