TERM DEPOSIT-i ADVANTAGE CAMPAIGN **TERMS & CONDITIONS ("T&C")**

1. PRELIMINARY

1.1. The Term Deposit-*i* Advantage Campaign ("**Campaign**") is organised by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd ("**alrajhi bank Malaysia**", "**the Bank**", "**we**", or "**us**"). This campaign is valid from 1 August 2026 until 31 December 2026, both dates inclusive ("**Campaign Period**") or upon reaching the fund size of Ringgit Malaysia Two Hundred Fifty (250) million, whichever is earlier.

1.2. The Campaign profit rate is offered based on a first-come, first-served basis.

2. ELIGIBILITY

2.1. This Campaign is open to all new and existing alrajhi bank Malaysia customers who meet the following criteria:
(a) already own any active alrajhi bank Malaysia Current or Savings Account (CASA).
(b) Use the MY alrajhi app in order to perform the placement of the Term Deposit (TD-i) to enjoy the Campaign profit rate.

(collectively referred to as "**Eligible Customers**")

2.2. The following categories of persons are **<u>not eligible</u>** 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(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. CAMPAIGN MECHANICS

3.1 Under this Campaign, Eligible Customer(s) will enjoy the Campaign profit rate as described in Table 1 below, subject to the terms and conditions herein.

Table 1

Minimum Amount	Tenure	*Campaign Profit Rate
RM1,000	1-month	3.25% p.a.
RM1,000	2-months	3.40% p.a.
RM500	3- to 8-months	3.50% p.a.
RM500	9- to 11-months	3.75% p.a.
RM500	12-months	3.80% p.a.

*The rate is subject to changes to the Overnight Policy Rate (OPR) or any other market rate from time to time.

Please refer below for illustration on the profit calculation and amount payable to customer on maturity:

Placement Date : 1 August 2026
Maturity Date : 31 August 2026
Placement Amount : RM20,000.00

Amount	Profit Rate	Number of Days	Profit Calculation
RM20,000.00	3.25%	31	RM20,000 x 3.25% x 31/365

Profit Due to customer : RM55.21
Total Payable to Customer : RM20,055.21

3.2 Upon maturity of the TD-i, the Campaign profit rates will cease to apply, and the TD-i will be automatically renewed with a similar tenure at the Bank's prevailing Board Rates when no other instructions is received from the Eligible Customer.

3.3 The Bank reserves the right to change or vary the terms of this Campaign due to (a) adverse market conditions resulting in it being no longer viable for the Bank to continue offering such Campaign or (b) change of OPR or any other market rate from time to time or (c) any relevant governmental rules.

4. GENERAL

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

4.2. 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. 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.

4.3. 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.

4.4. 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.

4.5. 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.

4.6. 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.

4.7. 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.

4.8. 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.

4.9. 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.

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

4.11. 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.

4.12. 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.

4.13. 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.

4.14. 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).

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

4.16. 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 to be Shariah non-compliant.

4.17. 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>