

Terms and Conditions – Cashback Campaign 2022

The Cashback Campaign (“Campaign”) is organised by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (“the Bank”) [(Company Registration No.: 200501036909 (719057-X)].

1.0 CAMPAIGN PERIOD

1.1 The Campaign is valid from 30th December 2022 – 31st March 2023 (“Campaign Period”).

2.0 ELIGIBILITY

2.1 The Campaign is exclusive to new and existing ARBM Debit Card-*i* Cardholders. During the Campaign Period, the Bank’s Debit Card-*i* Cardholders stand a chance of winning **RM50 Cashback on transactions performed through DuitNow Transfer to Account, DuitNow Transfer to Proxy, MyDebit, JomPAY and DuitNow ID registration with the Bank**, subject to this Campaign Terms & Conditions herein contained. The following Bank’s Cards are eligible for this Campaign (collectively defined as “Eligible Cards”):

- Classic Debit Card-*if*
- Platinum Debit Card-*a*
- Ratafia Debit Card-*i*

2.2 The Bank’s employees are also eligible to participate in this Campaign.

3.0 PARTICIPATION CRITERIA AND CAMPAIGN MECHANICS

3.1 To participate in this Campaign, the Bank’s Debit Cardholders (“Eligible Cardholder(s)”) must perform at least one (1) of the transactions below.

Eligible Transactions	Campaign Entry
Any DuitNow Transfer (to Account. & Proxy)	1
Any JomPAY transaction	1
Any MyDebit transaction	1
DuitNow ID registered with the Bank*	5

Note:-

**To be eligible for five (5) campaign entries, the DuitNow ID must continue to be registered with the Bank until the last day of the Campaign Period.*

3.2 This Campaign is subject to the following capping (“Cap”):

Capping Category	Amount (RM)	Remarks
Individual Cardholder Cap	Up to total campaign cap.	Selected cardholder is entitled to a cash back of RM50 per draw
Total Campaign Cap	20,000	A total of RM 20,000 is allocated for this Campaign.

Examples below illustrate how Campaign entries are earned and aggregated by eligible transactions:

Customer	Type of Transaction	Campaign Entry(s) Earned	Total Campaign Entries Earned
A	DuitNow Transfer to Proxy	1	6
	DuitNow ID registered with the Bank	5	
B	MyDebit transaction	1	1
C	JomPAY Transaction	1	1
D	DuitNow Transfer to Account	1	1

4.0 CASHBACK FULFILMENT

4.1 Subject to the cap in Clause 3.2, Eligible Cardholders who meet the participation criteria will earn Campaign entry(s) to be included in a balloting session for a chance to win RM50. The cashback will be credited into the winners’ ARBM Current or Savings accounts-i.

4.2 The Bank will select potential winners for the whole Campaign Period through a balloting session that will be conducted after the Campaign ends. Every eligible transaction performed by an Eligible Cardholder will constitute a ballot entry as outlined in Clause 3.1.

- 4.3 An Eligible Cardholder who wins in one (1) random draw during the Campaign Period will be entitled to a cashback of RM50. The same Eligible Cardholder may win multiple times as there is no capping to the number of times a customer may be drawn as a winner from the ballot. The Campaign prize is capped at RM 20,000 per Eligible Cardholder.
- 4.4 The Bank will notify the potential winners (“Shortlisted Customers”) within two (2) months after the end of the Campaign Period on a best effort basis via short message service (SMS) to their latest mobile number registered with ARBM.
- 4.5 Only TWO (2) SMS attempts will be made during office hours, i.e., Monday to Friday from 9am – 5pm. Shortlisted Customers who receive an SMS from ARBM are required to respond within two (2) calendar days by answering ONE (1) question correctly.
- 4.6 A Shortlisted Customer who fails to answer the question correctly within the timeline will automatically be disqualified.
- 4.7 Standard telecommunication charges for the SMS reply will apply and shall be borne by the Shortlisted Customer. (charges are subject to the telecommunication service provider)
- 4.8 In the event the Bank is unable to contact a particular Shortlisted Customer (including but not limited to, no reply, message not delivered due to invalid number), the Shortlisted Customer will automatically be disqualified.
- 4.9 Once winners are finalised, the Bank will credit the Cashback to the winners’ account within four (4) months after the campaign ends. the Bank will announce the winners on the Bank’s corporate website and through SMS notification.
- 4.10 Winners will be notified on the crediting of the cashback via a short message service (SMS) to their latest mobile number registered with the Bank and in their current or savings account-i statements of account.

- 4.11 Eligible Cardholders whose card/account is suspended, cancelled, terminated for any reason whatsoever or suspected to be involved in fraudulent, unlawful, and illegal acts will not be eligible for this Campaign.
- 4.12 The Eligible Cardholder's account must be valid and must be in good standing, as so determined by and at discretion of the Bank, to be eligible for participation during and after the Campaign. If, at any time before the cashback fulfilment in Clause 4.1, the Eligible Cardholder cancels the Card for any reason whatsoever, his/her participation in the Campaign will be disqualified and becomes null and void with immediate effect.

5.0 GENERAL TERMS AND CONDITIONS

- 5.1 By participating in the Campaign, Eligible Cardholder agrees to be bound by these Terms and Conditions and the Debit Card-i Specific Terms & Conditions as well as the decision(s) of the Bank relating to the Campaign.
- 5.2 The Terms and Conditions contained herein as well as any decision(s) made by the Bank relating to the selection of winners shall be final and conclusive.
- 5.3 By participating in this Campaign, the Eligible Cardholder and winners agree and consent to the Bank's entitlement to use and process their personal data including the use of names, photographs or videos taken and/or other information of the winners for the purpose of all advertising and promotion activities of the Bank. The Eligible Cardholder and winners may be requested to be featured in any publicity material related to the Campaign.
- 5.4 the Bank reserves the right to amend these Terms and Conditions by giving twenty-one (21) calendar days' notice prior to the effective date of the new/ revised Terms and Conditions. Notification of variation can be made through any mode or method as ARBM deems suitable including but without limitation to by post, notification in the mass media, by posting the notice at the Bank's branches, by electronic transmission or by posting at the Bank's website or at the ATM or other terminals under the control of

the Bank. Any changes to the Terms and Conditions will not retrospectively affect the participation of the existing Eligible Customers in the Campaign.

- 5.5 the Bank reserves the right to determine the duration of this Campaign. the Bank further reserves the right to suspend, withdraw or terminate this Campaign by giving twenty-one (21) calendar days' notice to Eligible Cardholders through any mode or method as the Bank deems suitable. Any cancellation, termination, suspension, or extension of the Campaign Period shall not entitle the Eligible Cardholders to any form of claims or compensations against the Bank for any and all losses or damages suffered or incurred by the said Eligible Cardholder whether directly or indirectly.
- 5.6 If there are any inconsistencies between the Terms and Conditions of this Campaign and any other terms that are contained in any promotional materials for this Campaign, this version shall prevail.

For further enquiries regarding the campaign, please contact the Bank's Customer Care Consultants at
+603 2332 6000.

<End of Clauses>