

## AL RAJHI BANK MALAYSIA'S DISCOVER HIDDEN RETURNS TERMS & CONDITIONS ("DHR T&C")

### 1. CAMPAIGN PERIOD

Al Rajhi Bank Malaysia's Discover Hidden Returns Campaign ("the Campaign") is valid from 16<sup>th</sup> January 2023 until 15<sup>th</sup> April 2023, both dates inclusive ("Campaign Period").

### 2. ELIGIBILITY CRITERIA

(i) The Campaign is open to all existing Al Rajhi Banking & Investment Corporation (M) Bhd ("the Bank") Affluent Customers meeting the following eligibility criteria: -

- a) Minimum new placement of RM5,000.00 in a Term Deposit-i ("TD-i") account and RM10,000.00 equivalent in a Unit Trust ("UT") product.

(Henceforth collectively referred to as "Eligible Customer(s)").

(ii) The following customers are excluded from participating in the Campaign: -

- a) Customers whose account(s) are dormant during the Campaign Period;
- b) Customers whose account(s) have been terminated by the Bank;
- c) Customers whose account(s) are delinquent, involved in fraudulent or suspicious transactions;
- d) Customers who have been declared bankrupt or have any petition(s) for bankruptcy(ies) filed against them or have any outstanding judgment against them; or
- e) Customers who are suffering from mental illnesses or are of unsound mind.

(Henceforth collectively referred to as "Eligible Customer(s)").

### 3. ELIGIBLE PRODUCTS

(i) The Campaign shall only be applicable to the following banking products: -

- a) Term Deposit-i ("TD-i"); and
- b) Unit Trust Funds ("UT")

(ii) The Campaign is subject to the terms & conditions governing Unit Trust investments and as stipulated in the relevant Prospectus and/or Information Memorandum, Product Highlight Sheet(s) of the selected Unit Trust fund(s) as well as the General Terms and Conditions and Specific Terms and Conditions governing Term Deposit-i.

### 4. TERMS AND CONDITIONS OF THE CAMPAIGN

4.1 Eligible Customers will be entitled to the conditional gift ("Hibah Mu'allaqah") as stated in Clause 5 (Promotion Package) below, provided the following conditions are adhered to: -

- (i) The TD-i placement must be in the form of fresh funds. Any existing TD-i placements

will not be eligible under this Campaign.

- (ii) The minimum TD-i amount is RM5,000.00 per placement. Upon maturity, the TD-i amount will be credited into the Eligible Customers' Current/ Savings (“CASA”) account with the Bank.
- (iii) Eligible Customers may make several placements and each placement shall be subject to the minimum deposit amount allowed herein.
- (iv) The TD-i placement must be maintained for the entire tenure of three (3) or six (6) months. Any premature withdrawal of the TD-i or any part thereof, will be deemed a breach of the Campaign conditions. As such, the Eligible Customer shall not be entitled to the conditional gift.
- (v) The conditional gift on TD-i placement is applicable to initial placement one (1) cycle only. Subsequent renewal will be at standard board rate.
- (vi) The following Unit Trust Funds are NOT eligible for this Campaign:
  - Nomura i-Income Fund
  - Principal Islamic Lifetime Sukuk Fund
- (vii) The TD-i placement must be made on the same day as the purchase of the selected Unit Trust investment(s).
- (viii) The ratio for the TD placement and UT investment must be 1:2 respectively.
- (ix) The Unit Trust investment account holder must also be the same account holder for the TD-i account.
- (x) The selected Unit Trust funds are subject to relevant fees and charges as stipulated in the respective Prospectus and/or Information Memorandum, Product Highlight Sheet(s) of the selected Unit Trust fund(s).
- (xi) For first time investors;  
If the Eligible Customer opts to exercise their cooling off right (during the Cooling-off Period), the Eligible Customer will not be entitled to receive the conditional gift.
  - “Cooling-off Period” in this context is applicable to first time investors in Unit Trust funds with the Bank.
  - Per FIMM Guidelines on Unit Trust Funds, first time investors have the right to request for a cancellation of their investment within six (6) business days or any other period as mentioned therein from the day of purchase.
  - Should the Eligible Customer exercise their cooling-off right, the Unit Trust investment amount and associated fees and charges shall be refunded in full to the Eligible Customer.
- (xii) For existing investors;

In the event that an Eligible Customer redeems their Unit Trust Fund(s), all associated fees and charges will not be refunded. However, the Eligible Customer will be entitled for the profit and conditional gift subject to the completion of TD-i placement.

