

# **Gold For Your Goals 2.0 Campaign Terms and Conditions**

### **CAMPAIGN PERIOD**

1. The "Gold for Your Goals 2.0 Campaign" ("**Campaign**") by **Al Rajhi Banking & Investment Corporation (Malaysia) Berhad** ("referred to as **ARBM**") shall run from **1 April 2024** until **31 December 2024** (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. Permanent and contract employees of ARBM
  - ii. 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
  - iii. Individual below the age of 18 years; and/or
  - iv. Customers whose account(s) with ARBM are dormant or inactive; and/or
  - v. Customers who have breached any agreements with ARBM; and/or
  - vi. Customers whose account(s) are deemed to be unsatisfactorily conducted, invalid or cancelled; and/or
  - vii. 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 during the Campaign Period will be entitled to receive 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 3.50%; or
  - iii. For Gold-i – Eligible Customer purchases Gold-i with a minimum commission of 3.50%.
6. There is no limit to the number of times an Eligible Customer can win 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 in a single day for e.g. RM400,000.00, RM600,000.00 and so forth in a single day **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
  - xv. Manulife Shariah China Equity Fund
  - xvi. Manulife Shariah India Equity Fund
  - xvii. Manulife Shariah Indonesia Equity 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 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) calendar 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.

#### **LUCKY DRAW GRAND PRIZE CAMPAIGN MECHANICS**

15. Subject to this Campaign achieving total sales threshold of RM300million, Eligible Customers who fulfil the requirements in Clause 5 above will be eligible to participate in a lucky draw and potentially win the Grand Prize as described in Clause 21 below ("Eligible   Participants").
16. The Bank is, at all times, under no obligation to disclose the total sales achieved or its progress under the Campaign to any third party, including any Eligible Customer(s). Any decision made by the Bank whether the lucky draw will be conducted or otherwise shall be final and binding. Eligible Customer(s) shall not be entitled to any claim or compensation against the Bank for losses or damages suffered or incurred by an Eligible Customer(s) due to or arising from such decision made by the Bank.
17. Each Eligible Participant who fulfils the requirements in Clause 5 above will be entitled to one (1) lucky draw entry during the Campaign Period.
18. For the avoidance of doubt, Eligible Participant(s) who invest in multiples of RM200,000.00 in a single day during the Campaign Period for e.g. RM400,000.00, RM600,000.00 and so forth in a single day AND fulfils all the requirements in Clause 5 above will be entitled to the corresponding number of lucky draw entries. For example, for RM400,000.00, Eligible Participant will get two (2) lucky draw entries, for RM600,000.00, Eligible Participant will get three (3) lucky draw entries and so on and so

forth. No lucky draw entries will be allocated for subsequent investments of less than RM200,000.00.

19. The total lucky draw entries of each Eligible Participant will be calculated at the end of the Campaign Period.
20. Any entries received beyond the Campaign Period will be rejected and deemed invalid.
21. The total allocation of Grand Prize to be given out throughout this Campaign Period is set out in the table below:

Type of Prize		Total Units
<b>Grand Prize</b>	<i>1,000gm of 999.9 PAMP casting gold bar</i>	1 unit

#### **SELECTION OF LUCKY DRAW GRAND PRIZE WINNERS**

22. Eligible Participant(s) who fulfilled all the requirements in Clause 17 and 18 above will be assigned a serial number in the Bank's randomizer system.
23. There will only be ONE (1) winner for the Grand Prize under this Campaign.
24. After the end of the Campaign Period, the Bank will perform a one (1) time randomization of the entries to determine a list of winners of the Grand Prize.
25. The entry ranked 1<sup>st</sup> to 10<sup>th</sup> from the randomisation results will be shortlisted as potential Grand Prize winners (collectively referred to as the "**Potential Winner(s)**").
26. The Potential Winner(s) will receive a call from ARBM representatives within four (4) to six (6) weeks after the end of the Campaign Period, at the mobile numbers maintained in the Bank's record.
27. The call will be notifying the Potential Winner(s) that they stand a chance to receive the Grand Prize, subject to answering a question asked in the recorded call correctly. The Potential Winner(s) must answer the question immediately he/she receives the call from the Bank. The Potential Winner(s) who fail to answer the question correctly will be disqualified from winning the Grand Prize.
28. The Bank will attempt to call the Potential Winner(s) for three (3) times. The Potential Winner(s) will be disqualified from winning the Grand Prize after three (3) unsuccessful call attempts.
29. In the event the Bank has not selected a Winner due to any conditions in Clause 26, Clause 27, and Clause 28 are not complied with (including no mobile number maintained

in the Bank's record), the next available entry from the randomisation result will be selected as Potential Winner and the same process in Clause 26, Clause 27 and Clause 28 will be repeated until a winner for the Grand Prize ("**Winner**") is identified.

### **LUCKY DRAW GRAND PRIZE TERMS AND CONDITIONS**

30. The Grand Prize is given on an "As Is" basis and is neither transferable nor exchangeable for cash, credit or in kind.
31. The Winner shall be notified by ARBM representatives to visit the domicile branch for verification and Grand Prize collection.
32. Any Grand Prize left unclaimed for eight (8) weeks from the date the Winner has been notified by ARBM representatives will be forfeited and ARBM will have the right to retain possession of the Grand Prize.
33. ARBM reserves the right to substitute the Grand Prize with any other item of similar value at anytime with three (3) calendar days prior notice.
34. All decisions made by ARBM in relation to this lucky draw, including but not limited to, shortlisting, Winner selection, Grand Prize and forfeiture of Grand Prize are final. Any correspondence or appeal will not be entertained. The selection of the Winner is subject to the eligibility requirements and the criteria for participation specified at ARBM's sole discretion.
35. ARBM shall not be liable and/or responsible for any loss of or damage to the Grand Prize once it has been received and/or collected by the Winner.
36. ARBM reserves the right to request relevant documentation or written proof of identification, age and place of residence of the Winner prior to the collection of the Grand Prize.

### **GENERAL**

37. By participating in this Campaign, Eligible Customer(s) agree to be bound by this Campaign's T&C.
38. 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).

39. 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.

40. The Bank reserves the right to amend this Campaign's T&C by giving three (3) calendar 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.

41. 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.

42. 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.

43. 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.

44. The Investment Product(s) offered by Al Rajhi Bank Malaysia are Shariah-compliant and have been approved by the Shariah Board of Al Rajhi Bank Malaysia. The Investment

products adheres to Islamic principles and guidelines, ensuring that all financial activities associated with it are in accordance with Shariah law. By participating in these products, Eligible Customers acknowledge and accept its Shariah compliance as per the certification provided by the Shariah Board of Al Rajhi Bank Malaysia.

<End of Clauses>