

RIZE DEPOSIT CAMPAIGN 2023



AMENDED TERMS & CONDITIONS (“T&C”) NOTICE



17 MARCH 2023

We hereby give notice that the Terms & Conditions for Rize Deposit Campaign 2023 will be amended and replaced by these Amended Terms and Conditions with effect from 20 March 2023. These Amended Terms & Conditions will supersede any previous Rize Deposit Campaign 2023 Terms and Conditions.

Amendments to the Terms & Conditions are as follows:

- **Table 1** of Clause 3 is amended in bold to indicate the amended Account Tiering and Special Profit Rate replacing the previous Account Tiering and Special Profit Rate highlighted in yellow;
- **Table 2** of Clause 3 is amended in bold to indicate the amended Daily Profit Calculation replacing the previous Daily Profit Calculation highlighted in yellow; and
- **Table 3** is an illustration of the Daily Profit Calculation under the Amended Terms & Conditions for Eligible Customers who have participated in the Rize Deposit Campaign 2023 prior to 20 March 2023.

Table 1

Previous Special Profit Rate

Tier	Account Balance (RM)	Special Profit Rate
1	First RM999.00	2.00% p.a.
2	Next RM1,000.00 – RM7,499.00	3.00% p.a.
3	Next RM7,500.00 – RM10,000.00	5.00% p.a.
4	RM10,001.00 and above	4.00% p.a.

Amended Special Profit Rate – Effective from 20 March 2023

Tier	Account Balance (RM)	Special Profit Rate
1.	First RM5,000.00 (RM0 – RM5,000.00)	5.00% p.a.
2.	Subsequent amount (RM5,000.01 and above)	4.00% p.a.

Table 2

Previous Daily Profit Calculation

Date	Customer's day end balance for the day (RM)	Daily Profit Calculation (RM)
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17 Feb 2023	880	Customer entitled to Tier 1 Special Profit Rate only $880 \times 2\% \times (1/365) = \mathbf{0.05}$
18 Feb 2023	3,300	Customer entitled to Tier 1 and 2 Special Profit Rate $999 \times 2\% \times (1/365) = 0.05$ $2,301 \times 3\% \times (1/365) = 0.19$ Total profit earned: = 0.24
1 March 2023	8,000	Customer entitled to Tier 1, 2 and 3 Special Profit Rates $999 \times 2\% \times (1/365) = 0.05$ $6,500 \times 3\% \times (1/365) = 0.53$ $501 \times 5\% \times (1/365) = 0.07$ Total profit earned: 0.65
1 April 2023	10,100	Customer entitled to Tier 1, 2, 3 and 4 Special Profit Rates $999 \times 2\% \times (1/365) = 0.05$ $6,500 \times 3\% \times (1/365) = 0.53$ $2,501 \times 5\% \times (1/365) = 0.34$ $100 \times 4\% \times (1/365) = 0.01$ Total profit earned: 0.93

Amended Daily Profit Calculation – Effective from 20 March 2023

Date	Customer's day end balance for the day (RM)	Daily Profit Calculation (RM)
20 Mar 2023	3,000.00	Eligible Customer entitled to Tier 1 and 2 Special Profit Rate under Amended Terms and Conditions $3,000.00 \times 5\% \times (1/365) = 0.41$ Total profit earned daily = 0.41

15 May 2023	12,000.00	<p>Eligible Customer entitled to Tier 1 and 2 Special Profit Rate under Amended Terms and Conditions</p> <p>$5,000.00 \times 5\% \times (1/365) = 0.68$</p> <p>$7,000.00 \times 4\% \times (1/365) = 0.76$</p> <p>Total profit earned Daily = 1.44</p>
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Table 3

Date	Eligible Customer's day end balance for the day (RM)	Profit Calculation (RM)
19 Mar 2023	10,100.00	<p>Eligible Customer entitled to Tier 1, 2, 3 and 4 Special Profit Rates under Existing Terms and Conditions</p> <p>$999.00 \times 2\% \times (1/365) = 0.05$</p> <p>$6,500.00 \times 3\% \times (1/365) = 0.53$</p> <p>$2,501.00 \times 5\% \times (1/365) = 0.34$</p> <p>$100.00 \times 4\% \times (1/365) = 0.01$</p> <p>Total profit earned daily: 0.93</p>
20 Mar 2023	10,100.00	<p>Eligible Customer entitled to Tier 1 and 2 Special Profit Rate under Amended Terms and Conditions</p> <p>$5,000.00 \times 5\% \times (1/365) = 0.68$</p> <p>$5,100.00 \times 4\% \times (1/365) = 0.56$</p> <p>Total profit earned daily: = 1.38</p>

The Amended Terms & Conditions for Rize Deposit Campaign 2023 is available here.

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