مصرف الراجحي
alrajhi bank

ALRAJHI BANK MALAYSIA POWER PAIR CAMPAIGN TERMS & CONDITIONS (“T&C”)

1. Preliminary

1.1. The alrajhi bank Malaysia Power Pair Campaign **(“Campaign”) i**s 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 18 May 2026 until 17 August 2026 (both dates inclusive, unless notified otherwise) **("Campaign Period").** The qualifying criteria are subject to their own eligibility periods as stipulated in the relevant tables below.

3. Eligibility

3.1. This Campaign is open to Malaysian individual new-to-bank customers ("Customers") who have no prior retail banking relationship with the Bank before the commencement of the Campaign Period, subject to the terms and conditions herein.

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

a. existing alrajhi bank Malaysia customers, including those whose accounts are dormant or inactive;

b. 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;

c. Customers whose account is terminated, closed, suspended, delinquent, or has been assessed by alrajhi bank Malaysia as unsatisfactorily conducted within the Campaign Period;

d. Customers who have committed, or are reasonably suspected of having committed, 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 a mental illness, of unsound mind, or subject to ongoing 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.

4. Campaign Mechanics

4.1. This Campaign enables Customers to enjoy a 3-month promotional profit rate

("**Promotional Profit Rate**") for the Savings Pot created under the DuitPlus Savings Account-*i,* subject to this T&C.

4.2. The eligible participating products and accounts for this Campaign are:

a. DuitPlus Savings Account-*i*; and

b. selected unit trust funds as listed in Appendix 1 ("**Unit Trust**" or "**UT**").

4.3. To participate in the Campaign and qualify for the Promotional Profit Rate, Customers must fulfil all the following requirements during the Campaign Period:

a. open and activate a DuitPlus Savings Account-*i;*

b. create a Savings Pot under DuitPlus Savings Account-*i* and name it as "**8.88%**" ("**8.88% Savings Pot**");

c. invest a minimum sum of Ringgit Malaysia Ten Thousand (RM10,000) ("**Minimum UT Investment Amount**") in any one of the Unit Trust listed in Appendix 1 in a single transaction, subject to a minimum UT sales charge of 3.00%; and

d. deposit a minimum sum of Ringgit Malaysia Ten Thousand (RM10,000) ("**Minimum Deposit Amount**") into the 8.88% Savings Pot, provided that the minimum UT Investment Amount and Minimum Deposit Amount are on a 1:1 ratio.

e. For the avoidance of doubt, if the deposit amount in the 8.88% Savings Pot is more than the UT investment amount, any additional deposit amount in the 8.88% Savings Pot that exceeds the corresponding UT investment amount shall not qualify for the Promotional Profit Rate under this Campaign.

4.4. The Minimum UT Investment Amount and the Minimum Deposit Amount must each be made with New Funds. The minimum UT Investment Amount must be in a single transaction.

a. For the purpose of this Campaign, "New Funds" refers to funds that are:

(i) DuitNow instant transfer; or

(ii) Interbank Giro (IBG),

transferred into the Customer's DuitPlus Savings Account-*i* from account(s) maintained with other banks/financial institutions. The Bank shall deduct the applicable UT investment amount from the said account for the purposes of the UT investment. The Customer shall separately create the 8.88% Savings Pot and deposit an amount equal to the UT investment amount, subject to this T&C.

b. The following shall NOT constitute New Funds:

(i) intrabank transfers, i.e., transfers from another alrajhi bank Malaysia account, including third-party account transfers within the Bank; or

(ii) proceeds arising from the redemption of any investment held within the Bank.

4.5. The Customers who fulfil the requirements under Clauses 4.3 and 4.4 in accordance with Table 1 below shall be deemed eligible customers ("**Eligible Customers**").