- (xii) The TD-i placement is protected by PIDM up to RM250,000 for each depositor, whilst the Unit Trust investment are not protected by PIDM.

## 5. PROMOTION PACKAGE

- 5.1 The Eligible Customer will enjoy a conditional gift on the TD-i placement amount, in addition to the TD-i profit rate as per mechanics in Table 1.

Table 1

Bundle Offer	Minimum Placement		Placement Ratio TD-i:UT	Tenure	TD Rate (p.a.)		
	TD-i	UT			Profit Rate	Conditional Gift	Total
TD-i + UT	RM5,000	RM10,000	1:2	3 months	3.20%	15.80%	19.00%
				6 months	3.60%	6.90%	10.50%

- 5.2 The Eligible Customer will receive the conditional gift within five (5) business days of the TD-i maturity date and the amount will be credited into the Eligible Customers' CASA account with the Bank. Please refer to the illustrations in Appendix 1 for further details of the profit calculation.
- 5.3 The Eligible Customer is subject to the fulfillment of the conditions of the Campaign as stipulated in Clause 4 above.

## 6. GENERAL

- 6.1 By participating in the Campaign, the Eligible Customer agree(s) to be bound by the Campaign Terms and Conditions.
- 6.2 The Campaign Terms and Conditions contained herein, and 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.
- 6.3 The provision of Al Rajhi Bank Malaysia Affluent Banking products and services shall be governed by the respective terms and conditions relating to the respective products and services in the Bank's website.
- 6.4 The Bank will take into consideration the status of the Eligible Customer's Account(s) including but not limited to violation of the DHR T&C, violation/breach of the General Terms and Conditions and/or

Specific Terms and Conditions of the Account(s) and the Account(s) must be active and in good credit standing.

- 6.5 The Bank reserves the right to amend the DHR T&C by giving twenty-one (21) calendar days' notice prior to the effective date of the new / revised DHR T&C. Notification of any variation will be made through any mode or method as the Bank deems suitable including but without limitation by post, notification in the mass media, posting the notice at the Bank's branches, electronic transmission or posting at the Bank's website or at the Automated Teller Machine (ATM) or other terminals under the control of the Bank. Any changes to the DHR T&C will not affect the participation of the existing Eligible Customers in the Campaign.
- 6.6 The Bank reserves the right to determine the duration of this Campaign, and to suspend, withdraw or terminate this Campaign without assigning any reasons whatsoever by giving twenty-one (21) calendar days' notice. Any cancellation, termination, suspension, or extension of the Campaign shall not entitle the Eligible Customer to any form of claims or compensations against the Bank for any and all losses or damages suffered or incurred by the said Eligible Customer whether directly or indirectly. Any changes to the DHR T&C will not affect the existing Eligible Customers who would have participated in the Campaign as at the date of the notice.
- 6.7 In the event of any discrepancies, ambiguities, or disputes in the interpretation the DHR T&C herein in any language, the English version shall prevail.
- 6.8 The Eligible Customer hereby consents to the Bank disclosing any information the Eligible Customer may have with the Bank to any authority having jurisdiction over the Bank or the Bank's parent company, branches, related corporations, associates, subsidiaries, affiliates, assignees, proposed assignees, agents and/or other parties engaged with the Bank by the Bank to enable or assist the Bank to exercise or enforce the Bank's rights under this terms and conditions and/or other security documents.

<End of Clauses>

## Appendix 1

Please note that all calculations below are for illustration purposes only. TD-i Profit amounts, rate of return and the conditional gift amounts quoted below may differ based on the number of days in a month.

### Rates Table:

#### 1. 3 months TD-i

Campaign	Campaign Effective Profit Rate	Monthly Profit Rate
<b>TD-i Profit Rate at Prevailing Profit Rate</b>	* 3.20% p.a.	0.2667%
<b>Conditional Gift Rate</b>	19.00% p.a. - 3.20% p.a. = 15.80% p.a.	1.5833% - 0.2667% = 1.3166%
<b>Total Benefit</b>	19.00% p.a.	1.5833%

\*Excluding of 0.01% Agency Fee.

