

Al Rajhi Banking & Investment Corporation (Malaysia) Bhd

Website Terms of Use

This document sets out the terms and conditions governing your access to this website (**Website Terms of Use**). This website is provided by **AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD** (Registration No.: 200501036909 (719057-X) (“the **Bank**”, “**we**” or “**us**”) which is authorised and regulated in Malaysia by Bank Negara Malaysia. Make sure you read and understand these Website Terms of Use carefully. Please reach out to us if you require any clarification. By accessing this website, you agree to be bound by these Website Terms of Use. If you do not accept these Website Terms of Use, please discontinue your access to this website. We may revise these Website Terms of Use as well as the information and material contained within the website from time to time at our absolute discretion.

These Website Terms of Use must be read together with the applicable terms and conditions governing the accounts, products or services made available by us. These Website Terms of Use are meant to regulate your access to this website and does not supersede or replace the applicable terms and conditions governing the accounts, products or services including those which are accessible through this website. In case of any inconsistency between what is stated in these Website Terms of Use and the applicable terms and conditions governing the accounts, products or services, the latter shall prevail.

USE OF WEBSITE IN MALAYSIA

This website is designed for use in Malaysia. The information and material within this website are intended for customers or potential customers in Malaysia and are not intended for distribution to or access by any person in any other jurisdictions where such distribution or access are restricted or prohibited by laws. If you are not located in Malaysia, we are not able to provide you with any account, product or services in the jurisdiction you are located in. If in doubt, please check with your professional adviser or local regulatory authority for further information. It is your responsibility to keep yourself informed of and to ensure that you comply with the applicable laws and regulations of any relevant jurisdiction. We cannot guarantee that the information and material within this website comply with laws of other jurisdictions. Nothing within this website shall be construed as an offer from us or our product partners to provide, or an invitation to acquire from us or our product partners, any account, product or services to any person located in jurisdiction where it would be illegal to do so.

INFORMATION AND MATERIAL ON OUR WEBSITE

The information and material within this website are provided for general information only. We do not make any representation or recommendation that any account, product or services contained in this website are suitable for you. Nothing contained in this website shall be construed as an investment or financial advice or be used as a basis for making any financial decision. You are advised to obtain professional advice and make your own evaluation as to the quality, adequacy and usefulness of such information and material before making any financial decision. Where information and material within this website include material provided by third parties who are not affiliated with the Bank, including any hyperlink to third party website, we do not make any express or implied representations, endorsement or approval on such content unless otherwise stated by the Bank. Where you have been made aware of a more up-to-date source of information, you should discontinue any form of reliance upon outdated information and material within this website.

HYPERLINKS TO AND FROM OTHER WEBSITES

Our website may contain hyperlinks to other websites owned or operated by third parties who are not affiliated with the Bank. These hyperlinks are included for informational purposes and your convenience only. We will exercise reasonable care in preparing these hyperlinks. However, as such linked websites are not under our control, we cannot accept responsibility for its content, the security of such linked websites or the consequences of accessing such linked website. Your access to and use of such linked

websites may be subject to further terms and conditions or data privacy policy (which may differ substantially from our website) as may be imposed by the third-party owner of the website. Please take your time to carefully read through and understand the applicable terms and conditions when you click on the link and leave our website. You should be aware that access to such linked websites is at your sole risk and we will not be responsible for any loss or damage arising directly or indirectly from your access to such linked website. We do not make any express or implied representations, endorsement or approval on such linked websites unless otherwise stated by the Bank and we are not a party to any contractual arrangement between you and the third party unless otherwise stated by the Bank. Our website may contain hyperlinks to other websites operated by our affiliate. The products and services offered on these websites may be limited to persons located in that jurisdiction only and that the content of such websites is not intended for distribution in jurisdiction where it would be illegal to do so. You must always obtain our prior written approval (which we may refuse at our absolute discretion) before creating a hyperlink in any form to any of our website, or “mirror” or frame this website.

