

# **Gold For Your Goals Campaign Terms and Conditions**

*This Amended Terms and Conditions for "Gold For Your Goals Campaign" will supersede the existing Terms & Conditions with effect from 10 July 2023.*

*The following amendment (in Italicized and bold) is made to reflect the revision:*

- *Clause 8(xiv) - The addition of RHB Shariah China Focus Fund in Clause 8 as participating equity unit trust funds under this Campaign*

## **CAMPAIGN PERIOD**

1. The "Gold for Your Goals Campaign" ("**Campaign**") by **Al Rajhi Banking & Investment Corporation (Malaysia) Berhad** ("referred to as **ARBM**") shall run from **1 June 2023** until **29 Dec 2023** (both dates inclusive) or such other time period as may be notified by ARBM from time to time ("**Campaign Period**").

## **ELIGIBILITY**

2. This Campaign is open to all new and existing ARBM customers, who invest in either one or both of the following participating investment products (collectively the "**Investment Product(s)**")
  - i. Gold-i; or
  - ii. Unit Trust(henceforth referred to as "**Eligible Customer(s)**").
3. For joint investment accounts, the primary account holder will be treated as the Eligible Customer under this Campaign.
4. Notwithstanding the foregoing, the following persons/entities shall not be eligible to participate in this Campaign:
  - i. Non-individuals including but not limited to Sole-proprietorships, Partnerships, Charitable/Non-profit Organisations/Societies, Corporate and Commercial Customers, public listed companies, private limited companies, clubs, associations and co-operatives; and/or
  - ii. Individual below the age of 18 years; and/or
  - iii. Customers whose account(s) with ARBM are dormant or inactive; and/or
  - iv. Customers who have breached any agreements with ARBM; and/or
  - v. Customers whose account(s) are deemed to be unsatisfactorily conducted, invalid or cancelled; and/or
  - vi. Any other persons as determined by ARBM to exclude according to its internal policy(ies).

## **CAMPAIGN MECHANICS**

5. Under this Campaign, Eligible Customer(s) who invest in an Investment Product that fulfil the following conditions will be entitled to 5gm of 999.9/99.99 Gold bar ("**Prize**"):
  - i. Gross minimum investment amount into an Investment Product of RM200,000.00 in a single day; and
  - ii. For Unit Trusts – Eligible Customer subscribes to participating equity unit trust funds as listed below in this Terms and Conditions with a minimum Sales Charge of 3.00%; or
  - iii. For Gold-i – Eligible Customer purchases Gold-i with a minimum commission of 3.00%.
6. There is no limit to the number of times an Eligible Customer can get the Prize during the Campaign Period as long as Eligible Customer(s) fulfils all the requirements in Clause 5 above.
7. For the avoidance of doubt, Eligible Customer(s) who invest in multiples of RM200,000.00 for e.g. RM400,000.00, RM600,000.00 and so forth AND fulfils all the requirements in Clause 5 above will be entitled to the corresponding Prize amount. For example, for RM400,000.00, Eligible Customer will get 10gm worth of Prize, RM600,000.00 will get 15gm worth of Prize. No Prize will be allocated for subsequent investments of less than RM200,000.00.
8. The participating equity unit trust funds under this Campaign are:
  - i. abrdn Islamic World Equity Fund
  - ii. BIMB Arabesque Global Shariah Sustainable Equity Fund
  - iii. BIMB Arabesque i Global Dividend Fund
  - iv. Manulife Shariah Global REIT Fund
  - v. Nomura Global Shariah Semiconductor Equity Fund
  - vi. Nomura Global Shariah Strategic Growth Fund
  - vii. Principal Islamic Asia Pacific Dynamic Equity Fund
  - viii. Principal Islamic Global Selection Fund – Aggressive Fund
  - ix. Principal Islamic Global Selection Fund – Moderate Conservative
  - x. Principal Islamic Global Selection Fund – Moderate Fund
  - xi. Principal Islamic Global Technology Fund
  - xii. Principal Islamic Lifetime Balanced Fund
  - xiii. Principal Islamic Small Cap Opportunities Fund
  - xiv. RHB Shariah China Focus Fund**

#### **Prize Terms and Conditions**

9. The Prize is given on an "As Is" basis and are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein and any Prize left unclaimed for ONE (1) month after the end of the Campaign will be forfeited.

10. Eligible Customer(s) must have a valid mobile number and email address registered with ARBM. The Eligible Customer(s) shall be notified by ARBM representatives to visit the domicile branch for verification and Prize collection.
11. The Prize for the Campaign will be distributed ONE (1) month after the Eligible Customer(s) successful transaction as described in Clause 5 (i) above is completed.
12. ARBM reserves the right to substitute the Prize with any other item of similar value at any time with three (3) days' prior notice.
13. Upon distribution of the Prize, ARBM shall no longer be responsible to Eligible Customer(s) for the use of the Prize.
14. In the event Eligible Customer(s) investment in an Investment Product under this Campaign is cancelled by an Eligible Customer (for e.g. by way of cooling off for Unit Trust) or is rejected or cancelled by ARBM, then the Eligible Customer(s) shall not be entitled for the Prize under the Campaign. The "cooling-off" is a period of six (6) business days from the date of receipt of the Unit Trust application by ARBM.

#### **GENERAL**

15. By participating in this Campaign, Eligible Customer(s) agree to be bound by this Campaign's T&C.
16. This Campaign's T&C are in addition to and are to be read together with the existing, respective terms and conditions that regulate the Investment Products. In the event of an inconsistency between this Campaign's T&C and the existing Investment Products terms and conditions, these terms and conditions shall prevail in relation to this Campaign. The existing terms and conditions applicable to the Participating Products are:
  - i. Terms and Conditions Gold-i ; and
  - ii. Specific Terms and Conditions applicable to Unit Trust (Retail Customers).
17. 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.
18. The Bank reserves the right to amend this Campaign's T&C by giving three (3) days prior notice. 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.

19. 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 giving three (3) calendar days' notice. 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.
20. The Bank may use any of the following modes to communicate notices in relation to this Campaign to Eligible Customer(s):
- i. 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;
  - ii. Press advertisements;
  - iii. Notice in the Eligible Customers' composite statement(s);
  - iv. Display at its business premises; or
  - v. 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 as described herein are deemed delivered immediately after posting/publication/display.
21. 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.

<End of Clauses>