

## AFFLUENT 2.30% 6 MONTHS CAMPAIGN 2022

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### TERMS & CONDITIONS (“T&C”)

#### 1. CAMPAIGN PERIOD

This Campaign is valid from 1 March 2022 until 31 August 2022, both dates inclusive ("Campaign Period").

#### 2. CAMPAIGN SPECIAL RATE PERIOD

This Campaign shall honour Special Profit Rate to eligible customer for a period of six (6) months as provided in this terms and conditions ("Special Rate Period").

#### 3. ELIGIBILITY

The Campaign is open to all retail individual customers who do not have any existing account or facility with the Bank during the Campaign Period (“Eligible Customers”) that fulfill the following criteria:-

- (a) Eligible Customer(s) must successfully open either a Commodity Murabahah Savings Account-i (“CMSA”) or Commodity Murabahah Current Account-i (“CMCA”) with the Bank anytime during the Campaign Period;
- (b) Account holder / joint account holders who have attained the age of 18 years old (resident and non-resident) of Al Rajhi Bank, Malaysia only; and
- (c) Individuals below the age of eighteen (18) years old subject to the account being operated by a Trustee (Parents or Legal Guardians of Malaysian citizens, permanent residents and non-residents)

#### 4. CAMPAIGN PROMOTION

- (a) Subject to Eligible Customer’s CMCA or CMSA account opening application is approved by the Bank during the Campaign Period, Eligible Customers will enjoy the Special Profit Rate for 6 months period from the date of opening account (“**Special Profit Rate Period**”).
- (b) Eligible Customers who fulfill item (a) immediately above will enjoy the following Special Profit Rates:-
  - i. End of day balance up to RM150,000 will be paid at 0.75% p.a.; and
  - ii. End of day balance above RM150,000 will be paid at 2.30% p.a..
  - iii. Please refer to our website for the prevailing campaign profit rates.
- (c) The Profit will be calculated on daily End of Day balance and the actual profit shall be credited to the account based on the campaign rate on the last day of each calendar month until the campaign expiry. An illustration of the Campaign Promotion is as provided below:-

(a) Date From To		(b) Transaction	(c) End of Day Balance	(d) Net Deposit / (Withdrawal)	(e) No of Days in the month*	(f) Profit Rates Applicable	(g) Profit Calculation
15 Mar		Balance B/F	RM145,000				
15 Mar	18 Mar	Nil	RM145,000	RM0	3	0.75% p.a.	$RM145,000 \times 0.75\% \text{ p.a.} \times \frac{3}{365} = RM8.94$
18 Mar	22 Mar	Deposit	RM170,000	RM25,000	4	2.30% p.a.	$RM170,000 \times 2.30\% \text{ p.a.} \times \frac{4}{365} = RM42.85$
22 Mar	25 Mar	Withdrawal	RM82,500	(RM87,500)	3	0.75% p.a.	$RM82,500 \times 0.75\% \text{ p.a.} \times \frac{3}{365} = RM6.09$
25 Mar	27 Mar	Deposit	RM172,500	RM90,000	2	2.30% p.a.	$RM172,500 \times 2.30\% \text{ p.a.} \times \frac{2}{365} = RM21.74$
27 Mar	31 Mar	Deposit	RM197,500	RM25,000	4	2.30% p.a.	$RM197,500 \times 2.30\% \text{ p.a.} \times \frac{4}{365} = RM49.78$
31 Mar		End Balance	RM197,500				
<b>Total</b>				<b>RM52,500</b>	<b>16</b>		<b>RM128.39</b>

B/F - Brought Forward

Please refer to our website for the prevailing promotional profit rate.

- (d) Upon the expiry of the Special Profit Rate period, Eligible Customer will no longer enjoy the Special Profit Rate and will revert to the normal profit rates for CMSA and CMCA.
- (e) The Bank reserves the right to change or vary the terms of this campaign due to (a) adverse market conditions resulting in it being no longer viable for the Bank to continue offering such Campaign or the conditional gift amount; or (b) change of market rate as announced by Bank Negara Malaysia from time to time or; or (c) any relevant governmental rules.

