

RIZE PERSONAL FINANCING-i 2024 Promotion

PROMOTION PERIOD

The Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (20051036909 (719057-X)) ("the Bank") "Rize Personal Financing-i 2024 Promotion" ("Promotion") commences on 15 March 2024 and ends on 15 May 2024, both dates inclusive ("Promotion Period"), unless specified or notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion ("**T&Cs**")

1.0 ELIGIBILITY

The Promotion is open to all existing and new Malaysian individual account holders of the Bank ("Customers") who fulfil the following eligibility criteria:

Participating Product	Eligibility Criteria
Personal Financing-i (<i>inclusive Balance Transfer</i>)	<ul style="list-style-type: none"> Malaysian citizen aged 21 to 60 years old or up to retirement age (whichever is earlier)

1.1 In order to participate in this Promotion, the Customers:

- must have an active Rize Commodity Murabahah Savings Account-i (CMSA-i).
- are required to submit the personal financing application on Rize app during the Promotion period.
- To enjoy the promotion rate, the approved financing must be accepted within 7 calendar days e.g: customer applies on 15th May 2024 and the financing is approved on 16th May 2024, the customer is required to accept the financing on the Rize app by 22nd May 2024.

1.2 Permanent and contract employees of the Bank (including "the Bank's" subsidiaries and related companies) shall not be eligible to participate in this Promotion.

1.3 For the purpose of this Promotion, customers who have fulfilled the above criteria shall be referred to as "**Eligible Customers**".

1.4 All applications inclusive of the rates are subject to the Bank's approval and credit evaluation.

2.0 PROMOTION RATES

2.1 Eligible Customers who participate in this Promotion will enjoy the following promotional rates ("**Rates**")

Product	Promo Rates (per annum)
Rize Personal Financing- <i>i</i>	Fixed Rate: Ranging from 3.79% p.a to 5.80% p.a Effective Profit Rate: Ranging from 6.93% p.a to 10.26% p.a

2.2 The final profit rate is subject to the Bank's approving criteria and credit evaluation.

2.3 For the avoidance of doubt, the approved financing amount may not necessarily be the amount that the Customer has applied.

2.4 The Bank reserves the right to change or vary the terms of this Promotion due to:

- adverse market conditions resulting in it being no longer viable for the Bank to continue offering such Promotion or the Promotion Rate; or
- change of market rate as announced by Bank Negara Malaysia from time to time; or
- any relevant change of laws, rules, guidelines; or
- any other reason as the Bank deems fit, necessary and appropriate with prior notice to the customer as indicated in clause 3.4 below.

3.0 GENERAL TERMS AND CONDITIONS

3.1 By participating in the Promotion, the Eligible Customer agrees to be bound by these Terms and Conditions and agreement as well as the decisions of the Bank relating to the Promotion.

3.2 This Promotion's T&Cs 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 Promotion's T&C and the existing Participating Products terms and conditions, these terms and conditions shall prevail in relation to this Promotion.

- 3.3 Any decisions made by the Bank relating to this Promotion shall be final and binding. No disputes and/or appeals pertaining to any decisions will be entertained.
- 3.4 The Bank reserves the right to amend this Promotion's T&C by giving twenty-one (21) days prior notice. This Promotion's T&C, as amended from time to time, shall prevail over any provision or representations contained in other promotional materials advertising this Campaign.
- 3.5 The Bank reserves the right to determine the duration of this Promotion and has the right to suspend, withdraw or terminate this Promotion without assigning any reasons whatsoever by giving three (3) days' notice. Any cancellation, termination, suspension, or extension of this Promotion 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.
- 3.6 The Bank may use any of the following modes to communicate notices in relation to this Promotion to Eligible Customer(s):
- a) Individual notice to the Eligible Customer(s) (whether by written notice or via electronic means) sent to the Eligible Customers' latest address/email address as maintained in the Bank's records.
 - b) Press advertisements;
 - c) Notice in the Eligible Customers' composite statement(s);
 - d) Display at its business premises; or
 - e) Notice on Bank's internet website;

where such notices shall be deemed to be effective on and from the 8th 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.

- 3.7 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.
- 3.8 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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