

[CONNECTION THAT COUNT] TERMS & CONDITIONS ("T&C")

1. PRELIMINARY

- 1.1. The [Connection That Count ("**Campaign**") is organised by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd ("**alrajhi bank Malaysia**", "**the Bank**", "**we**", or "**us**").
- 1.2. This campaign is valid from 01 October 2026 until 31 March 2027, both dates inclusive ("**Campaign Period**").

2. ELIGIBILITY

- 2.1. This Campaign is open to new and existing alrajhi bank Malaysia Affluent and Diamond Affluent customers who meet the following criteria:-

2.2. Affluent

- (a) Maintain a Total Relationship Balance ("TRB") of RM300,000 or more with alrajhi bank Malaysia at all times for Affluent customer; or
- (b) Maintain a minimum aggregate of RM100,000 (or any amount as may be revised by the bank) in eligible products such as Unit Trust funds, Structured Product-*i*, Sinar Wasilah takaful and/or GoldInvest-*i*.

Diamond Affluent

- (c) Maintain a Total Relationship Balance ("TRB") of RM1,000,000 or more with alrajhi bank Malaysia at all times for Diamond Affluent customer; or
- (d) Maintain a minimum aggregate of RM500,000 (or any amount as may be revised by the bank) in eligible products such as Unit Trust funds, Structured Product-*i*, Sinar Wasilah takaful and/or GoldInvest-*i*

(collectively referred to as "**Eligible Customer(s)**")

- 2.3. 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) Permanent and contract employees of the Bank;
- (c) Customers whose account(s) with alrajhi bank Malaysia are classified as dormant or inactive;
- (d) Customers whose account(s) are terminated, closed, suspended, delinquent, or unsatisfactorily conducted as determined by alrajhi bank Malaysia within the Campaign Period;
- (e) 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;
- (f) Customers who are insolvent, deceased, diagnosed with mental illness, of unsound mind, or subject to legal proceedings; and
- (g) Any other individuals or entities as determined by alrajhi bank Malaysia in accordance with its internal policies and/or applicable regulatory requirements.

3. CAMPAIGN MECHANICS

- 3.1. To participate in this Campaign, Eligible Customer(s) must submit a referral via the referral page available on the Bank's official website at www.alrajhibank.com.my/personal/affluent.

- 3.2. By completing and submitting the Referral information, the Eligible Customer(s) represents, undertakes and confirms to alrajhi bank Malaysia the following:
- (a) The Eligible Customer(s) has obtained express consent from the potential customer(s) to disclose his/her name and contact details to alrajhi bank Malaysia;
 - (b) The Eligible Customer(s) has confirmed that the potential customer(s) has no objections to alrajhi to contacting them for the purposes of the Campaign;
 - (c) The Eligible Customer(s) has informed the potential customer(s) to read and agreed to the contents and terms of the Personal Data Protection Notice and our Privacy Policy at alrajhi bank Malaysia's website www.alrajhibank.com.my/personal/affluent; and
 - (d) The Eligible Customer(s) agree and consent for his/her name to be disclosed to the potential customer(s) for the purpose of the Campaign.

- 3.3. In the event the potential customer(s) name is:
- (a) Introduced by more than one (1) Eligible Customer(s) or there is a duplication in submission of the potential customer(s)'s information in the Campaign, the first who submits the potential customer(s)'s information will get the Reward, determined by date and time, on first come first serve basis; and
 - (b) Introduced in other alrajhi bank Malaysia's programme / campaign of similar mechanics or nature targeting the same segment of potential customers, the Reward will be determined by date and time of the submission amongst the programmes/campaigns on a first come first served basis.

4. CAMPAIGN REWARDS & FULFILMENT CONDITIONS

- 4.1. For the Eligible Customer(s) to be eligible for the Cash Reward ("Reward"), potential customer(s) must fulfill the following criteria:
- (a) Successfully becomes an alrajhi bank Malaysia's Affluent or Affluent Diamond Customer by fulfilling the eligibility as defined in www.alrajhibank.com.my/personal/affluent;
 - (b) The cash reward for each successful referral of Affluent and Diamond Affluent are as per prescribed below:-

Segment	Qualifying Criteria	Cash Reward (per successful referral)	Capping
Affluent	Min investment of RM100,000 OR Min deposit of RM300,000	RM1200	10 (throughout Campaign Period)
Diamond Affluent	Min investment of RM500,000 OR Min deposit of RM1,000,000	RM1600	

- (c) Maintain the qualifying investment and/or deposit amount for a minimum holding period of three (3) months from the date of onboarding as an Affluent or Diamond Affluent customer.
- (d) Reward entitlement is capped at a maximum of ten (10) successful referrals per Eligible Customer throughout the Campaign Period.

- 4.2. The Eligible Customer(s) must maintain active Affluent or Diamond Affluent Banking status with minimum threshold met upon the fulfilment of cash reward in being made.

- 4.3. The reward will be credited into the Eligible Customer active alrajhi bank Malaysia's CASA-i account(s) under the Eligible Customer(s) individual or joint account (s) maintained in the Bank's record for the crediting of the Reward.
- 4.4. A successful referral is when the Potential Customer(s) fulfilled the Bank Affluent or Diamond Affluent Banking criteria in clause 4.1.(b). In the event the potential customer(s) opens a joint alrajhi bank Malaysia Current / Savings Account-i ("CASA-i") where both joint account holders are new to bank Affluent or Diamond Affluent Customer(s), the Eligible Customer(s) will only get one (1) Reward for that successful referral under this Campaign, subject to the potential customer(s) have fulfilled all criteria in Clause 4.1.(a).

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 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, 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 of evidence of sales transactions by Visa, merchant establishments, postal or telecommunication authorities 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 equivalent or of greater value at the discretion of the Bank with no prior notice to you. Where applicable, any query and/or dispute on the usage of the rewards under this Campaign must be directed to and resolved directly with the entity/vendor/dealer providing such rewards. At all times, alrajhi bank Malaysia is not in any way endorsing, approving, or supporting the use of any brand or merchandise provided by such entity as rewards under this Campaign.
- 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, 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 the 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.

- 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>