2026 UNIT TRUST MERDEKA CAMPAIGN TERMS & CONDITIONS ("T&C")

1. PRELIMINARY

1.1. The 2026 Unit Trust Merdeka Day Campaign ("**Campaign**") is organized by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd ("**alrajhi bank Malaysia**", "**the Bank**", "**we**", or "**us**"). This campaign is valid from 26 August 2026 until 1 September 2026, both dates inclusive ("**Campaign Period**").

2. ELIGIBILITY

2.1. This Campaign is open to all alrajhi bank Malaysia customers who invest a minimum sum of Ringgit Malaysia One Hundred Thousand (RM100,000.00) ("Minimum Investment Amount") in a single transaction in any Eligible Unit Trust Fund at any alrajhi bank Malaysia branches and Smart Financial Centers during the Campaign Period.
(collectively referred to as "**Eligible Customers**")

2.2. The following categories of persons are **<u>not eligible</u>** to participate in this Campaign:
(a) Customers whose account(s) with alrajhi bank Malaysia are classified as dormant or inactive;
(b) Customers whose account(s) are terminated, closed, suspended, delinquent, or unsatisfactorily conducted as determined by alrajhi bank Malaysia within the Campaign Period;
(c) 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;
(d) Customers who are insolvent, deceased, diagnosed with mental illness, of unsound mind, or subject to legal proceedings; and
(e) 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. "Eligible Unit Trust Funds" refers to all Unit Trust Funds distributed by the Bank with a standard sales charge of above 2.00%.

3.2. Eligible Customers who fulfill Clause 2 above and invest in an Eligible Unit Trust Fund during the Campaign Period will be entitled to a special sales charge of only 2.00% in place of that fund's standard sales charge.

3.3. For illustration:
(a) Example 1: Customer A invests RM100,000.00 on 26 August 2026 in an Eligible Unit Trust Fund. Customer A is **eligible** for the special sales charge for this Campaign as the investment falls within the Campaign Period.
(b) Example 2: Customer B invests RM100,000.00 on 2 September 2026 in an Eligible Unit Trust Fund. Customer B is **not eligible** for the special sales charge for this Campaign as it is outside of the Campaign Period.
(c) Example 3: Customer C invests RM50,000.00 on 27 August 2026 in an Eligible Unit Trust Fund. Customer C is **not eligible** for the special sales charge as the investment amount is below the minimum sum.

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 or 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. Investments in Eligible Unit Trust Funds are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

4.16. This T&C has not been reviewed by the Securities Commission Malaysia ("SC"). This campaign is not intended to be an invitation or offer for subscription of the Eligible Unit Trust Funds nor does it amount to a solicitation by the Bank for subscription of the Eligible Unit Trust Funds by anyone.

4.17. 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 Eligible Unit Trust Funds (collectively, "UT Documents") before investing. You are also advised to compare and consider the fees, charges, and costs involved in the purchase of Eligible Unit Trust Funds before investing. You shall make your own risk assessment and, where necessary, seek professional advice from professional advisors.

4.18. The UT Documents have been approved, authorized, registered and 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 Eligible Unit Trust Funds.

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

4.20. 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 or its Shariah Committee to be Shariah non-compliant.

4.21. 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>