



## **Terms and Conditions – Contactless Cash Back Campaign 2024**

The Contactless Cash Back Campaign (“Campaign”) is organised by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (“ARBM”) [(Company Registration No.: 200501036909 (719057-X)].

### **1.0 CAMPAIGN PERIOD**

- 1.1 The Campaign is valid for **fifty-nine (59) days**, from **3<sup>rd</sup> June 2024 to 31<sup>st</sup> July 2024** (“Campaign Period”), both days inclusive.

### **2.0 ELIGIBILITY**

- 2.1 The Campaign is exclusive to new and existing ARBM Debit Card-*i* and Rize Debit Cardholders. Only individuals will be eligible for this Campaign. The following persons/entities **will not** be eligible to participate in this Campaign:

- i. Non-individuals or corporate customers including but not limited to sole proprietors, partnerships, institutions, public listed companies, private limited companies, brokers, bodies, schools, unions, corporations, banks, co-operatives, clubs, societies, associations, and organisations; and/or
- ii. Customers who have breached any agreements with ARBM; and/or
- iii. Customers whose account(s) are deemed to be unsatisfactorily conducted, invalid, or cancelled; and/or
- iv. Any other person(s) as determined by ARBM to be excluded according to its internal policy(ies).

- 2.2 During the Campaign Period, ARBM Debit Card-*i* and Rize Debit Cardholders are entitled to 6% Cash Back for any contactless transactions subject to the Terms & Conditions herein. The following ARBM Cards with the ‘Wave’ ripple sign printed on the card are eligible for this Campaign (collectively defined as “Eligible Cards”):

- Classic Debit Card-*i*
- Platinum Debit Card-*i*
- Rafahia Debit Card-*i*
- Rize Debit Card

- 2.3 ARBM’s employees are also eligible for this Campaign.



2.4 “Contactless Transaction” herein refers to a payment transaction made by tapping any of the “Eligible Cards” against the Contactless card reader linked to an Electronic Point-of-Sales Terminal (not inserting or dipping the Eligible Card) for processing a PayWave/contactless payment via the Visa or MyDebit network, whether overseas or local.

2.5 The Contactless Transactions eligible for 6% Cash Back are for transactions made when the card is tapped against the Contactless card reader linked to an Electronic Point-of-Sales Terminal\*.

*\*Please note: For a transaction that amounts to RM250.00 or less, this does not require a PIN to be keyed in at the Electronic Point-of-Sales Terminal. Whereas for a transaction which is more than RM250.00, this requires a PIN to be keyed in at the Electronic Point-of-Sales Terminal.*

2.6 The following Contactless Transactions will be excluded based on the following criteria:

- (a) Any cash withdrawals, Buy Now Pay Later (BNPL), refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent, unlawful, non-Shariah-compliant transactions; and/or
- (b) Any form of services or miscellaneous fees, including transaction charges and fees arising from cash withdrawals, e-wallet top-up, Eligible Cards’ annual fee and/or replacement fees, sales and service tax, imposed by ARBM; and/or
- (c) Any retail spend/purchase made using ARBM Eligible Card(s) BUT by way of inserting or dipping the ARBM Eligible Card(s) into a Contactless card reader linked to an Electronic Point-of-Sales terminal for payment; and/or
- (d) Purchases using a PIN at the Electronic Point-of-Sales Terminal without tapping the ARBM Eligible Card beforehand; and/or
- (e) Any transactions considered to be Cards-Not-Present Transactions based on applicable laws and regulations.

### **3.0 PARTICIPATION CRITERIA AND CAMPAIGN MECHANICS**

3.1 To participate in this Campaign, the ARBM Debit Card-*i* and Rize Debit Cardholders must perform at least one (1) Contactless Transaction with a minimum spend of Ringgit Malaysia Fifty (RM50) of any retail spend or purchase performed via a Contactless Transaction in a single receipt during the Campaign Period (“Participation Criteria”), subject to the terms and conditions herein.



3.2 Transactions for the following three (3) Merchant Category Codes (MCC) are not eligible for the 6% Cash Back:

MCC Description	Example of Merchant(s)
Security Brokers/Dealers	Online forex traders
Advertising Service	Facebook advertisements
Professional Services (Not Elsewhere Classified)	Online PayPal, IQOption, Skrill

Note: MCC is defined by the merchant's Acquiring Bank, subject to the merchant's industry and nature of business. For the purpose of this Campaign, ARBM will not recognize contactless retail purchase transactions via the MCCs above. Any contactless retail purchase transactions of these MCCs are not eligible for this Campaign. In addition to this, ARBM will not recognize contactless retail purchase transactions via MCCs which are not Shariah-compliant.