DISCLAIMER

The information and material contained in this website are provided on an "as is" and "as available" basis. We do not warrant the truth, accuracy, adequacy, completeness or reasonableness of the information and material contained in this website and expressly disclaim liability for any errors in, or omissions from, such information and material. We do not warrant or represent, that the website will meet your requirements and purposes, that access will be uninterrupted or error free, or that there will be no loss to data transmission, or that no computer virus or other contaminant will be transmitted. Due to the nature of the internet, we will have no control and would not be responsible over breakdown or malfunction in the telecommunication or network infrastructure which may lead to loss of data, delayed in transmission or inaccurate data transmission. You are responsible for the security of your own data and equipment. Any third-party content published on our website and any hyperlink to third party website are included for informational purposes and are for convenience only and we accept no liability for any loss or damage arising directly or indirectly from the accuracy of these third-party content or your access to such third-party website.

PRODUCTS AND SERVICES

The information and material within this website include accounts, products and services which we may make available to you at our discretion. Your application for any account, product or services whether submitted through this website or otherwise is subject to our approval and requirements such as customer eligibility, customer due diligence and compliance with product specific terms and conditions. We may refuse any application without providing any reason unless it is a legal requirement to do so.

USE AND DISCLOSURE OF INFORMATION

We collect information about you when you access our website. You agree that any information about you collected by us from this website may be used and disclosed in accordance with our privacy policy or Personal Data Protection Notice available on our website. Please read our privacy policy and our Personal Data Protection Notice to understand how we collect, store, use and share your data. We may also use cookies to gather information on your experience and usage of our website. You may set your browser to disable cookies if you want to.

INTELLECTUAL PROPERTY

Except as otherwise stated on this website, we or our affiliate own the intellectual property in the service marks, trademarks, trade names and logos on the website and this may include trademarks, trade names and logos which are unregistered (“**Trademarks**”). We may also display the service marks, trademarks, trade names and logos of our partners (“**Third Party Trademarks**”) and these are the intellectual property of the respective proprietors as identified on the website. Except as otherwise stated on this website, all information and material on this website are protected by copyright and are the property of the Bank. As such, these information and material including the Trademarks and Third Party Trademarks may not be copied, modified, reproduced, used for creating derivative works, adapted, distributed, published, or stored in any information retrieval system, transmitted, hyperlinked,

in whole or in part in any manner without the Bank's prior written consent or in the case of Third Party Trademarks, the prior written consent of the relevant third party proprietor. None of us, our affiliate or the relevant third party grant any licence, permission, or right to use, copy, or reproduce any Trademarks, Third Party Trademarks and information and material displayed on our website.

LIMITATION OF LIABILITY

In no event will the Bank or its affiliate be liable for any loss or damage howsoever arising whether in contract, tort, negligence, strict liability or under any cause of action or theory of liability, even if the Bank has been advised of the possibility of such loss or damage, including without limitation, direct or indirect, special, incidental, consequential, exemplary, or punitive damages, or loss of profits, revenue, opportunity, or goodwill arising from or in connection with your access or use or inability to access or use this Website, reliance on the information contained in this Website, technical, hardware or software failure of any kind, interruption, error, omission, delay in operation, computer viruses or otherwise. We do not disclaim liability which is prohibited by law. We do not exclude or limit in any way our liability to you where it would be unlawful to do so or where it is contrary to our contractual obligation to you as a customer based on any written agreement between us.

INDEMNITY

You hereby agree to indemnify and keep us and our affiliate fully indemnified against any action, claim, demand, liability, cost, damage, loss, expense (including legal fees on a full indemnity basis) that may be incurred by us or our affiliate in connection with or arising from (1) your access and/or use of this website; (2) your breach or non-observance of these Website Terms of Use; (3) your misuse of any information and material on this website; and (4) your violation of any applicable laws with your use or access to this Website.

MISCELLANEOUS

We may terminate your access to this website at any time, for any reason, with or without prior notice.

No act, omission, failure or delay by the Bank in exercising any power, right or remedy under these Website Terms of Use shall be taken as a waiver by the Bank unless the waiver is confirmed by the Bank in writing.

If any provision of these Website Terms of Use becomes for any reason whatsoever invalid, illegal or unenforceable, it shall be severable from this document and shall be deemed to be deleted from it and the validity of the remaining provisions shall not be affected in any way.

These Website Terms of Use are governed by and are to be construed in accordance with the laws of Malaysia and the courts of Malaysia shall have exclusive jurisdiction.
