LOCK & EARN CAMPAIGN 2025 TERMS AND CONDITIONS ("T&C")

1. PRELIMINARY

1.1 The Lock & Earn Campaign 2025 ("**Campaign**") is organized by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd ("**alrajhi bank Malaysia**").

2. CAMPAIGN PERIOD

2.1 The Campaign will run from 24 March 2025 to 8 May 2025 (both dates inclusive) ("**Campaign Period**").

3. ELIGIBILITY

3.1 The Campaign is open exclusively to selected existing to bank customers who received a push notification message ("**PNS**") and/ or an email invitation from alrajhi bank Malaysia to participate in the campaign.

3.2 The customers who meet the campaign conditions set forth in the Campaign Mechanics in paragraph 4 of this document are collectively referred to as ("**Eligible Customers**").

3.3 Customers who did not receive the Campaign push notifications or emails from alrajhi bank Malaysia are EXCLUDED from participating in this Campaign.

3.4 The following categories of persons are also not eligible to participate in this Campaign:

3.4.1 customers whose alrajhi bank Malaysia accounts have been suspended at any time during the Campaign Period and Fulfilment Period;

3.4.2 customers whose alrajhi bank Malaysia account is not in good standing, inactive, or who are in breach of any terms and conditions of alrajhi bank Malaysia during the Campaign Period,

3.4.3 customers who have committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by alrajhi bank Malaysia, any applicable sanctions, laws, and regulations, or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period, or

3.4.4 alrajhi bank Malaysia non-individuals or corporate customers.

3.5 The Participating Product for this Campaign is Rize Commodity Murabahah Savings Account-*i* ("**Rize Savings Account-*i***").

4. CAMPAIGN MECHANICS

4.1 Under this Campaign, Customers who fulfilled the campaign qualifying criteria set below ("**Campaign Qualifying Criteria**") will be eligible to receive a one-time RM20 cash reward ("**the Reward**").

4.1.1 Met the condition in paragraph 3.1 above.

4.1.2 Deposit in a single transaction ("Fresh Deposit") of exactly RM388 into their Rize Savings Account-*i* within the period of 24 Mar 2025 until 8 April 2025 ("Campaign Deposit Period"). The final day to deposit and qualify for the Campaign is 8 April 2025.

4.1.3 The Fresh Deposit must originate from other financial institutions or digital banks. Existing deposits within the same institution or account transfers are not considered as fresh deposits.

4.1.4 Maintain a minimum balance of RM388 at all times in their Rize Savings Account-*i* throughout the period of 9 April 2025 until 8 May 2025.

Scenario 1 – Eligible Customer

Customer A received a push notification message from alrajhi bank Malaysia on the Campaign. The customer made a deposit in a single transaction of RM388 into their Rize Savings Account-*i* on 5 April 2025 and maintained its balances until 8 May 2025. The Eligible customer will receive the Reward within 4 weeks after the campaign end date.

Received campaign invite	Deposit Amount & date	Daily Balance maintained from 9 April 2025 – 8 May 2025	Reward Amount
Push Notification	Single transaction of exactly RM388 on 5 April 2025	RM388	RM20

Scenario 2 – Eligible Customer

Customer B received a push notification from alrajhi bank Malaysia on the Campaign. The customer made a deposit in a single transaction of RM388 into the Rize Savings Account-*i* on 6 April 2025 and maintains a higher balance until 8 May 2025. The Eligible Customer will receive the Reward within 4 weeks after the campaign end date.

Received campaign invite through PNS/ email	Deposit Amount & date	Daily Balance maintained from 9 April 2025 – 8 May 2025	Reward Amount
PNS	Single transaction of	RM500	RM20

	exactly RM388 on 6 April 2025		

Scenario 3 – Non-Eligible Customer

Customer C received a push notification from alrajhi bank Malaysia on the Campaign. The customer made a deposit in a single transaction of RM288 into their Rize Savings Account-*i* on 30 March 2025 and maintains a higher balance until 8 May 2025. The customer is not eligible to receive the Reward because the deposited amount made during the campaign deposit period did not meet the campaign criteria of a single transaction deposit of exactly RM388.

Received campaign invite through PNS/ email	Deposit Amount & date	Daily Balance maintain from 9 April 2025 – 8 May 2025	Reward Amount
PNS	Single transaction of exactly RM288 on 30 March 2025	RM500	Nil

Scenario 4 – Non-Eligible Customer

Customer D did not receive a push notification or email from alrajhi bank Malaysia on the Campaign. The customer made a deposit in a single transaction of RM388 into their Rize Savings Account-*i* on 27 March 2025 and maintains the balances until 8 May 2025. The customer is not eligible to receive the Reward because the customer did not receive push notifications and/or email invitations from alrajhi bank Malaysia to participate in the campaign.

