

ALRAJHI BANK MALAYSIA 5KALI3 CASHBACK CAMPAIGN

TERMS & CONDITIONS (“T&C”)

1. PRELIMINARY

1.1 The alrajhi bank Malaysia 5kali3 Cashback Campaign (“**Campaign**”) is organised by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (“**ARBM**”, or “**the Bank**”) and will run from 1 July 2024 to 31 December 2024 (both dates inclusive) or such other dates as may be determined by ARBM from time to time with notice to you (“**Campaign Period**”).

2. Eligibility

2.1 The Campaign is open to all new individual customers of ARBM who open Commodity Murabahah Current Account-*i*, Commodity Murabahah Savings Account-*i* or Rize Commodity Murabahah Savings Account-*i* (collectively referred to as “**ARBM CASA Account**”) within the Campaign Period (“**Eligible Customers**”, “**you**”, or “**your**”).

2.2 For avoidance of doubt, eligible customers refer to those who do not have any banking relationship with ARBM prior to the start of the Campaign Period (“**New-to-bank**” or “**NTB**”).

2.3 Registration is not required for Campaign participation.

2.4 The following persons shall **not** be eligible to participate in this Campaign:

- (i) permanent and contract employees of ARBM,
- (ii) individuals whose ARBM CASA Account have been suspended at any time during the Campaign Period and fulfilment period,
- (iii) customers whose ARBM CASA Account is not in good standing, inactive, or who are in breach of any terms and conditions of the Bank during the Campaign Period,
- (iv) customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by ARBM or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period, or
- (v) non-individuals or corporate customers.

3. Campaign Mechanics and Qualifying Criteria

3.1 Eligible Customers stand a chance to get cashback rewards on the **first three (3) months upon ARBM CASA Account activation (“Cashback Period”)**.

Illustration of Cashback Period:

Example 1:

You activate your ARBM CASA Account on 8 July 2024. Your Cashback Period will be from 1 July 2024 to 31 September 2024.

Example 2:

You activate your ARBM CASA Account on 1 October 2024. Your Cashback Period will be from 1 October 2024 – 31 December 2024.

Example 3:

You activate your ARBM CASA Account on 31 December 2024. Your Cashback Period will be from 1 December 2024 – 28 February 2025.

Example 4:

You activate your ARBM CASA Account on 1 January 2025. You are not eligible to participate in the Campaign as the alrajhi bank Malaysia 5KAL13 Cashback Campaign runs from 1 July 2024 – 31 December 2024.

- 3.2 For the avoidance of doubt, in relation to Cashback Period, the month in which Eligible Customers activate their ARBM CASA Account will be referred to as Month 1. The subsequent month will be referred to as Month 2, and the final month will be referred to as Month 3.
- 3.3 During this Cashback Period, ARBM shall offer to all Eligible Customers a chance to win monthly rewards, subject to the completion of the monthly qualifying criteria within the same calendar month (collectively, the “**Qualifying Criteria**”) as listed in Table 1:

Criteria 1: Fulfil the prescribed qualifying CASA balance amount for the month

Criteria 2: Perform any one of the required transaction(s) as listed in Table 1 below (“Eligible Transactions”) via **alrajhi@24seven online banking, alrajhi@24seven mobile banking or Rize mobile banking app (“Platforms”)**.

In relation to Clause 3.1, the transactions fulfilling Criteria 1 and Criteria 2 must originate from the first ARBM CASA Account that the Eligible Customer opens during the Campaign Period and must be performed on the platform through which the ARBM CASA Account can be operated.

Illustration:

Example 1:

Eligible Customer opens ARBM Commodity Murabahah Current Account-*i* or Commodity Murabahah Savings Account-*i* during Campaign Period.

To qualify for the cashback, Eligible Customer will need to perform transactions fulfilling Criteria 1 and Criteria 2 on alrajhi@24/seven online banking or mobile banking during Cashback Period.

Example 2:

Eligible customer opens Rize Commodity Murabahah Savings Account-*i* during Campaign Period.

To qualify for the cashback, Eligible Customer will need to perform transactions fulfilling Criteria 1 and Criteria 2 on Rize mobile banking app during Cashback Period.

Table 1- Monthly Qualifying Criteria During the Cashback Period

Criteria 1	Monthly	Criteria
Minimum month-end account balance during the Cashback Period: Month 1 Month 2 Month 3	RM300 RM600 RM900	Must meet
Criteria 2 (To complete at least 1 Eligible Transaction on the Platform(s))	Monthly	Criteria
(i) DuitNow ID registration*	Register or switch your Mobile Number/ NRIC (DuitNow ID) to your ARBM CASA account)	Either one
(ii) DuitNow QR payment	Minimum 5 successful transactions	
(iii) DuitNow transfer to other financing institution(s) for financing or credit card payments	Minimum 1 successful transaction (minimum amount RM50.00 per transfer)	
(iv) Purchase using ARBM debit card (transacted locally or internationally)**	Minimum 1 successful transaction	

*Registration or switching of any DuitNow IDs to your ARBM CASA Account can only be used ONCE for transaction eligibility during the Campaign Period.

