

ELECTRIFY YOUR DREAMS 2023 CAMPAIGN ("the Campaign") AMENDED TERMS & CONDITIONS ("T&C")



This Amended Terms and Conditions for "Electrify Your Dreams 2023 Campaign" will supersede the existing Terms & Conditions with effect from 25 December 2023.

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

- Campaign Period - amended to reflect the extension of campaign period from 31 December 2023 to 30 November 2024
- Revision of Campaign Mechanics – amended as per below.
 - ✓ Table A – addition of 100 bonus entries for Grand Prize's lucky draw in April 2024 for Eligible Customers
 - ✓ Table B – addition of participation month (until November 2024) for Monthly prize
 - ✓ Example 1 and 2 have been amended to reflect the introduction of bonus entries
- Total allocation of Monthly prizes – amended to 468 units worth RM124,800
Selection of Monthly Prize Potential Winners has been revised to the first 20 entries aligning to the revision of monthly prizes

1. CAMPAIGN PERIOD

This Campaign is valid from 18 September 2023 to ~~31 December 2023~~ 30 November 2024 ("**Campaign Period**").

2. ELIGIBILITY

- a) This Campaign is open to all new and existing Al-Rajhi Banking & Investment Corporation (Malaysia) Bhd ("**ARBM**") customers that have an active Rize Commodity Murabahah Savings Account-*i* ("**CMSA-*i***") during the **Campaign Period**.

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

- CMSA-*i*
- Rize's App

- b) Permanent and contract employees of ARBM (including ARB Malaysia's subsidiaries and related companies) ("**Employee**") shall not be eligible to participate in this Campaign.

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

3. CAMPAIGN MECHANICS

- a) To participate in the Campaign the Eligible Customer(s) must fulfil the Qualifying Criteria as per set out in Table A below in order to earn entries (“**Entries**”) to stand a chance to win the Prize.
- b) The number of Entries earned shall be based on Eligible Customer(s) Rize CMSA-*i* Monthly Average Incremental Balance (“**MAIB**”). MAIB is calculated based on the monthly average incremental balance each Participating Month during the Campaign Period (“**Participating Month**”).

Table A – Qualifying Criteria

Qualifying Criteria	Number of Entries
Monthly average incremental balance of RM500 in Rize CMSA- <i>i</i>	5 entries
Monthly average incremental balance of RM1,000 in Rize CMSA- <i>i</i>	15 entries
<i>Eligible Customers who have participated in 18 September 2023 -31 December 2023</i>	<i>100 bonus entries for Grand Prize lucky draw for the period entries accumulated between 18 September 2023 – 31 March 2024</i>

Table B – Participating Month

Date	Participating Month
18 September to 30 September 2023	September 2023
1 October to 31 October 2023	October 2023
1 November to 30 November 2023	November 2023
1 December to 31 December 2023	December 2023
<i>1 January to 31 January 2024</i>	<i>January 2024</i>
<i>1 February to 29 February 2024</i>	<i>February 2024</i>
<i>1 March to 31 March 2024</i>	<i>March 2024</i>
<i>1 April to 30 April 2024</i>	<i>April 2024</i>
<i>1 May to 31 May 2024</i>	<i>May 2024</i>
<i>1 June to 30 June 2024</i>	<i>June 2024</i>
<i>1 July to 31 July 2024</i>	<i>July 2024</i>
<i>1 August to 31 August 2024</i>	<i>August 2024</i>
<i>1 September to 30 September 2024</i>	<i>September 2024</i>
<i>1 October to 31 October 2024</i>	<i>October 2024</i>
<i>1 November to 30 November 2024</i>	<i>November 2024</i>

Table C – MAIB Calculation

Calculation	
Monthly Average Balance ("MAIB")	Incremental Monthly Average Balance ("MAB") of Current Month – Monthly Average Balance of Previous Month

Table D – MAB Calculation

Calculation	
Monthly Average Balance ("MAB")	Sum of daily end day balances for the Participating Month / Number of days in the Participating Month

Example 1

Customer A opens Rize account in April 2023 and maintains RM1,500 MAB. Subsequently, Customer A top-up his account and maintain RM2,000 MAB in September 2023 and October 2023. Total entries earned as illustrated below:
 September 2023: 5 entries
 October 2023: 0 entry as there is no MAIB
Bonus entries: 100 as Customer A joined the campaign before 31 December 2023
 Total: 5/105 entries throughout Campaign Period

