

Supplementary Terms and Conditions No. 6: DuitNow AutoDebit Terms and Conditions
Effective date: 4 March 2026

The following DuitNow AutoDebit Terms and Conditions ("DuitNow AutoDebit Terms") govern the Customer ("you", "your" or "yours") who is utilizing the DuitNow AutoDebit service (defined herein) as provided by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (Registration No. 200501036909 (719057-X)) ("alrajhi bank Malaysia", "we", "our", "ours" or "us") and shall be read in conjunction with the applicable alrajhi bank Malaysia Online Banking Terms and Conditions.

Definitions

“Account”	means all types of accounts held with alrajhi bank Malaysia that we make available from time to time that is linked to our electronic banking channels, except Term Deposit-//fixed deposit accounts.
“Business Day”	means any calendar day from Monday to Friday, except a public holiday or bank holiday in the Federal Territory of Kuala Lumpur.
“DuitNow”	means a service which allows Payers to initiate and receive instant credit transfers using a recipient’s account number or DuitNow ID.
“DuitNow ID”	means an identifier of an account holder such as a mobile number, NRIC, passport number, army number or police number (in the case of an individual) or business registration number (in the case of a corporate Payer) or any other identifiers as may be introduced by the DuitNow Operator from time to time.
“Customer”	means an individual or a corporate customer whose name the Account is maintained with alrajhi bank Malaysia and to whom alrajhi bank Malaysia has agreed to provide electronic banking services.
“Merchant”	means businesses registered with the Companies Commission of Malaysia, sole proprietors and partnerships, government agencies, statutory bodies, societies, and other similar entities.
“Consent”	means an electronic mandate/authorization given by you to a Merchant which enables the Merchant to collect payments from your Account via DuitNow AutoDebit.
“Debit Request”	means a request raised by a Merchant to debit your Account pursuant to a valid Consent.

“DuitNow AutoDebit”	means an automated fund collection service which enables Merchants to collect payments from your Account (ad hoc or recurring) pursuant to your Consent.
“DuitNow AutoDebit Owner and Operator”	means Payments Network Malaysia Sdn Bhd (Company No.: 200801035403 [836743-D]).
“National Addressing Database (NAD)”	means a central addressing depository established by the NAD Operator that links a bank account or an e-money account to a recipient’s DuitNow ID and facilitates payment to be made to a recipient by referencing the recipient’s DuitNow ID.
“Personal Data”	means any information in respect of commercial transactions that relate directly or indirectly to you and by which you are identified or identifiable, including your name, address, identification number, banking information, email address and contact details.

1. Introduction	
1.1	These DuitNow AutoDebit Terms apply to and regulate your use of the DuitNow AutoDebit service offered by us. DuitNow AutoDebit enables the automated collection of payments by a Merchant, either ad hoc or recurring, directly from your Account pursuant to a pre-established Consent between you and the Merchant.
1.2	The DuitNow AutoDebit service is part of alrajhi bank Malaysia electronic banking services and accordingly these DuitNow AutoDebit Terms are in addition to and shall be read in conjunction with the applicable Online Banking Terms and Conditions.
2. DuitNow AutoDebit Service	
2.1	By providing your Consent to a Merchant, you authorize us, as the Debiting Participant, to act on valid Debit Requests from that Merchant in accordance with the parameters of your Consent (for example, Merchant, amount or limit, frequency, start date, and end date).
2.2	We will notify you on the status of each successful, failed or rejected Debit Request via any of alrajhi bank Malaysia’s available communication channels from time to time at our discretion.

2.3	You are responsible for ensuring that the Consent details and any changes you make are correct before confirmation. We are under no obligation to verify that any Debit Request presented by a Merchant matches the underlying goods or services purchased.
2.4	Once a Debit Request has been successfully processed, it will be deemed irrevocable, and you will not be able to cancel, stop or make changes to that Debit Request. You may revoke, suspend, or amend your Consent prospectively via our electronic banking channels we make available to you or, where enable, the Merchant's channel. However, any such change does not affect Debit Requests already processed.
3. Recovery of Funds	
3.1	In the event the Debit Request involves any debiting amount of money from your Account without a valid Consent, you have rights in relation to the investigation and recovery of erroneous or mistaken Debit Requests as stated in Clause 4 and unauthorized or fraudulent Debit Requests as stated in Clause 5 made from your Account.
4. Erroneous / Mistaken DuitNow AutoDebit Transactions	
4.1	If you have made an erroneous or mistaken Debit Request ("Erroneous Transaction"), you may request for recovery of funds within ten (10) Business Days from the transaction date and we will work with the affected Merchant's bank to return the said funds to you within seven (7) Business Days provided the following conditions are met:
4.1.1	The funds were wrongly credited into the Merchant's account;
4.1.2	If funds have been wrongly credited, whether the balance in the Merchant's account is sufficient to cover the recovery amount;
4.1.2.1	If the balance is sufficient to cover the recovery amount, the erroneously credited funds may be recoverable; and
4.1.2.2	If the balance is not sufficient to cover the recovery amount, the erroneously credited funds may not be fully recoverable.
4.2	If your recovery request is received between eleven (11) Business Days and seven (7) months from the transaction date: (a) the affected Merchant's bank must be fully satisfied that funds were erroneously credited; and (b) the Merchant's bank shall deliver notification to the Merchant in writing whereby the erroneously credited funds would be recovered by debiting the Merchant's account within ten (10) Business Days of the notification unless the Merchant provides reasonable evidence of entitlement. After fifteen (15) Business Days, if the Merchant fails to establish entitlement, the Merchant's bank shall debit the Merchant's account and we will remit the funds back to you.