Table 1: Campaign Details

Minimum UT Investment Amount	Minimum Deposit Amount (8.88% Savings Pot)	Minimum UT Sales Charge	UT: 8.88% Savings Pot Ratio	Promotional Profit Rate (p.a)	Promotional Profit Rate Earmarking Period
RM10,000	RM10,000	3.00%	1:1	8.88%*	3 months

** Promotional Profit Rate comprises the prevailing 8.88% Savings Pot profit rate of 3.08% per annum ("Board Rate") and an additional campaign profit rate of 5.80% per annum ("Additional Profit Rate") shall be granted separately as a discretionary hibah (gift) by the Bank, both of which are accurate as at the commencement date of this Campaign. The Board Rate is subject to change in accordance with the Bank's prevailing rate at the time of the Customer's placement.*

4.6. The Bank reserves the right to revise the Promotional Profit Rate at any time during the Campaign Period, without affecting the rights of Eligible Customers who have fulfilled the requirements of this Campaign prior to such revision.

4.7. The total fund size eligible for the Promotional Profit Rate is capped at Ringgit Malaysia Fifteen Million (RM15,000,000) ("Fund Size Limit"), allocated on a first-come, first-served basis.

4.8. UT investments made via Regular Savings Plan ("RSP") or the Employees Provident Fund ("EPF") are not eligible under this Campaign.

4.9. The UT transaction date shall be deemed the UT investment date for the selected UT funds listed in Appendix 1.

4.10. The 8.88% Savings Pot deposit placement shall be made on the same day as the UT investment transaction date.

4.11. This Campaign cannot be combined with any other ongoing promotions offered by alrajhi bank Malaysia.

4.12. Each Eligible Customer is entitled to the Promotional Rate on a one-time basis, as set out in Clause 4.3.

4.13. An Eligible Customer must be either the primary or secondary account holder of the UT Investment Account.

4.14. Notwithstanding any other provision of this Campaign, the Eligible Customer shall not be entitled to the Additional Profit Rate as stipulated in Table 1 in any of the following circumstances:

a. the Eligible Customer exercises the cooling-off right under the Securities Commission Malaysia Unit Trust Guidelines, being the right to cancel a UT investment within six (6) business days from the date of subscription;

b. any premature or partial upliftment or withdrawal of the 8.88% Savings Pot deposit during the earmarking period;

c. the UT investment transaction is rejected or cancelled by any party for any reason; or

d. any Campaign criteria are not fulfilled.

e. In such circumstances, the Eligible Customer shall only earn the prevailing Board Rate applicable to the 8.88% Savings Pot.

5. Earmarking of Deposit

5.1. The deposit amount placed in the 8.88% Savings Pot shall be earmarked by the Bank for a duration of three (3) months from the next business day immediately following the UT investment transaction date or the 8.88% Savings Pot placement date, whichever is later. By creating the 8.88% Savings Pot and fulfilling the requirements of this Campaign, the Eligible Customers expressly consent and authorize the Bank to digitally earmark the deposit/placement amount in the 8.88% Savings Pot for the purposes of this Campaign. This action shall constitute valid and binding authorization for the Bank to earmark the amount.

5.2. The 8.88% Savings Pot shall be earmarked on the next business day immediately following the UT investment transaction date or the 8.88% Savings Pot placement date, whichever is later, from which the Promotional Profit Rate shall commence. In the event the next day falls on a weekend, or public holiday, both the earmarking and the commencement of the 3-month period shall be deferred to the next business day.

5.3. The deposit amount in the 8.88% Savings Pot shall not be used as collateral for any credit facilities.

5.4. The 8.88% Savings Pot is dedicated solely for earmarking purposes under this arrangement. No additional funds may be deposited into the 8.88% Savings Pot during the period of time.

5.5. Any deposit in the 8.88% Savings Pot exceeding the earmarked amount shall not qualify for the Additional Profit Rate. Such excess amount shall remain in the 8.88% Savings Pot for the duration of the 3-month earmarking period and cannot be withdrawn, transferred or otherwise dealt with by the Eligible Customer during such period. The excess amount shall earn only the prevailing Board Rate for the duration of the 3-month earmarking period.

