

RIZE DO LESS GET MORE CAMPAIGN 2023 ("the Campaign") AMENDED TERMS & CONDITIONS ("T&C")



This Amended Terms and Conditions for "Rize Do Less Get More Campaign 2023" will supersede the existing Terms & Conditions with effect from 20 October 2023.

The following is amended (In Italicized and strikethrough) to reflect the revision:

- Campaign Period - amended to reflect the extension of campaign period from 30 November 2023 to 31 December 2023
- Total allocation of Weekly Prizes – amended to 69 units worth RM23,000 and added in additional campaign weeks aligning to the extension of campaign period

1. CAMPAIGN PERIOD

This Campaign is valid from 21 July 2023 to ~~30 November 2023~~ 31 December 2023 ("**Campaign Period**").

2. ELIGIBILITY

This Campaign is open to all individuals who fulfil the following criteria during the **Campaign Period**:

- a) Individuals who do not have any existing products with Al-Rajhi Banking & Investment Corporation (Malaysia) Bhd ("**the Bank**") or
- b) The Bank customer who has not registered and activated their Rize Commodity Murabahah Savings Account-*i* ("**CMSA-*i***")

(henceforth referred to as "**Eligible Customer(s)**")

The Bank's participating products ("Participating Product(s)") in this Campaign are as follows:

- (a) CMSA-*i*
- (b) Rize's App

3. CAMPAIGN MECHANICS

- a) Under this Campaign, Eligible Customer(s) will stand a chance to get RM20.00 ("**Cash Prize**") if they have successfully downloaded, registered and activated CMSA-*i* via Rize App during the Campaign Period ("**Cash Prize Winners**").
- b) The Cash Prize is only valid for the first 12,500 Eligible Customer(s) that fulfil the requirement in Clause ("**Cl.**") 3(a) immediately above, on a first come first served basis.

- c) Cash Prize Winners are eligible to participate in the Weekly Prize and Grand Prize lucky draw. Each Cash Prize Winner stands to receive a maximum of one (1) unit of Weekly Prize and one (1) unit of Grand Prize throughout the Campaign Period in accordance with the terms and conditions herein.
- d) The Cash Prize, Weekly Prize and Grand Prize are collectively referred to as the "**Prizes**".
- e) The total allocation of Prizes to be given out throughout this Campaign Period is set out in the table below:

