ALRAJHI BANK MALAYSIA STEP INTO GOLD 2026 CAMPAIGN TERMS & CONDITIONS ("T&C")

---

1. Preliminary

1.1. The alrajhi bank Malaysia Step Into Gold Campaign 2026 **("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 1 July 2026 until 31 December 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 and existing customers ("Customers") with the Bank before the commencement of the Campaign Period, subject to the terms and conditions herein.

3.2. Customers are required to maintain an active GoldInvest-*i* account during the Campaign Period and until rewards are credited.

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

a. existing alrajhi bank Malaysia customers 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 individual or entity as determined by alrajhi bank Malaysia in accordance with its internal policies and/or applicable regulatory requirements.

4. Qualifying Purchases

4.1. All gold purchase transactions made through the GoldInvest-*i* **("GII")** feature on the MY alrajhi application or through the Bank's branches during the Campaign Period count toward both milestone thresholds below.

4.2. Gold credited as campaign rewards does not count as a qualifying purchase and will not contribute toward any threshold.

5. Campaign Mechanics

Milestone 1 — Welcome Reward (New-to-GII Customers)

5.1. **Eligibility**
Customers who (a) do not hold and have not previously held a GII account with the Bank, and (b) make their first gold purchase during the campaign period.

5.2. **Minimum Purchase**
The first purchase must be a minimum of 1.5g of gold in a single transaction.

5.3. **Reward**
Eligible customers will receive 0.02g of gold credited to their GII account.

5.4. **Limit**
One (1) reward per customer per campaign period.

5.5. **Early account closure**
Customers who close their GII account before the end of the campaign period will forfeit their Milestone 1 entitlement.

5.6. **Campaign Reward period**
All entitled customers will receive their rewards two (2) months after the end of the campaign period.

Milestone 2 — Loyalty Reward (Cumulative Investment)

5.7. **Eligibility**
All GII account holders—including those who qualified under Milestone 1—who accumulate a minimum of 15g of gold in qualifying purchases during the campaign period.

5.8. **Reward**
Eligible customers will receive 0.1g of gold credited to their GII account.

5.9. **Limit**
One (1) reward per customer per campaign period.

5.10. **Early account closure**
Customers who close their GII account before the end of the campaign period will forfeit their Milestone 2 entitlement.

5.11. **Campaign Reward period**
All entitled customers will receive their rewards two (2) months after the end of the campaign period.

6. Sample Scenarios

No	Account Type	Purchase Activity	Milestone 1 (0.02g reward)	Milestone 2 (0.1g reward)	Notes
1	New GII Account	First purchase: 1.5g. Subsequent purchases: 13.5g. Total during campaign period: 15g.	Yes	Yes	Fulfills the criteria for both Milestone 1 and 2
2	New GII Account	First purchase: 16g in one transaction.	Yes	Yes	Fulfills the criteria for both Milestone 1 and 2
3	New GII Account	First purchase: 1.2g. Total during campaign period: 12g.	No	No	Does not fulfill the criteria for both Milestone 1 and 2
4	New GII Account	First purchase: 1.1g Total during campaign period: 15g.	No	Yes	Fulfills the criteria for Milestone 2 but not for Milestone 1
5	Existing GII Account	Purchases: 14.9g across the campaign period.	No	No	Does not fulfill the criteria for both Milestone 1 and 2
6	Existing GII Account	First purchase: 1.5g. Closes account at month 4.	No	No	Account is closed during the campaign period
7	New GII Account	First purchase: 1.5g. Closes account before campaign ends.	No	No	Account is closed during the campaign period
8	Existing GII Account	Purchases: 15g. Closes account before campaign ends.	No	No	Account is closed during the campaign period

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. Rewards are subject to availability and alrajhi bank Malaysia reserves the right to replace the rewards with similar value, as may be determined by alrajhi bank Malaysia.

7.4. Rewards are not transferrable and/or exchangeable for up-front cash or credit of any kind, whether in part or in full.

7.5. 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.

7.6. 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.

7.7. 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.

7.8. 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.

7.9. 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.

7.10. 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.

7.11. 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.

7.12. 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).

7.13. GoldInvest-i is not protected by Perbadanan Insurans Deposit Malaysia.

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

7.15. 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>