

MY alrajhi TERM DEPOSIT FESTIVE CAMPAIGN

TERMS & CONDITIONS (“T&C”)

1. CAMPAIGN PERIOD

The MY alrajhi Term Deposit Festive Campaign (“**Campaign**”) is valid from 21 January until 30 April 2026, both dates inclusive or upon reaching the fund size of Ringgit Malaysia Two Hundred Fifty (250) million whichever is earlier (“**Campaign Period**”).

2. ELIGIBILITY

This Campaign is open to all individual retail customers (sole and joint) who fulfill the following criteria during this Campaign Period: -

- a) already own any active alrajhi bank Malaysia Current or Savings Account (CASA)
- b) use MY alrajhi app in order to perform the placement of the Term Deposit (TD-i) to enjoy the Campaign profit rate
- c) The Campaign profit rate is offered based on a first-come, first-served basis.

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

- a) Customers whose account(s) are delinquent, involved in fraudulent transactions, suspected of Anti-Money Laundering-related matters and/or any other breaches that warrant the Bank to take appropriate action;
- b) Non-individuals;
- c) Customers who are insolvent, deceased, suffering from mental illness, are of unsound mind and/or have legal actions instituted against them.

3. CAMPAIGN MECHANICS

- a) 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-month	3.40% p.a.
RM500	3- to 12-month	3.50% 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 March 2026
Maturity Date : 31 March 2026
Placement Amount : RM20,000.00

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

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

- b) 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.
- c) 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

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

The existing terms and conditions applicable to the participating products are:

- The Bank's General Terms and Conditions;
 - the Bank's Specific Terms and Conditions applicable to products and/or services referred to herein; and
 - the Bank's Online Banking Terms and Conditions.
- c) This 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) By participating in this Campaign, you agree and consent to allow your personal data to be collected, processed and used by the Bank in accordance with the Bank's

Personal Data Protection Notice. In addition, and without prejudice to the terms set out in the Bank's Personal Data Protection Notice, you agree and consent to your personal data or information collected, processed and used by alrajhi bank Malaysia for:

- i. purposes of this Campaign; and
 - ii. marketing and promotional activities conducted by the Bank, 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.
- e) To the fullest extent permitted by law and unless due to alrajhi bank Malaysia's gross negligence or willful default, the Bank 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.
- f) By participating in this Campaign, you agree that the Bank shall not in any manner whatsoever be liable or held responsible if the Bank 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 the Bank's control or due to any factor in a nature of a *force majeure* which is beyond the Bank's reasonable control.
- g) The Bank 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 the rewards under this Campaign.
- h) The Bank 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.
- i) The Bank shall not be held responsible for the Eligible Customer's use of the rewards from this Campaign.
- j) 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.

- k) The Bank reserves the right to amend this T&C by providing prior notice to you. This T&C, as amended from time to time, shall prevail over any provision or representations contained in other promotional materials advertising this Campaign.
- l) By participating in this Campaign, you agree to access the Bank's website on a regular basis to view this T&C (including any related notices by the Bank).
- m) The Bank reserves the right to determine the duration of this Campaign Period, and has the right to suspend, withdraw or terminate this Campaign without assigning any reasons whatsoever by providing prior notice to you. Any cancellation, termination, suspension, or extension of this 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(s) whether directly or indirectly.
- n) The Bank may use any of the following modes to communicate notices in relation to this 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;
 - Display at its business premises;
 - Notice on Bank's website;
 - Notice in the Eligible Customers' MY alrajhi mobile application or composite statement(s); or
 - Any other manner as determined by the Bank from time to time.

where such notices shall be deemed to be effective on 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 5th day after posting. Notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

- o) This Campaign has been reviewed for Shariah compliance in accordance with the relevant Shariah principles binding on the Bank.
- p) 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.

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