



Commodity Murabahah Term Deposit Account-i (“Campaign”)

Terms and Conditions

1. The Campaign

- 1.1 Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (719057-X) (ARBM) presents Commodity Murabahah Term Deposit Account-i (“Campaign”) subject to the terms and conditions herein.
- 1.2 The Campaign commences on 1 January 2019 and ends on 31 March 2019, both date inclusive or upon reaching the fund size of Ringgit Malaysia Twenty Million (RM20 Million), whichever comes first (“Campaign Period”), unless notified otherwise.
- 1.3 The Campaign is available at all ARBM branches in Malaysia.

2. Eligibility

- 2.1 The Campaign is open to New to Bank (NTB) and Existing to Bank (ETB) Individuals aged 18 years old and above, Malaysia residents, Permanent Residents and non-residents.* Subject to country of origin, if a non-resident’s country of origin is not acceptable to ARBM, such non-resident shall not be eligible to participate in this Campaign.
- 2.2 Customers shall be and shall remain in good standing according to ARBM’s absolute discretion, to be eligible for participation or continued participation in this Campaign. Customers whose accounts with ARBM have been suspended or terminated or who have breached any other agreements with ARBM in any time within the Campaign Period are not eligible to participate, or to continue to participate, in this Campaign.
- 2.3 Customers who are eligible to participate in this Campaign shall be referred to as “Eligible Customers”.

3. Campaign Mechanics and Conditions

- 3.1 In order to participate in this Campaign, Eligible Customers must open **one** of the below account:
 - 3.1.1 Current Account-i
 - 3.1.2 Savings Account-i
- 3.2 Eligible Customers shall be eligible for the campaign Expected Profit Rate (EPR) of the Product as specified below:

Minimum Amount per Account	Term Deposit-i Tenure	Campaign Rate [^]	Board Rate ^{**}
RM10,000	6-month	4.21% p.a.	3.36% p.a.
	12-month	4.36% p.a.	3.51% p.a.

**For illustration only. The board and declared rates as at 7 February 2018 are used to show the difference between the board rate and the campaign rate for illustration only. To find out the latest board rates, please visit www.alrajhibank.com.my*

[^] Including 0.01% Agency Fee. Campaign Rate is subject to Overnight Policy Rate (OPR) changes, if any.



4. General

4.1 All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products/ packages/ programs referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Campaign.

Conditions on the Campaign above:

4.2.1 Eligible Customer must be a NTB customers or ETB customers with existing or fresh funds. “Fresh Funds” refer to monies from sources other than any existing account(s) with Al Rajhi Banking & Investment Corporation (M) Bhd, whether or not the account(s) are held in the name of the Eligible Customer(s). Transfers of funds from other branches of Al Rajhi Banking & Investment Corporation (M) Bhd are not allowed in this Campaign.

4.2.2 If any amount is prematurely withdrawn from the CMTD-i Account (as the case may be) before the completion of the CMTD-i tenure, no profit will be paid by the Bank

4.2.3 Profit payment will only be made at maturity of the Campaign CMTD-i tenure.

4.2.4 Upon maturity of the Campaign CMTD-i tenures, the Campaign profit rates will cease to apply and the CMTD-i will be automatically renewed with a similar tenure at the prevailing board rates when no other instruction is received from the Eligible Customer.

4.2 This Campaign is not valid with any other campaign or campaigns as specified by ARBM from time to time.

4.3 The selection of products for this Campaign is at ARBM’s absolute discretion.

4.4 ARBM reserves the right to substitute at any time, at their sole and absolute discretion respectively, any of the products available for this Campaign with prior 21 days’ notice from effective date of substitution.

4.5 ARBM may, at their sole and absolute discretion respectively, vary or add to these Terms and Conditions; or vary, suspend or terminate the Campaign with 21 days’ notice from effective date of any of the aforementioned revision.

4.6 Variations or additions to these Terms and Conditions or the variation, suspension or termination of the Campaign may be made by placing a general notice in any issue of the national newspaper or by posting a general notice in ARBM branches and website respectively or by incorporating the notice into ARBM’s statement sent to the customers periodically and the notice will take effect 21 days from the date set out in the notice.

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