Received campaign invite through PNS/ email	Deposit Amount & date	Daily Balance maintained from 9 April 2025 – 8 May 2025	Reward Amount
None	Single transaction of exactly RM388 on 27 March 2025	RM388	Nil

<u>Scenario 5 – Non-Eligible Customer</u>

Customer E received an email from alrajhi bank Malaysia regarding the campaign. The customer made two deposits into their Rize Savings Account-*i*, totaling RM388 on 27 March 2025, and maintained the balance until 8 May 2025. However, the customer is not eligible for the reward because they did not deposit RM388 in a single transaction during the campaign deposit period.

Received campaign invite through PNS/ email	Deposit Amount & date	Daily Balance maintained from 9 April 2025 – 8 May 2025	Reward Amount
Email	2 transactions totalling RM388 on 27 March 2025	RM388	Nil

<u>Scenario 6 – Non-Eligible Customer</u>

Customer F received an email from alrajhi bank Malaysia regarding the campaign. The customer made a single deposit of RM388 into their Rize Savings Account-i on 27 March 2025. However, the customer's account balance was RM100 as of 8 May 2025. The customer is not eligible for the reward because they did not maintain the minimum balance of RM388 in their Rize Savings Account-i from 9 April to 8 May 2025.

Received campaign invite through PNS/ email	Deposit Amount & date	Daily Balance maintain from 9 April 2025 – 8 May 2025	Reward Amount
Email	single transaction of exactly RM388 on 27 March 2025	RM100	Nil

5. THE REWARD TERMS AND CONDITIONS
   5.1 An Eligible Customer can only receive the Reward once throughout the Campaign Period.
   5.2 The Eligible Customer's Rize Saving Account-*i* must be active at the point of fulfillment; otherwise, the Eligible Customer is deemed to have forfeited the Reward and alrajhi bank Malaysia shall not be obligated to reimburse or compensate the Eligible Customer.
   5.3 The Reward ("**Fulfilment Period**") will be credited into the Eligible Customer's Rize Savings Account-*i* within 4 weeks after the end of the Campaign Period and this will be reflected in the Eligible Customer's account statement in the following month.
   5.4 The Reward is not transferable and cannot be exchanged for other items. alrajhi bank Malaysia will not entertain any requests to transfer the reward to a third party.

6. GENERAL

6.1 alrajhi bank Malaysia reserves the right to amend the terms and conditions or cancel this Campaign if necessary.

6.2 alrajhi bank Malaysia reserves the right to determine the duration of this Campaign 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 Eligible Customer(s) to any form of claim or compensation against alrajhi bank Malaysia for all losses or damages suffered or incurred by the said Eligible Customer(s), whether directly or indirectly.

6.3 alrajhi bank Malaysia may communicate to the Eligible Cardholder in relation to this Promotion via:

(a) Individual notice to the Eligible Customers (whether by written notice or via electronic means) sent to the Eligible Customers' latest address/email address as maintained in alrajhi bank Malaysia's records;

(b) press advertisements;

(c) notice in the Eligible customer's alrajhi or Rize mobile application or composite statement;

(d) display at its business premises;

(e) notice on alrajhi Bank Malaysia website(s), where such notices shall be deemed to be effective on and from the 4th 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 described herein are deemed delivered immediately after posting/publication/display.

6.4 alrajhi bank Malaysia shall not be held responsible for Eligible Customer's use of the Voucher or Rewards.

6.5 By participating in this Campaign, Eligible Customer(s) agree to be bound by this Campaign's T&C.

6.6 These Terms and Conditions are in addition and must be read together with the respective product(s) terms and conditions and the relevant banking agreements referred to in this Campaign. In the event of inconsistency, these terms shall prevail in relation to this Campaign. The existing terms and conditions applicable to the Participating Product are:

6.6.1 alrajhi bank Malaysia's General Terms and Conditions; and

6.6.2 The Specific Terms and Conditions applicable to the Eligible Product(s) as defined in these terms and conditions.

6.7 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.

6.8 alrajhi bank Malaysia 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 alrajhi bank Malaysia.

6.9 The Eligible Product(s) offered by alrajhi bank Malaysia are Shariah-compliant and have been approved by the Shariah Board of alrajhi bank Malaysia. The Eligible Products adhere to Islamic principles and guidelines, ensuring that all financial activities associated with it are in accordance with Shariah law. By participating in these products, Eligible Customers acknowledge and accept their Shariah compliance as per the certification provided by the Shariah Board of alrajhi bank Malaysia.

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