

RIZE DEPOSIT CAMPAIGN 2024 (2)

TERMS & CONDITIONS (“T&C”)



1. CAMPAIGN PERIOD

This Campaign is valid from 1 April 2024 until 30 June 2024, both dates inclusive (“**Campaign Period**”).

2. ELIGIBILITY

This Campaign is open to all active Commodity Murabahah Savings Account-*i* (“**CMSA**”) account holders opened via Rize application, including those opened during the Campaign Period:

EXCEPT for the following categories:

- a) Individuals whose CMSA account(s) have been suspended;
- b) Existing Rize customers whose banking facilities with Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (“**ARB**”) is in arrears or whose accounts are delinquent, involved in fraudulent transactions, suspected under Anti-Money Laundering related matters and/or any other unlawful activities which warrant ARB to take appropriate actions; or
- c) Non-individuals or corporate customers.

(henceforth referred to as “**Eligible Customer(s)**”)

3. CAMPAIGN MECHANICS

- a) Under this Campaign and during the Campaign Period, Eligible Customer(s) will be entitled to enjoy a Special Profit Rate on his/her CMSA day end balance based on the Account Balance tiering below. Please refer to **Table 1** for the applicable Account Balance and corresponding Special Profit Rate.

Table 1

Special Profit Rate - Effective from 1 April 2024

Tier	Account Balance (RM)	Special Profit Rate
1	Any amount	3.8% p.a

- b) The Special Profit Rate will be calculated on daily basis based on the Eligible Customer’s CMSA day end balance. Please refer to **Table 2** below for illustration of the profit calculation under the Terms and Conditions.

Table 2**Daily Profit Calculation – Effective from 1 April 2024**

Date	Customer's day end balance for the day (RM)	Daily Profit Calculation (RM) (Eligible Customer entitled to Special Profit Rate under Terms and Conditions)
Example 1: 1 April 2024	3,000.00	Total profit earned daily: $3,000.00 \times 3.8\% \times (1/366) = 0.31$
Example 2: 10 – 30 May 2024	10,000.00	Total profit earned daily: $10,000.00 \times 3.8\% \times (1/366) = 1.0396736$ Total profit earned for 21 days = 21.83 (rounded up)
31 May 2024	20,000.00	Total profit earned daily: $20,000.00 \times 3.8\% \times (1/366) = 2.0807695$ Total profit earned for 1 days = 2.08 (rounded up) Total profit earned for the month of May: $21.83 + 2.08 = 23.91$

- a) Profit earned from relevant Special Profit Rate will be credited to the Eligible Customer's CMSA on the 1st of every month beginning on 1 April 2024, with the 1st pay out being on 1 May 2024.
- b) Upon expiry of the Campaign Period, Eligible Customers will no longer enjoy the Special Profit Rate and Eligible Customer(s) CMSA will revert to the prevailing board rates applicable to CMSA.

4. GENERAL

- a) By participating in this Campaign, Eligible Customer(s) agrees to be bound by the Campaign T&C.
- b) 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 hereinto, 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.
- c) 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.
- d) The Bank reserves the right to amend the Campaign T&C by giving twenty-one (21) calendar days' notice prior to the effective date of the new / revised Campaign T&C. 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.
- e) The Bank reserves the right to determine the duration of the Campaign Period, and has the right to suspend, withdraw or terminate the Campaign without assigning any reasons whatsoever by giving twenty-one (21) calendar days' notice. 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.
- f) The Bank may use any of the following modes to communicate notices in relation to the Campaign to Eligible Customer(s):
- 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;
 - Press advertisements;
 - Notice in the Eligible Customers' composite statement(s);
 - Display at its business premises; or
 - Notice on Bank's Rize 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.