3.3 The Contactless 6% Cash Back campaign is subject to the following cap ("Capping"):

Capping Category	Amount (RM)	Remarks
Individual Cardholder Cap	80	Each Eligible Cardholder is entitled to a maximum cash back of RM80 per Eligible Card* throughout the entire Campaign Period.  <i>*For example, if a customer has both a Classic Debit Card-i and a Rize Debit Card, he/she may be eligible for RM160 cashback (RM80 maximum per card) if his/her Contactless Transactions are eligible for the cashback and provided the Total Campaign Cap has not been reached.</i>
Total Campaign Cap	4,000	A total of RM4,000 is allocated for this campaign, to be paid out to all Selected Eligible Cardholders on a first-come first-served basis.



The examples below illustrate the Contactless Cash Back Campaign 2024 fulfilment:

Customer	Transaction Sequence	Transaction Amount (in RM)	6% Transaction Amount (RM)	Cash Back Entitlement (RM)	Explanation
A	1	604.56	36.27	36.27	
	2	2,244.75	134.69	43.73	Since Customer A is already entitled to RM36.27 from the first transaction above, Customer A is only entitled to another RM43.73 that is remaining from the maximum of RM80 for this second transaction.
B	1	1,928.60	115.72	80.00	The maximum amount of cash back is RM80. Any further contactless transactions will not be entitled to any cash back as the maximum has been reached.

#### 4.0 CASH BACK FULFILMENT

- 4.1 Selected Eligible Cardholders who meet the Participating Criteria and subject to the capping specified in clause 3.3, will receive 6% Cash Back from the total Contactless Transaction amount. The 6% Cash Back will be credited into Selected Eligible Cardholders' ARBM Current or Savings accounts and Rize Savings accounts within four (4) months after the campaign ends on a best effort basis.
- 4.2 Selected Eligible Cardholders will be notified of the crediting of the Cash Back in their Current, Savings and/or Rize Savings statement of accounts, via SMS or via any other mode the Bank may reasonably deem fit.
- 4.3 Eligible Cardholders whose card/account is suspended, blocked, closed, cancelled or terminated at any stage during or after the Campaign Period for any reason whatsoever, or suspected to be involved in fraudulent, unlawful, and illegal acts will not be eligible for this Campaign.
- 4.4 The Eligible Cardholder's account must be valid and must be in good standing, as so determined by and at the discretion of ARBM to be eligible for participation during and after the Campaign. If the Eligible Cardholder cancels their card or closes their account for any reason whatsoever at any time during the Cash Back fulfilment (which includes the crediting of the cashback to Selected



Eligible Cardholders) in clause 4.1, his/her participation in the Campaign becomes null and void with immediate effect.

- 4.5 The Cash Back amount will be credited to the Cardholder's Debit Card Account-*i* or Rize Debit Card Account which was used for the Contactless Transaction(s). The amount will be rounded to the nearest cents (2 decimal places) in Ringgit Malaysia.

## 5.0 GENERAL TERMS AND CONDITIONS

- 5.1 By participating in the Campaign, Eligible Cardholders agree to be bound by these Terms and Conditions and the decisions of ARBM relating to the Campaign.
- 5.2 The Terms and Conditions contained herein as well as any decisions made by ARBM relating to the Selected Eligible Cardholders' selection shall be final and conclusive.
- 5.3 ARBM reserves the right to amend these Terms and Conditions. Any amendments of these Terms and Conditions will be notified to the Eligible Cardholders through any mode or method as ARBM deems suitable including but without limitation by post, notification in the mass media, by posting notices at ARBM's branches, by electronic transmission or by posting at ARBM's website or ATMs or other terminals under the control of ARBM.
- 5.4 This campaign offered by alrajhi bank Malaysia is Shariah-compliant and has been approved by the Shariah Board of alrajhi bank Malaysia. The campaign adheres to Islamic principles and guidelines, ensuring that all financial activities associated with it are in accordance with Shariah law. By participating in this campaign, customers acknowledge and accept its Shariah compliance as per the certification provided by the Shariah Board of alrajhi bank Malaysia.
- 5.5 ARBM reserves the right to determine the duration of this Campaign. ARBM further reserves the right to suspend, withdraw or terminate this Campaign by giving fourteen (14) calendar days' notice to Eligible Cardholders through any mode or method the Bank deems suitable. Any cancellation, termination, suspension, or extension of the Campaign Period shall not entitle the Eligible Cardholders to any form of claims or compensations against ARBM for any and all losses or damages suffered or incurred by the said Eligible Cardholder whether directly or indirectly.

<End of Clauses>