

## HAJJ CASHBACK CAMPAIGN 2026

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### TERMS & CONDITIONS (“T&C”)

#### 1. PRELIMINARY

The Hajj Campaign for ATM Withdrawal Fee Cashback during Hajj 2026 (“**Campaign**”) is organized by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (“**alrajhi bank Malaysia**” or “**the Bank**”). The Campaign will run from 18 April 2026 to 30 June 2026, both dates inclusive (“**Campaign Period**”).

#### 2. ELIGIBILITY

The Campaign is open to all retail individual customers (collectively referred to as “**Eligible Customers**”, “**you**” or “**your**”) who fulfil the following criteria during the Campaign Period:

- a) Holders of a valid Debit Card-*i* tied to the Bank’s Savings Account (“**Savings Account**”); and
- b) Individuals performing Hajj in the Kingdom of Saudi Arabia during the Campaign Period and making automated teller machine (ATM) withdrawals in Saudi Riyals (SAR) using their Debit Card.

The following category of customers are **excluded** from participating in the Campaign:

- a) Customers whose account(s) are delinquent, involved in fraudulent transactions, suspected under Anti-Money Laundering related matters, or any other breaches which warrant the Bank to take appropriate actions.
- b) Non-individual or corporate customers.
- c) Customers who are insolvent, deceased, suffering from mental illness, are of unsound mind, or facing legal actions.

#### 3. CAMPAIGN MECHANICS

- a) Under this Campaign, Eligible Customer(s) will enjoy a cashback of RM12 for each ATM withdrawal fee incurred at any Visa Plus ATM, up to a maximum of eight (8) ATM withdrawals in the Kingdom of Saudi Arabia using SAR currency with their Debit Card during the Campaign Period, subject to the terms and conditions herein.
- b) The ATM withdrawal fee amount will be credited as cashback to the Eligible Customer’s Savings or Current Account in the month following the end of the Campaign Period (i.e. by 31 July 2026).
- c) For the avoidance of doubt, only ATM withdrawal transactions performed in the Kingdom of Saudi Arabia using SAR currency with Debit Card during the Campaign Period are eligible for the fee cashback. Any other transactions, including but not limited to withdrawals in other currencies or countries, are not eligible.

#### 4. GENERAL

- a) By participating in this Campaign, Eligible Customer(s) agree to be bound by the Campaign T&C.
- b) The Campaign T&C is in addition to and is to be read together with the existing respective terms and conditions applicable to the Debit Card. In the event of inconsistency between this Campaign T&C and the terms and conditions applicable to the Debit Card the Campaign T&C shall prevail in relation to this Campaign.

The existing terms and conditions applicable to the Debit Card are:

- The Bank's General Terms and Conditions; and
  - The Specific Terms and Conditions applicable to the Debit Card
- c) The Campaign T&C contained herein, and any decisions made by the Bank relating to this Campaign, shall be final and binding. No disputes and/or appeals pertaining to any decisions will be entertained.
  - d) The Bank reserves the right to amend the Campaign T&C by providing prior notice to Eligible Customer(s). The Campaign T&C, as amended from time to time, shall prevail over any provisions or representations contained in other promotional materials advertising this Campaign.
  - e) The Bank may determine the Campaign duration and suspend, withdraw, or terminate it at its discretion with prior notice. Any such action does not entitle Eligible Customers to any claim or compensation for losses or damages, whether direct or indirect.
  - f) The Bank may use any of the following modes to communicate notices in relation to the Campaign to Eligible Customer(s):
    - Individual notice to the Eligible Customer(s) (whether by written notice or via electronic means) sent to the Eligible Customers' latest address/email address as maintained in the Bank's records.
    - Press advertisements.
    - Notice in the Eligible Customers' composite statement(s).
    - Display at its business premises, or
    - Notice on the Bank's internet website.

Where such notices shall be deemed to be effective on and from the day after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail, which will be deemed delivered on the day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

- g) The Bank shall not be liable for any default due to any natural disaster, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of the Bank.
- h) This campaign has been reviewed for *Shariah* compliance in accordance with the relevant *Shariah* principles binding on the Bank.