

## AFFLUENT DEPOSIT CAMPAIGN 2022

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### TERMS & CONDITIONS (“T&C”)

#### 1. CAMPAIGN PERIOD

This Campaign is valid from 26 September 2022 until 28 February 2023, both dates inclusive (“**Campaign Period**”).

#### 2. ELIGIBILITY

The Campaign is open to all retail individual customers (sole and joint) who fulfill the following criteria during the Campaign Period:-

- a) Do not have an existing current or savings account with Al Rajhi Banking & Investment Corporation (M) Bhd (“**the Bank**”);
- b) Successfully open a Commodity Murabahah Savings Account-i (“**CMSA**”) or Commodity Murabahah Current Account-i (“**CMCA**”) and Commodity Murabahah Term Deposit-i (“**CMTD**”) with the Bank; and
- c) Deposit a minimum of RM150,000-00 in CMCA or CMSA **AND** a deposit a minimum amount of RM50,000-00 in CMTD with the Bank both during the Campaign Period.

The following category of customers are excluded from participating in the Campaign: -

- a) Customers whose account(s) are delinquent, involved in fraudulent transactions, suspected under Anti-Money Laundering related matters and/or any other breaches which warrant the Bank to take appropriate actions;
- b) Non-individual or corporate customers;
- c) The Bank’s existing retail individual customers who have an existing account with the Bank; or
- d) Customers who are insolvent, deceased, suffering from mental illness, are of unsound mind and/or have legal actions instituted against them

(henceforth collectively referred to as “**Eligible Customer(s)**”).

#### 3. CAMPAIGN MECHANICS

- a) Under this Campaign, Eligible Customer(s) will enjoy Special Profit Rates as described in Table 1 below for a period of six (6) months period (“**Special Profit Rate Period**”) **subject to the terms and conditions herein.**

Table 1

Participating Account	Minimum Deposit Amount*	Special Profit Rate
CMCA and CMSA	RM150,000.00	2.60%
CMTD	RM50,000.00	3.20%

\*Must be deposited with the Bank during the Campaign Period.

- b) For CMCA and CMSA, the Special Profit Rate Period will begin:
- from the date an Eligible Customer has deposited the Minimum Deposit Amount for CMCA or CMSA (as stated in Table 1 above); and
  - maintains the end of day balance of not less than the Minimum Deposit Amount for CMCA or CMSA (as stated in Table 1 above) ("**Minimum Day End Balance**") during the Special Profit Rate Period.

Please refer to Table 2 below for illustration.

Table 2

Product	(a) Date		(b) No of day(s)	(c) End of Day Balance	(d) Net Deposit / (Withdrawal)	(e) Profit Rate Applicable	(F) Profit Calculation
	From	To					
CASA	15/8/2022	17/8/2022	2	5,000	5,000	0.75%	$5,000 \times 0.75\% \times \frac{2}{365} = 0.21$
	17/8/2022	16/11/2022	91	165,000	160,000	2.60%	$165,000 \times 2.60\% \times \frac{91}{365} = 1,069.56$
	16/11/2022	15/1/2023	60	185,000	20,000	2.60%	$185,000 \times 2.60\% \times \frac{60}{365} = 790.68$
TD	15/8/2022	15/2/2023	184	150,000	150,000	3.20%	$150,000 \times 3.20\% \times \frac{184}{365} = 2,419.73$
<b>Total</b>							<b>4,280.18</b>

- The Special Profit Rates earned from the Eligible Customer's CMCA or CMSA during the Special Profit Rate Period shall be credited to the Eligible Customer's CMCA or CMSA on the last day of each calendar month until end of the Special Profit Rate Period.
- Upon the expiry of the Special Profit Rate Period, Eligible Customers will no longer enjoy the Special Profit Rate and the Eligible Customer's CMCA and CMSA will revert to the prevailing board rates for CMSA and CMCA.
- For CMTD, Eligible Customer(s) will be entitled to the applicable Special Profit Rate after the Eligible Customer has deposited the Minimum Deposit Amount for CMTD during the Campaign Period for a period of six (6) months. In the event of pre-mature withdrawal or termination of the Eligible Customer's CMTD prior to its maturity date, the Eligible Customer will waive and not be eligible for the profit applicable to the Eligible Customer's CMTD. Upon maturity of the Eligible Customer's CMTD, the CMTD will automatically be renewed with the prevailing profit rate applicable to six (6) months tenor.
- 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.

#### 4. GENERAL

- By participating in the Campaign, the Eligible Customer agrees to be bound by the Campaign Terms and Conditions.
- The Campaign Terms and Conditions is to be read together with the main Terms & Conditions of CMSA, CMCA and CMTD.
- 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.

- (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 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 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, and has the 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 Eligible Customer whether directly or indirectly.
- (g) In the event of any discrepancies, ambiguities or disputes in the interpretation the Campaign Terms and Conditions herein in any language, the English version shall prevail.
- (h) 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>