Example 2

Customer B opens Rize account in April ~~2023~~ 2024 and maintains RM1,500 MAB. Subsequently, Customer B top-up his account and maintain RM15,000 MAB in September ~~2023~~ 2024. Customer B proceed to top up his account and maintain RM20,000 MAB in October ~~2023~~ 2024. Total entries earned as illustrated below:
 September 2023: 200 entries
 October 2023: 72 entries
 Total: 272 entries throughout Campaign Period

- c) This Campaign is valid in conjunction with any other campaigns launched from time to time by Al-Rajhi Banking & Investment Corporation (Malaysia) Bhd. ("Other Campaigns").

In the event the Eligible Customer has received any rewards from other ongoing campaign(s), Eligible Customer can still participate in this Campaign and the Other Campaigns, subject to the terms and conditions governing the Other Campaigns.

- d) For the purpose of participating in this Campaign, all deposits must be made using Fresh Funds. The term 'Fresh Funds' means monies or funds in Ringgit

Malaysia howsoever transferred, credited, or paid into the Rize CMSA-*i* of the Eligible Customers from other bank(s) and/or financial institution(s) through whatever means including but not limited to Inter Bank Giro transfers and instant fund transfers between banks.

- e) Funds transferred from any existing ARBM's Savings / Current / Fixed Deposit / Foreign Currency account(s) shall not be considered as Fresh Funds.
- f) The Monthly Prize and Grand Prize are collectively referred to as the "**Prizes**".
- g) 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	<p>One unit of BYD Dolphin Premier Extended worth RM125,480</p> <p><i>One unit of BYD Dolphin Premier Extended worth RM125,480. This will be, for entries accumulated between 18 September 2023 – 31 March 2024</i></p> <p><i>One unit of BYD Dolphin Premier Extended worth RM125,480. This will be for entries accumulated between 1 April 2024 – 30 November 2024</i></p>	<p>2 units worth RM250,960</p>																								
Monthly Prize	<p>A total of 120 units of Monthly Prize with total worth RM37,000 will be given away:</p> <table border="1"> <thead> <tr> <th>Monthly average incremental balances</th> <th>Cash Prize (RM)</th> <th>Winner per Month</th> </tr> </thead> <tbody> <tr> <td>RM500 – RM2,500</td> <td>150</td> <td>60</td> </tr> <tr> <td>RM2,501 – RM10,000</td> <td>300</td> <td>40</td> </tr> <tr> <td>RM10,001 & above</td> <td>800</td> <td>20</td> </tr> </tbody> </table> <p><i>A total of 9 units of Monthly Prize with total worth RM1,150 will be given away:</i></p> <table border="1"> <thead> <tr> <th>Monthly average incremental balances</th> <th>Cash Prize (RM)</th> <th>Winner per Month</th> </tr> </thead> <tbody> <tr> <td>RM500 – RM2,500</td> <td>100</td> <td>5</td> </tr> <tr> <td>RM2,501 – RM10,000</td> <td>150</td> <td>3</td> </tr> <tr> <td>RM10,001 & above</td> <td>200</td> <td>1</td> </tr> </tbody> </table>	Monthly average incremental balances	Cash Prize (RM)	Winner per Month	RM500 – RM2,500	150	60	RM2,501 – RM10,000	300	40	RM10,001 & above	800	20	Monthly average incremental balances	Cash Prize (RM)	Winner per Month	RM500 – RM2,500	100	5	RM2,501 – RM10,000	150	3	RM10,001 & above	200	1	<p>480 units worth RM148,000</p> <p>468 units worth RM124,800</p>
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4. Selection of Monthly Prize and Grand Prize Winners