**ATM cash withdrawal transactions are not included.

Illustration:

You are an ARBM NTB customer who opens any ARBM CASA account on July 15, 2024. Your Cashback Period will be from July to September 2024.

How to Get Monthly Cashback:

Month 1 (July 2024)

Requirement: Maintain a minimum month-end account balance of RM300 to fulfil Criteria 1 and complete one eligible transaction from Criteria 2.

Reward: If you meet both criteria, you will receive RM5 cashback in August 2024.

Note: If you do not meet one or both criteria, you will not get the cashback.

Month 2 (August 2024)

Requirement: Maintain a minimum month-end account balance of RM600 to fulfil Criteria 1 and complete one eligible transaction from Criteria 2.

Reward: If you meet both criteria, you will receive RM5 cashback in September 2024.

Note: If you do not meet one or both criteria, you will not get the cashback.

Month 3 (September 2024)

Requirement: Maintain a minimum month-end account balance of RM900 to fulfil Criteria 1 and complete one eligible transaction from Criteria 2.

Reward: If you meet both criteria, you will receive RM5 cashback in October 2024.

Note: If you do not meet one or both criteria, you will not get the cashback.

4. Campaign Reward

4.1 Eligible Customers who have fulfilled the Qualifying Criteria set out under Clause 3.3 above during the Cashback Period shall be eligible to receive the following Campaign Reward:

Monthly Campaign Reward	Crediting of Campaign Reward
RM5 cashback	The Campaign Reward will be credited to your participating ARBM CASA Account which was used to fulfil the Qualifying Criteria within one (1) month from the last date of each campaign month during the Cashback Period.

5. General

5.1 By participating in this Campaign, Eligible Customer(s) agrees to be bound by the Campaign T&C.

5.2 The Campaign T&C is in addition to and is to be read together with the existing respective terms and conditions applicable to the products and/or services referred to herein. In the event of inconsistency between this Campaign T&C and the terms and conditions applicable to the products and/or services referred to herein, the Campaign T&C shall prevail in relation to this Campaign.

The existing terms and conditions applicable to the Participating Products are:

- the Bank’s General Terms and Conditions;
- the Specific Terms and Conditions applicable to products and/or services referred to herein; and
- Internet and Mobile Banking Terms and Conditions.

5.3 The Campaign T&C 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.

- 5.4 By participating in this Campaign, you agree and consent to allow your personal data to be collected, processed and used by ARBM in accordance with ARBM's Data Privacy Policy. In addition, and without prejudice to the terms set out in ARBM's Data Privacy Policy you agree and consent to your personal data or information being collected, processed and used by ARBM for:
- (a) purposes of this Campaign; and
 - (b) marketing and promotional activities conducted by ARBM, including but not limited to any form of advertising or publicity media and materials such as audio and/ or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/ or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, you agree to cooperate and participate in all advertising and publicity activities of ARBM in relation to this Campaign.
- 5.5 To the fullest extent permitted by law and unless due to ARBM's gross negligence or wilful default, ARBM expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose.
- 5.6 By participating in this Campaign, you agree that ARBM shall not in any manner whatsoever be liable or held responsible if ARBM is unable to perform in whole or in part any of its obligations herein attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any natural disaster beyond ARBM's control or due to any factor in a nature of a force majeure which is beyond ARBM's reasonable control.
- 5.7 ARBM shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa, merchant establishments, postal or telecommunication authorities or any other party which may result in you failing to be entitled to the rewards under this Campaign.
- 5.8 ARBM will not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising material.
- 5.9 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and the other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.
- 5.10 The Bank reserves the right to amend the Campaign T&C by posting on ARBM's website at www.alrajhibank.com.my/post_category/important-notice and/or <https://www.rize.com.my/index.php/support#importantnotice> . The Campaign T&C, as amended from time to time, shall prevail over any provision or representations contained in other promotional materials advertising this Campaign.

- 5.11 The Bank reserves the right to determine the duration of the Campaign Period, and has the right to suspend, withdraw or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, by providing prior notice to you by posting on ARBM's website at www.alrajhibank.com.my/post_category/important-notices and/or <https://www.rize.com.my/index.php/support#importantnotices> , through the Rize app, or any other manner as determined by ARBM from time to time. For the avoidance of doubt, any cancellation, termination, suspension, or extension of the Campaign shall not entitle the Eligible Customer 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 whether directly or indirectly.
- 5.12 By participating in this Campaign, you agree to access ARBM's website on a regular basis to view these Terms and Conditions (including any related notices by ARBM).
- 5.13 This product offered by Al Rajhi Bank Malaysia is Shariah-compliant and has been approved by the Shariah Board of Al Rajhi Bank Malaysia. The product adheres to Islamic principles and guidelines, ensuring that all financial activities associated with it are in accordance with Shariah law. By participating in this product, customers acknowledge and accept its Shariah compliance as per the certification provided by the Shariah Board of Al Rajhi Bank Malaysia.

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