	Type of Prize	Total Units																																																															
Grand Prize	One unit of Samsung Galaxy S23 Ultra 256GB + Galaxy Buds2 Pro worth RM6,198 each	8 units worth RM49,584																																																															
Weekly Prize	<p>A total of three units of Weekly Prize with total worth up to RM1,000 will be given away:</p> <table border="1"> <tr> <td>Weekly Prize 1</td> <td>One unit of RM500 cash prize</td> </tr> <tr> <td>Weekly Prize 2</td> <td>One unit of RM300 cash prize</td> </tr> <tr> <td>Weekly Prize 3</td> <td>One unit of RM200 cash prize</td> </tr> </table> <table border="1"> <thead> <tr> <th>Week</th> <th>Campaign Week</th> <th># Units</th> </tr> </thead> <tbody> <tr><td>1</td><td>21 July 2023 to 27 July 2023</td><td>3</td></tr> <tr><td>2</td><td>28 July 2023 to 3 August 2023</td><td>3</td></tr> <tr><td>3</td><td>4 August 2023 to 10 August 2023</td><td>3</td></tr> <tr><td>4</td><td>11 August 2023 to 17 August 2023</td><td>3</td></tr> <tr><td>5</td><td>18 August 2023 to 24 August 2023</td><td>3</td></tr> <tr><td>6</td><td>25 August 2023 to 31 August 2023</td><td>3</td></tr> <tr><td>7</td><td>1 September 2023 to 7 September 2023</td><td>3</td></tr> <tr><td>8</td><td>8 September 2023 to 14 September 2023</td><td>3</td></tr> <tr><td>9</td><td>15 September 2023 to 21 September 2023</td><td>3</td></tr> <tr><td>10</td><td>22 September 2023 to 28 September 2023</td><td>3</td></tr> <tr><td>11</td><td>29 September 2023 to 5 October 2023</td><td>3</td></tr> <tr><td>12</td><td>6 October 2023 to 12 October 2023</td><td>3</td></tr> <tr><td>13</td><td>13 October 2023 to 19 October 2023</td><td>3</td></tr> <tr><td>14</td><td>20 October 2023 to 26 October 2023</td><td>3</td></tr> <tr><td>15</td><td>27 October 2023 to 2 November 2023</td><td>3</td></tr> <tr><td>16</td><td>3 November 2023 to 9 November 2023</td><td>3</td></tr> <tr><td>17</td><td>10 November 2023 to 16 November 2023</td><td>3</td></tr> <tr><td>18</td><td>17 November 2023 to 23 November 2023</td><td>3</td></tr> </tbody> </table>	Weekly Prize 1	One unit of RM500 cash prize	Weekly Prize 2	One unit of RM300 cash prize	Weekly Prize 3	One unit of RM200 cash prize	Week	Campaign Week	# Units	1	21 July 2023 to 27 July 2023	3	2	28 July 2023 to 3 August 2023	3	3	4 August 2023 to 10 August 2023	3	4	11 August 2023 to 17 August 2023	3	5	18 August 2023 to 24 August 2023	3	6	25 August 2023 to 31 August 2023	3	7	1 September 2023 to 7 September 2023	3	8	8 September 2023 to 14 September 2023	3	9	15 September 2023 to 21 September 2023	3	10	22 September 2023 to 28 September 2023	3	11	29 September 2023 to 5 October 2023	3	12	6 October 2023 to 12 October 2023	3	13	13 October 2023 to 19 October 2023	3	14	20 October 2023 to 26 October 2023	3	15	27 October 2023 to 2 November 2023	3	16	3 November 2023 to 9 November 2023	3	17	10 November 2023 to 16 November 2023	3	18	17 November 2023 to 23 November 2023	3	<p>69 57 units worth RM23,000 RM19,000</p>
Weekly Prize 1	One unit of RM500 cash prize																																																																
Weekly Prize 2	One unit of RM300 cash prize																																																																
Weekly Prize 3	One unit of RM200 cash prize																																																																
Week	Campaign Week	# Units																																																															
1	21 July 2023 to 27 July 2023	3																																																															
2	28 July 2023 to 3 August 2023	3																																																															
3	4 August 2023 to 10 August 2023	3																																																															
4	11 August 2023 to 17 August 2023	3																																																															
5	18 August 2023 to 24 August 2023	3																																																															
6	25 August 2023 to 31 August 2023	3																																																															
7	1 September 2023 to 7 September 2023	3																																																															
8	8 September 2023 to 14 September 2023	3																																																															
9	15 September 2023 to 21 September 2023	3																																																															
10	22 September 2023 to 28 September 2023	3																																																															
11	29 September 2023 to 5 October 2023	3																																																															
12	6 October 2023 to 12 October 2023	3																																																															
13	13 October 2023 to 19 October 2023	3																																																															
14	20 October 2023 to 26 October 2023	3																																																															
15	27 October 2023 to 2 November 2023	3																																																															
16	3 November 2023 to 9 November 2023	3																																																															
17	10 November 2023 to 16 November 2023	3																																																															
18	17 November 2023 to 23 November 2023	3																																																															

19	24 November 2023 to 30 November 2023	3
20	1 December 2023 to 7 December 2023	3
21	8 December 2023 to 14 December 2023	3
22	15 December 2023 to 21 December 2023	3
23	22 December 2023 to 31 December 2023	3
	Total	69 57

4. Selection of Weekly Prize and Grand Prize Winners

- a) Cash Prize Winners will be assigned a serial number in the Bank's randomizer system.
- b) After the end of the Campaign Week and Campaign Period, the Bank will perform a one (1) time randomization of the entries to determine the winners of the Weekly Prize and Grand Prize, each category of which shall form one group for randomization purposes.
- c) (i) Weekly Prize: The entry ranked 1st to 10th from the randomization results will be shortlisted as potential Weekly Prize winners;
(ii) Grand Prize: The entry ranked 1st to 20th from the randomization results will be shortlisted as potential Grand Prize winners;
(collectively referred to as the "**Potential Winner(s)**")
- d) For avoidance of doubt, each Cash Prize Winner may only win one (1) Weekly Prize and one (1) Grand Prize under this Campaign.
- e) (i) Weekly Prize: The Potential Winner(s) will receive a notification SMS within two (2) weeks after the end of the Campaign Week, at the mobile numbers maintained in Rize App's records, notifying them that they stand a chance to receive the Weekly Prize, subject to answering a question via SMS correctly. He/She must answer the question via SMS correctly within three (3) days from the date of receipt of the SMS.
(ii) Grand Prize: The Potential Winner(s) will receive a notification SMS within four (4) to six (6) weeks after the end of the Campaign Period, at the mobile numbers maintained in Rize App's records, notifying them that they stand a chance to receive the Grand Prize, subject to answering a question via SMS correctly. He/She must answer the question via SMS correctly within three (3) days from the date of receipt of the SMS.
- f) A SMS will then be sent to the Potential Winner(s) to confirm the winners for the Weekly Prize and Grand Prize ("**Winner(s)**"). The Potential Winner(s) who fail to fulfil the requirements under Cl. 4(e) will be disqualified from winning the Weekly Prize or Grand Prize.
- g) In the event the Bank has not selected a Winner due to any conditions in Cl. 4(e) and Cl. 4(f) is not complied with (including no mobile number maintained in Rize App's records), the next available entry from the