4.3	If your recovery request is received after seven (7) months from the transaction date: (a) the affected Merchant's bank must be fully satisfied that funds were erroneously credited; (b) the Merchant's bank shall obtain from the Merchant the decision whether to grant consent within ten (10) Business Days; and (c) once consent is obtained, the Merchant's bank shall debit the Merchant's account and we will remit the funds back to you within one (1) Business Day thereafter.
5. Unauthorized or Fraudulent DuitNow AutoDebit Transactions	
5.1	For Debit Requests which were not authorized by you or which are fraudulent, we will, upon receiving your report alleging that an unauthorized or fraudulent Debit Request was made, remit the funds back to you provided the following conditions are met:
5.1.1	We shall conduct an investigation and determine within fourteen (14) calendar days if the unauthorized or fraudulent payment did occur; and
5.1.2	If we are satisfied that the unauthorized or fraudulent Debit Request did indeed occur and was not caused by you, we shall initiate a reversal process whereby all debits posted to your Account arising from the unauthorized or fraudulent Debit Request would be reversed.
6. Liability and Indemnity	
6.1	You acknowledge and agree that, unless expressly prohibited by mandatory laws, we and the DuitNow AutoDebit Owner and Operator shall not be liable to you or any third party for any direct, indirect, or consequential losses, liabilities, costs, damages, claims, actions, or proceedings of any kind whatsoever in connection with the DuitNow AutoDebit service arising from: (a) your negligence, misconduct, or breach of these Terms; (b) insufficient funds in your Account; (c) you exceeding applicable limits; (d) any payment instruction given or purported to be given by you; or (e) the suspension, termination or discontinuance of the DuitNow AutoDebit service.
6.2	You shall indemnify, defend and hold alrajhi bank Malaysia, our affiliates, and the DuitNow AutoDebit Owner and Operator harmless from and against any claims, demands, actions, losses, damages, costs (including legal costs on an indemnity basis), liabilities or expenses, whether foreseeable or not, resulting from or arising in connection with your fault, act or omission (including but not limited to your negligence, misconduct, fraud and/or breach of these Terms).
7. General	
7.1	We have the right to change, restrict, vary, suspend or modify these DuitNow AutoDebit Terms, and charges for the use of the DuitNow AutoDebit service at any time, with thirty

	(30) days prior notice to you by way of posting on our website or in any manner deemed suitable by us. Such revisions take effect from the date stated in the notice. Where you continue to access or use the service after such notification, you shall be deemed to have agreed to and accepted such revisions.
7.2	You acknowledge that we may terminate your use of the DuitNow AutoDebit service with prior notice.
7.3	You consent to the collection, use and disclosure of your Personal Data (including contact details) by us, our affiliates, our service providers and the DuitNow AutoDebit Owner and Operator as required for the purposes of the DuitNow AutoDebit service.
7.4	If there is any inconsistency between these DuitNow AutoDebit Terms and the applicable Online Banking Terms and Conditions, these DuitNow AutoDebit Terms shall prevail to the extent that it relates to the use of DuitNow AutoDebit.
7.5	You must not use the DuitNow AutoDebit service for any Shariah non-compliant purpose.
7.6	For all intents and purposes, these DuitNow AutoDebit Terms are intended to be Shariah-compliant in accordance with the relevant Shariah principles. Each party has independently made its own assessment as to the Shariah compliance of these Terms, does not have any objection as to such compliance, and irrevocably and unconditionally agrees that it will not raise any claim or objection as to matters of Shariah compliance in respect of or otherwise in relation to any of the provisions of these Terms.
7.7	These Terms shall be construed in accordance with the laws of Malaysia, and you agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.
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