## 6 ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT, 2001 ("AMLA")

- (a) The Customer represents and warrants that:
- unless and until the Customer notifies the Bank to the contrary in writing:
    - the Customer is the Account holder;
    - no person other than the Customer has or will have any interest in the Account or any credit balance therein; and
    - all monies which will be credited into or debited from the Account shall come from a lawful source of activity and not from any "unlawful activity" (as defined under the AMLA).
  - on notification that the Customer is an intermediary for other persons:
    - the Bank may require, and the Customer agrees and undertakes to provide verification of the identity of the beneficiary and such other information as the Bank may require, including but not limited to certified true copies of any authorisation to act or documents that may be required for the purposes of verifying the information provided by the Customer, which copies may thereafter be retained by the Bank;
    - the Customer further declares and certifies that the necessary "know-your customer" checks have been conducted including but not limited to the identity, existence,

address and nature of the business of the beneficiary, it being confirmed by the Customer that the monies, funds or collateral are from a lawful source of activity and not from any “unlawful activity” (as defined under the AMLA)

- c. it is further hereby clearly agreed and understood that the provision of details of the Customer’s beneficiary shall not make the Customer’s beneficiary a client of the Bank and the Bank shall be entitled to hold the Customer as the principal.

(b) In addition to Clause (a).ii a. above, the Customer hereby agrees and undertakes irrevocably and unconditionally that:

- i. the Customer shall disclose and furnish to the Bank any information required or deemed necessary and to the satisfaction of the Bank in a timely manner within the period specified by the Bank, whether or not for purposes of complying with laws, rules, regulations, directives and guidelines of BNM and or given, made or established by the Bank;
- ii. pending receipt of information by the Bank from the Customer and until received and verified thereof to the satisfaction of the Bank and or the relevant authorities, the Bank shall neither be obliged to proceed with any transactions nor accept any monies into the Account or facilitate any transfer of monies from the Account, (“**Assets**”). In relation to Assets already in the possession of the Bank, the Bank shall be entitled (and authorised) to retain the Assets for the time being; any Assets requested to be returned to the Customer shall be returned to the Customer after the Bank receives satisfactory clearance from the relevant authorities;
- iii. the Customer will not use the Account or any credit balance therein for money laundering or violate any laws relating to money laundering as defined under the AMLA;
- iv. the Customer will fulfil the Bank’s due diligence requirements and that the Bank reserves the right to decline or terminate relationship based on the outcome of the due diligence;
- v. Where required, the Bank may request for additional information to fulfil regulatory requirements and request the Customer’s cooperation to furnish the same;
- vi. In the absence of adequate documentation to support any transaction(s), the Bank has the discretion to without assigning any reason thereto to refuse and/or to cancel and/or to decline any application if the Bank is not satisfied with any information requested under clause 6.(b)v. above and/or details provided by the Customer in support of such application; and
- vii. From time to time, the Bank will share a listing on prohibited and high risk countries/individuals/entities and it will be the responsibility of the Customer to ensure that they comply with the requirements and also perform the necessary screening processes at their end. In no circumstances shall the Bank bear liability for funds blocked due to this reason above.

in no event shall the Bank be liable for any direct, indirect, consequential or any losses whatsoever or howsoever arising or by reason of the exercise of their duties under the

laws for the time being in force, in particular but not limited to its statutory duties under the AMLA.

## 7. GENERAL

- (a) By participating in the Campaign, the Eligible Customer agrees to be bound by the Campaign Terms and Conditions and the decisions of the Bank relating to the Campaign.
- (b) The Campaign's T&C is in addition and is to be read together with the main Terms & Conditions of the Eligible Customer's CMSA and/or CMCA (as they case maybe).
- (c) The Campaign Terms and Conditions contained herein as well as any decisions made by the Bank relating to this Campaign shall be final and binding. No correspondence and/ or appeal on any dispute or matters pertaining to any decisions will be entertained.
- (d) The Bank will take into consideration the status of the Eligible Customer's Account(s) such as including but not limited to non-violation of Campaign Terms and Conditions of the Campaign, non-violation of the Terms and Conditions of the Account(s) and the Account(s) must be active and in good credit standing.
- (e) 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 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 Terms and Conditions will not affect the participation of the existing Eligible Customers in the Campaign.
- (f) The Bank reserves the right to determine the duration of this Campaign, right 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 Period 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 Customer whether directly or indirectly.
- (g) In the event of any discrepancies, ambiguities or disputes in the interpretation of any Campaign Terms and Conditions herein in any language the English version shall prevail.
- (h) The Customer hereby consent to the Bank disclosing any information of the 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>