

## **RIZE BY ALRAJHI BANK MALAYSIA X 21 ZUS COFFEE TERMS & CONDITIONS ("T&C")**

### **1. PRELIMINARY**

- 1.1 The Rize by alrajhi bank Malaysia x 21 ZUS Coffee Campaign ("**Campaign**") is organised by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd ("**ARBM**", or "**the Bank**") and will run from 1 December 2024 to 28 February 2025 (both dates inclusive) ("**Campaign Period**").

### **2. Eligibility**

- 2.1 The Campaign is open to all individual customers who:
- (i) do not have any retail banking relationship with ARBM prior to the Campaign Period;
  - (ii) open and activate his/her ARBM Rize Commodity Murabahah Savings Account-*i* ("**ARBM Rize Account**") within the Campaign Period; and
  - (iii) key in the referral code **ALRAJHI21ZUS** during the registration process in (ii) above

(collectively referred to as "**Eligible Customers**", "**you**", or "**your**").

ARBM Rize Account activation can only be completed by transferring funds from an Eligible Customer's own account with another financial institution (first party transfer) to the Eligible Customer's ARBM Rize account. Transfers made via e-wallet, digital bank or any other mode will not be accepted for account activation.

- 2.2 The following persons shall **not** be eligible to participate in this Campaign:
- (i) an existing ARBM Retail Banking customer,
  - (ii) permanent and/or contract employees of ARBM,
  - (iii) Individuals who had cancelled his/her ARBM Rize Account in the past six (6) months before the Campaign Period,

- (iv) individuals whose ARBM accounts have been suspended at any time during the Campaign Period and fulfilment period,
- (v) customers whose ARBM accounts is not in good standing, inactive, or who are in breach of any terms and conditions of the Bank during the Campaign Period,
- (vi) customers who have committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by ARBM or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period, or
- (vii) non-individuals or corporate customers.

2.3 The Participating Product for this Campaign is Rize Commodity Murabahah Savings Account-*i*.

### **3. Campaign Mechanics**

- 3.1 Under this Campaign, Eligible Customers who make an accumulative minimum spend of RM50 ("**Minimum Spend**") on Eligible Spend (as defined below) by the end of the following month after the Eligible Customer's ARBM Rize Account is activated will be entitled to a ONE-time reward of a ZUS Coffee e-voucher worth RM21 ("**ZUS Voucher**") throughout the Campaign Period.
- 3.2 Eligible Spend for this Campaign means any spending charged to an Eligible Customer's ARBM Rize Account via (a) DuitNow QR payment or (b) Rize Debit card to a Merchant ("**Eligible Spend**"). "**Merchant**" means companies / organisations / government agencies or other similar legal entities registered with the Companies Commission of Malaysia. Please refer to Scenario 1 and Scenario 2 below for examples of eligible Minimum Spend and Eligible Spend.

- 3.3 Once an Eligible Customer fulfils the requirements in 3.1 and 3.2 above, the ZUS Voucher will be ready for utilisation after twenty-four (24) hours. The ZUS Voucher is available in the Deals tab of ARBM's Rize app.

#### Scenario 1:

Customer opened and activated ARBM Rize Account using **ALRAJHI2IZUS** referral code on 17 December 2024 and customer performed the following transactions by 31 January 2025.

Transaction Type	Total Spend by the end of the following month 31 January 2025	Date of Transaction	Transactions Qualify as Minimum Spend
Rize DuitNow QR payment to <b>ABC Cafe Sdn Bhd</b>	RM30	31 December 2024	Yes
Payment using Rize Debit Card at <b>Grocer XYZ</b>	RM28	26 January 2025	Yes

From the above scenario, the Eligible Customer keyed in **the referral code** during registration of his/her ARBM Rize Account and met the **Minimum Spend (RM 30+ RM28 = RM58)** and **Eligible Spend** requirements before the end of the following month after the Eligible Customer activated his/her ARBM Rize Account. In this scenario, the Eligible Customer is eligible for the ZUS Voucher.