- a) Eligible Customer(s) who fulfilled the Qualifying Criteria will be assigned a serial number in the Bank's randomizer system.
- b) At the point of assigning, all Eligible Customer(s) Rize CMSA-*i* must not be suspended or frozen or terminated for whatsoever reasons; failing which the Eligible Customer will be disqualified from this Campaign.
- c) To be eligible for the lucky draw in Grand Prize, all Eligible Customer(s) Rize CMSA-*i* must have a MAIB of RM1,000 by the end of Campaign Period.
- d) After the end of the Campaign Month and Campaign Period, the Bank will perform a one (1) time randomization of the entries to determine the winners of the Monthly Prize and Grand Prize, each category of which shall form one group for randomization purposes.
- e) (i) Monthly Prize: The entry ranked 1st to 100th 20th for each of the 3 categories from the randomization results will be shortlisted as potential Monthly Prize winners;
(ii) Grand Prize: The entry ranked 1st to 10th from the randomization results will be shortlisted as potential Grand Prize winners;
(collectively referred to as the "**Potential Winner(s)**")
- f) For avoidance of doubt, each Eligible Customer(s) may only win one (1) unit of Monthly Prize and one (1) unit of Grand Prize under this Campaign.
- g) (i) Monthly 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 Monthly 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 two notification SMSes within four (4) to six (6) weeks after the end of the Campaign Period as *specified above* at the mobile numbers maintained in Rize App's records. The SMS will be:
 - Consent for their name to be publish without compensation for advertising and publication purposes. He/She must revert with the consent within three (3) days from the date of receipt of the SMS.
 - 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.
- h) A SMS will then be sent to the Potential Winner(s) to confirm the winners for the Monthly Prize and Grand Prize ("**Winner(s)**"). The Potential Winner(s)

who fail to fulfil the requirements under Cl. 4(g) will be disqualified from winning the Monthly Prize or Grand Prize.

- i) In the event the Bank has not selected a Winner due to any conditions in Cl. 4(g) and Cl. 4(h) 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(g) will be repeated until Winner(s) are identified from the previous randomization.
- j) 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,~~ Upon consent obtained, 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.

6. Terms and Conditions applying to the Monthly Prize:

- a) The Monthly Prize will be credited to the Winner(s) CMSA-*i* opened via Rize App within two weeks 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 Monthly 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 Monthly Prize and the Bank shall not be obligated to reimburse or compensate the Monthly 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) Fulfilment of the Grand Prize is provided and supported by the appointed BYD authorized dealers in Malaysia ("**Appointed Agent**"). The Winner shall agree and consent ARBM to provide its Appointed Agent with the Winner's name, mailing address, contact number and National Registration Identity Card number for the purpose of facilitating the Grand Prize fulfilment process.
- e) The Grand Prize shall include car registration fee, road tax for the first year, and transportation costs pertaining to the collection of Grand Prize at the

designated venue determined by ARBM and/or Appointed Agent. Any additional costs, including but not limited to, insurance/Takaful and/or incidental expenses or charges incurred in relation to the Grand Prizes shall be solely borne by the Winner.

- f) ARBM shall determine the method of Grand Prize giving, which may include but not limited to, a prize giving ceremony, and/or other methods which ARBM may deem reasonable. For avoidance of doubt, the Winner is solely responsible for the claim and collection of the Grand Prize at a designated redemption venue determined by ARBM or the Appointed Agent.
- g) The Winner shall agree to attend the Grand Prize giving ceremony of which the date, time and venue will be notified by ARBM. The Winner shall provide consent to ARBM to publish and/or display the Winner's name and photos for advertising and publicity purposes relating to the Campaign.
- h) Any travelling cost(e.g. hotel accommodation, personal transportation, etc.) incurred by the Winner to attend the Grand Prize giving ceremony shall be borne by the Winner.
- i) In the event if the Winner disagrees or fails to attend the Grand Prize giving ceremony, ARBM reserves the rights to forfeit the Grand Prize.
- j) The Bank reserves the rights:
 - (i) to forfeit the Grand Prize in the event where the Winner's Rize CMSA-*i* is suspended or frozen or terminated for whatsoever reasons prior to the fulfilment of the Grand Prize, or non-compliance or breach of these terms and conditions with prior notice without assigning any reason; and/or
 - (ii) to substitute the Grand Prize with any product of similar or equivalent value with prior notice.
- k) The Grand Prize awarded does not include any accessories or items that are shown in the leaflet, website or any marketing material pertaining to this Campaign, as they are for illustration purposes only.
- l) The features of the Grand Prize (e.g. specifications, model, year of manufacture and/or color) may vary from the visual advertised.
- m) 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.
- n) Any loss or damage to the Grand Prizes is passed on to the Winners upon delivery of the Grand Prizes.
- o) 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.

- p) 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.

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