5.6. During the 3-month earmarking period, the Eligible Customer shall earn profit based on the prevailing Board Rate, which shall be credited into the 8.88% Savings Pot monthly. Upon the expiry of the 3-month earmarking period, the Additional Profit Rate shall be calculated based on the entire earmarking period and credited accordingly.

5.7. Upon the expiry of the 3-month earmarking period, the earmarking on the 8.88% Savings Pot shall be lifted, and the Customer shall be free to withdraw, transfer or otherwise deal with the deposit at their discretion.

5.8. If the expiry of the 3-month earmarking period falls on a non-business day, the upliftment shall take place on the next business day. The Additional Profit Rate shall continue to apply for each intervening day until such upliftment occurs.

6. Profit Crediting

6.1. Profit from the prevailing Board Rate shall be credited to the Eligible Customer's 8.88%

Savings Pot monthly, in accordance with the Bank's standard profit crediting schedule.

6.2. The Additional Profit Rate earned on the 8.88% Savings Pot will be credited to *the* customer's 8.88% Savings Pot within fourteen (14) business days from the expiry of the earmarking period by way of discretionary hibah (gift).

7. General

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

7.2. 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. The existing terms and conditions applicable to the participating products are: (a) the Bank's General Terms and Conditions; (b) the Specific Terms and Conditions applicable to products and/or services referred to herein; and (c) Online Banking Terms and Conditions.

7.3. 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.

7.4. 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 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.

7.5. 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.

7.6. 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.

7.7. 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.

7.8. 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.

7.9. 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.

7.10. 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).

7.11. UT investment is not protected by Perbadanan Insurans Deposit Malaysia.

7.12. These T&C have not been reviewed by the Securities Commission Malaysia ("SC").

7.13. This Campaign is not intended to be an invitation or offer for subscription of the UT nor does it amount to a solicitation by the Bank for subscription of UT Funds by anyone.

7.14. You are advised to read and understand the contents of the prospectuses (including supplementals), the information memorandums (including supplementals), the disclosure documents and the product highlights sheet of the relevant UT (collectively, "UT Documents") before investing. You are also advised to compare and consider the fees, charges, and costs involved in the purchase of UT before investing. You shall make your own risk assessment and, where necessary, seek professional advice from professional advisors.

7.15. The UT Documents have been approved by/ authorized by/ registered by/ lodged with the SC. The SC's approval or authorization, or the registration, lodgment or submission of the UT Documents does not amount to nor indicate that the SC has recommended or endorsed the UT.

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

7.17. 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>

Appendix 1

1. AHAM AIIMAN Select Income Fund
2. BIMB Arabesque i Global Dividend Fund
3. Principal Islamic Global Selection Fund – Moderate Conservative Fund
4. Principal Islamic Global Selection Fund – Moderate Fund
5. Principal Islamic Lifetime Balanced Fund
6. Aberdeen Standard Islamic World Equity Fund
7. Nomura Global Shariah Sustainable Equity Fund
8. Nomura Japan Shariah Active Core Fund
9. Principal Islamic Asia Pacific Dynamic Equity Fund
10. Principal Islamic Malaysia Opportunities Fund
11. Principal Islamic Small Cap Opportunities Fund
12. RHB Islamic Global Developed Markets Fund
13. AmIslamic Growth Fund
14. BIMB Arabesque Global Shariah Sustainable Equity Fund
15. Manulife Shariah China Equity Fund
16. Manulife Shariah Global REIT Fund
17. Manulife Shariah India Equity Fund
18. Manulife Shariah Indonesia Equity Fund
19. Nomura Global Shariah Semiconductor Fund
20. Principal Islamic Global Selection Fund – Aggressive Fund
21. Principal Islamic Global Technology Fund
22. RHB i-Sustainable Future Tech Fund
23. RHB Shariah China Focus Fund