#### Scenario 2:

Customer opened and activated Rize account on 10 January 2025 **without using referral code** and customer performed the following transactions by 28 February 2025.

Transaction Type	Total Spend by the end of the following month 28 February 2025	Date of Transaction	Transactions Qualify as Minimum Spend
Rize DuitNow QR payment to <b>Siti Binti Abdullah</b>	RM70	15 January 2025	No, the transfer is paid to an individual and not a merchant.
Rize DuitNow QR payment to <b>ABC Cafe Sdn Bhd</b>	RM38	19 February 2025	Yes

From the above scenario, the customer **did not use the referral code provided during registration of his ARBM Rize Account, did not meet the Minimum Spend and Eligible Spend requirements** before the end of the following month. In this scenario, the customer will **NOT** be eligible for the ZUS Voucher.

#### 4. ZUS Voucher Terms and Conditions

- 4.1 Eligible Customers may use the ZUS Voucher 24 hours after an Eligible Customer has fulfilled clause 3.1 and 3.2 above.
- 4.2 The ZUS Voucher can only be used on ZUS Coffee app. Eligible Customers must download the app if they currently do not have the app.
- 4.3 Usage of the ZUS Voucher is subject to ZUS Coffee Terms and Conditions.
- 4.4 The validity for the ZUS Voucher is until 30 April 2025. Any unutilised ZUS Voucher that has expired will not be replaced by ARBM or ZUS Coffee.

- 4.5 The ZUS Voucher is not transferable and cannot be exchanged for cash or credit. ARBM will not entertain any requests to deliver the ZUS Voucher to a third party.
- 4.6 ZUS Coffee is not a participant in or sponsor of this Campaign. The trade name and logo are trademarks of ZUS Coffee. ARBM is not in any way endorsing, sanctioning or approving the use of any brand or merchandise sold by ZUS. Any query and/or dispute of the usage of the ZUS Voucher must be directed to and resolved directly with ZUS Coffee.
- 4.7 ARBM shall not be held responsible for Eligible Customer's use of ZUS Voucher.

## **5. General**

- 5.1 ARBM shall not be held responsible for Eligible Customer's use of ZUS Voucher.
- 5.2 By participating in this Campaign, Eligible Customer(s) agree to be bound by this Campaign's T&C.
- 5.3 This Campaign's T&C is in addition to and is to be read together with the existing, respective terms and conditions that regulate the Participating Product(s). In the event of an inconsistency between this Campaign T&C and the existing Participating Product(s) terms and conditions, these terms and conditions shall prevail in relation to this Campaign. The existing terms and conditions applicable to the Participating Product is:
  - a) The Bank's General Terms and Conditions; and
  - b) The Specific Terms and Conditions applicable to the Eligible Product(s) as defined in these terms and conditions.

- 5.4 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.
- 5.5 The Bank reserves the right to amend this Campaign's T&C by providing prior notice to you. This Campaign's T&C, as amended from time to time, shall prevail over any provision or representations contained in other promotional materials advertising this Campaign.
- 5.6 The Bank 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 the Bank for any and all losses or damages suffered or incurred by the said Eligible Customer(s), whether directly or indirectly.
- 5.7 The Bank may use any of the following modes to communicate notices in relation to this Campaign to Eligible Customer(s):
- 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 the Bank's records,
  - b) Press advertisements,
  - c) Notice in the Eligible Customers' composite statement(s),
  - d) Display at its business premises or
  - e) Notice on ARBM's internet website,

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.

- 5.8 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.
- 5.9 The Eligible Product(s) offered by alrajhi bank Malaysia are Shariah-compliant and have been approved by the Shariah Board of Al Rajhi Banking & Investment Corporation (M) Bhd. 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 Al Rajhi Banking & Investment Corporation (M) Bhd.

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