#### 2. 6 months TD-i

Campaign	Campaign Effective Profit Rate	Monthly Profit Rate
<b>TD-i Profit Rate at Prevailing Profit Rate</b>	* 3.60% p.a.	0.3000%
<b>Conditional Gift Rate</b>	10.50% p.a. - 3.60% p.a. = 6.90% p.a.	0.8750% - 0.3000% = 0.5750%
<b>Total Benefit</b>	10.50% p.a.	0.8750%

\*Excluding of 0.01% Agency Fee.

### Formula:

A	TD-i Profit at Prevailing Rate	=	TD-i principal	x	TD-i monthly profit rate	x	TD-i Tenure
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B	Conditional Gift	=	TD-i principal	x	Monthly Conditional Gift Rate	x	TD-i Tenure
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C	Total Benefit to Eligible Customer	=	A	+	B
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D	Rate of Return on Eligible Customers' Total Benefit	=	$\frac{C}{\text{TD-i principal}} \times 100\%$
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### Illustration 1:

Scenario based on 3 months TD-i tenure.

Total Amount		TD-i		Unit Trust Investment
RM15,000 (minimum)		RM5,000		RM10,000
TD-i Profit at Prevailing Rate	=	$RM5,000 \times 0.2667\% \times 3$	=	RM40.01
Conditional Gift	=	$RM5,000 \times 1.3166\% \times 3$	=	RM197.49
Total Benefit to Eligible Customer	=	$RM40.01 + RM197.49$	=	RM237.50
Rate of Return on Eligible Customers' Total Benefit	=	$\frac{RM237.50}{RM5,000} \times 100\%$	=	4.75% for 3 months or equivalent to 19.00% p.a.*

\*Rate is rounded up to two decimal point.

### Illustration 2:

Scenario based on 6 months TD-i tenure.

Total Amount		TD-i placement		Unit Trust Investment
RM300,000		RM100,000		RM200,000
TD-i Profit at Prevailing Rate	=	$RM100,000 \times 0.3000\% \times 6$	=	RM1,800.00
Conditional Gift	=	$RM100,000 \times 0.5750\% \times 6$	=	RM3,450.00
Total Benefit to Eligible Customer	=	$RM1800.00 + RM3,450.00$	=	RM5,250.00

<b>Rate of Return on Eligible Customers' Total Benefit</b>	=	$\frac{RM5,250.00}{RM100,000} \times 100\%$	=	<b>5.25% for 6 months or equivalent to 10.50% p.a.*</b>
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\*Rate is rounded up to two decimal point.

### **Illustration 3:**

Scenario on first time investor who exercised their cooling-off right for Unit Trust investment with 3 months TD-i:

<b>Total Amount</b>	<b>TD-i placement</b>	<b>Unit Trust Investment</b>
<b>RM270,000</b>	<b>RM90,000</b>	<b>RM180,000</b>

<b>TD-i Profit at Prevailing Rate</b>	=	$RM90,000 \times 0.2667\% \times 3$	=	<b>RM720.09</b>
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<b>Conditional Gift</b>	=	$RM0 \times 1.3166\% \times 3$	=	<b>RM0</b>
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<b>Total Benefit to Eligible Customer</b>	=	$RM720.09 + RM0$	=	<b>RM720.09</b>
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<b>Rate of Return on Eligible Customers' Total Benefit</b>	=	$\frac{RM720.09}{RM90,000} \times 100\%$	=	<b>0.80% for 3 months or equivalent to 3.20% p.a.*</b>
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\*Rate is rounded up to two decimal point.

### **Illustration 4:**

Scenario on existing investor who redeemed their Unit Trust investment with 6 months TD-i:

<b>Total Amount</b>	<b>TD-i placement</b>	<b>Unit Trust Investment</b>
<b>RM360,000</b>	<b>RM120,000</b>	<b>RM240,000</b>

<b>TD-i Profit at Prevailing Rate</b>	=	$RM120,000 \times 0.3000\% \times 6$	=	<b>RM2,160.00</b>
<b>Conditional Gift</b>	=	$RM120,000 \times 0.5750\% \times 6$	=	<b>RM4,140.00</b>
<b>Total Benefit to Eligible Customer</b>	=	$RM2,160.00 + RM4,140.00$	=	<b>RM6,300.00</b>
<b>Rate of Return on Eligible Customers' Total Benefit</b>	=	$\frac{RM6,300.00}{RM120,000} \times 100\%$	=	<b>5.25% for 6 months or equivalent to 10.50% p.a.*</b>

\*Rate is rounded up to two decimal point.