respective randomization results will be selected as Potential Winners and the same process in Cl. 4(c) will be repeated until Winner(s) are identified from the previous randomization.

- h) The Bank reserves the right to publish or display the name, last 4 digits of the Identification Card and city of residence of the Winner(s) who have been selected to receive the Grand Prize for this Promotion for advertising and publicity purposes. By participating in this campaign, the Winner(s) hereby consent to and agree that The Bank shall be at liberty to publish their names, last 4 digits of the identification Card and city of residence without compensation for advertising and publicity purposes.

5. Terms and Conditions applying to the Cash Prize:

- a) The Cash Prize will be credited to the Eligible Customer(s) CMSA-*i* opened via Rize App within one week from the CMSA-*i* activation date. The Bank will not entertain any request to credit the cash money to other 3rd party's account.
- b) The Cash Prize is non-transferable and cannot be exchanged for other items.
- c) The Eligible Customer(s) CMSA-*i* account must be active at the point of fulfilment otherwise the Eligible Customer(s) is deemed to have forfeited the Cash Prize and the Bank shall not be obligated to reimburse or compensate the Cash Prize to the Eligible Customer(s).

6. Terms and Conditions applying to the Weekly Prize:

- a) The Weekly Prize will be credited to the Winner(s) CMSA-*i* opened via Rize App within one week from the date he/she received the confirmation SMS. The Bank will not entertain any request to credit the cash money to other 3rd party's account.
- b) The Weekly Prize is non-transferable and cannot be exchanged for other items.
- c) The Winner(s) CMSA-*i* account must be active at the point of fulfilment otherwise Winner(s) is deemed to have forfeited the Weekly Prize and the Bank shall not be obligated to reimburse or compensate the Weekly Prize to the Winner(s).

7. Terms and Conditions applying to the Grand Prize:

- a) The Grand Prizes are provided on an "As Is" basis.
- b) The Grand Prize are non-transferable and cannot be exchanged for cash, credit or in kind.
- c) The Bank reserves the right, at its sole discretion, to provide the Grand Prizes in any colour that is available.
- d) The Grand Prizes will be couriered within 16 weeks after the Campaign Period to the Winner's address as maintained in Rize App's records. The Bank will not

entertain any request to deliver the Grand Prizes to an overseas address, a P.O. Box address and/or an address other than that maintained in Rize App's record.

- e) The Bank reserves the right to substitute the Grand Prizes with any other item of similar value at anytime with three (3) calendar days prior notice.
- f) The Bank will not be held liable for any mishaps, injuries or accidents that may occur in the course of delivery or usage of the Grand Prize(s) received under this Campaign.
- g) Any loss or damage to the Grand Prizes is passed on to the Winners upon delivery of the Grand Prizes.
- h) To the fullest extent permitted by law, the Bank expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Grand Prizes.
- i) The Grand Prizes do not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
- j) Samsung is not a participant in or sponsor of this Campaign. Galaxy S23 Ultra and Samsung Galaxy Bud2 Pro are trademarks of Samsung, registered in the U.S. and other countries.
- k) The Winners CMSA-*i* account must be active at the point of fulfilment otherwise Winner(s) is/are deemed to have forfeited the Grand Prize(s) and the Bank shall not be obligated to reimburse or compensate the Winner(s).

8. GENERAL

- a) By participating in this Campaign, Eligible Customer(s) agree to be bound by this Campaign's T&C.
- b) 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 Participating Products. In the event of an inconsistency between this Campaign's T&C and the existing Participating 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. The Bank's General Terms and Conditions;
 - ii. The Bank's Internet and Mobile Banking Terms and Conditions; and
 - iii. The Specific Terms and Conditions applicable to the Participating Products.
- c) 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 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.
- e) 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 Customers 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.
- f) The Bank may use any of the following modes to communicate notices in relation to this Campaign to Eligible Customers:
- 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 ARB'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.
- g) 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.

- The end of the document -