

TERMS AND CONDITIONS
RHB PREMIER PROGRAMME 2024
("these Terms and Conditions")

v 1.0

Customers who are interested in participating this campaign are advised to read and understand these Terms and Conditions before registering their participation in this campaign.

Any customer who does not understand any of these Terms and Conditions may contact RHB Customer Contact Centre, whose contact details are set out in the General Terms and Conditions clause below.

CAMPAIGN ORGANISERS

1. The **RHB Premier Programme 2024 ("Campaign")** is organised by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] (collectively, "**RHB**").

CAMPAIGN PERIOD

2. The Campaign runs from **1 June 2024 to 31 December 2024 ("Campaign Period")**, both dates inclusive.

ELIGIBILITY

3. The Campaign is open to all New to Bank without RHB Current & Savings Account/-i ("CASA/-i") and Term Deposit (both residents and non-residents) or New to Premier of the Consumer Banking segment (collectively, "**Eligible Participants**").
4. Eligible Participant(s) has to meet the requirements to be eligible for the Bonus Rate & USD100 cash rewards respectively:
 - a. New sign up for RHB Premier Membership.
 - b. New sign up for RHB Premier Current Account/-i during the Campaign Period.
 - c. The Eligible Participant(s) can only open one (1) account either RHB Premier Current Account or RHB Premier Current Account-i during the Campaign Period.
 - d. Eligible Participant(s) must have RHB Multi Currency Account and hold RHB Premier Visa Multi Currency Debit Card/-i to be eligible for the Campaign
 - e. Excludes Premier Qard Current Account-i and Junior accounts (RHB Future Saver, Junior Savings Account, Easy-Junior Savings and RHB Children Account-i)
 - f. Joint account is allowed subject to account holder is a Primary holder.
5. The following individuals and entities, both residents and non-residents, are not eligible to participate in the Campaign:-
 - (a) individuals below the age of eighteen (18) years;
 - (b) permanent employees and contract employees of RHB Banking Group and their immediate family members; and
 - (c) companies, commercial and corporate entities, sole proprietorships, partnerships, charitable/non-profit organisations, societies and schools.

"**RHB Banking Group**" means RHB Bank Berhad, RHB Islamic Bank Berhad, RHB Investment Bank Berhad, RHB Insurance Berhad and their respective affiliates, holding companies, subsidiaries, related companies/corporations, successors and assigns.

CAMPAIGN MECHANICS FOR BONUS RATE

6. Eligible Participant(s) shall earn bonus interest/profit rate (“Bonus Rate”) on daily end balance in the RHB Premier Current Account/-i by maintaining balance of more than RM50,000 and up to maximum capping of RM1,000,000 (“Qualifying Balance”). The Bonus Rate is on top of the prevailing interest/profit board rate.
7. Premier Bonus Rate

Balance Range (RM)	Board Rate (p.a.)	Introductory Bonus	Family Referral Bonus
First 50,000	0.00%		
Above 50,000 to 200,000	0.50%	+1.00% p.a. @ 4 months	+ 1 month
Above 200,000 to 500,000	1.80%		
Above 500,000 to 1,000,000	2.00%		
Subsequent balances above 1,000,000	2.50%		

- a. The Board Interest/Profit Rate is based on split tier concept and subject to the Overnight Policy Rate (OPR) and / or the Kuala Lumpur Interbank Offered Rate (KLIBOR) change and may be revised accordingly.
- b. Board interest/profit rate will be calculated on a daily basis and credited into the RHB Premier Current Account/-i every end of the month as per existing product features and rates.
- c. Bonus Rate is calculated on a daily basis and will be credited into the RHB Premier Current Account/-i by end of following month during or after the Campaign Period using multi-tier concept.
- d. Eligible Participant(s) will be accorded additional one (1) month Family Referral Bonus when they introduced new family members to join RHB Premier. Family Referral Bonus is applicable for Premier Family Extension (New family member with newly open deposit product) - limited to only 1 (one) month regardless of number of new family members being nominated throughout the Campaign period. Premier Family Extension is the Premier recognition to immediate family members (1 legal spouse + 2 children) who has/have applied for Premier Family Extension Membership.

Example:

New to Premier & Premier Family Extension	Mr X	Additional one (1) month Family Referral Bonus
- Spouse	Mrs X	
- Child 1	Child X1	
- Child 2	Child X2	

- e. Effective rate for Premier Bonus Rate will be 2.62% p.a. for board rate + bonus rate (based on RM1,000,000 daily balances)
- f. The Eligible Participant'(s)' RHB Premier Current Account/-i must be valid and active (not closed or terminated) as determined by RHB at its discretion, to be eligible for participation during and after the Campaign Period. If, at any time during the Campaign Period and/or between the last cycle of four (4) months from account opened, the Eligible Participant(s)' RHB Premier Current Account/-i is closed or dormant for any reason whatsoever, his/her participation in the Campaign becomes null and void with immediate effect.
- g. Customer with RHB Premier Current Account/-i that was closed within 12 months from the new date of account opening during Campaign Period will not be eligible to participate in this Campaign.
- h. Not eligible for Premier customers who joined Premier Bonus Campaign 2023 until bonus ended, Upgraded Premier customers (ex-Premier customers) and participant of RHB CASA Luxury Watch Campaign (Guaranteed Gift customers with more than RM1.0 mil)

a) **Example 1 based on RHB Premier Current Account/-i**

- Customer is new to bank and new to Premier customer and opened RHB Premier Current Account/-i on 20 July 2024 with the remaining daily end balance as per below during the account opening month.

Date	Daily Balance	Board Rate (p.a)		Bonus Rate (p.a)			Total Interest/ Profit (Board + Bonus)	
		Total Interest/ Profit Amount	Blended Rate (p.a)	Qualifying Balance	Bonus Rate (p.a)	Total Interest/ Profit Amount	Total Interest/ Profit Amount	Effective Rate (p.a)
20-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
21-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
22-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
23-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
24-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
25-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
26-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
27-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
28-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
29-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
30-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
31-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
Total Board + Bonus Earned (12 days)		1,349				328	1,677	

- Customer will earn a total interest/profit amount of RM15,131 from both Board Rate and Bonus Rate from the four (4) months i.e. 120 days from the day customer open RHB Premier Current Account/-i with the assumption that customer maintained the daily balance of RM2,000,000.

Date	Daily Balance	Board Rate (p.a)		Bonus Rate (p.a)			Total Interest/ Profit (Board + Bonus)	
		Total Interest/ Profit Amount	Blended Rate (p.a)	Qualifying Balance	Bonus Rate (p.a)	Total Interest/ Profit Amount	Total Interest/ Profit Amount	Effective Rate (p.a)
20Jul - 31Jul	2,000,000	1,349	2.06%	1,000,000	1.00%	328	1,677	2.56%
1Aug - 31Aug	2,000,000	3,485	2.06%	1,000,000	1.00%	328	3,813	2.25%
1Sep - 30Sep	2,000,000	3,373	2.06%	1,000,000	1.00%	328	3,701	2.26%
1Oct - 31Oct	2,000,000	3,485	2.06%	1,000,000	1.00%	328	3,813	2.25%
1Nov - 16Nov	2,000,000	1,799	2.06%	1,000,000	1.00%	328	2,127	2.43%
Total Board + Bonus Earned (120 days)		13,492				1,639	15,131	

b) Example 2 based on RHB Premier Current Account/-i

- Customer is existing RHB customer and converted to Premier and opened RHB Premier Current Account/-i on 24 August 2024 with the remaining daily end balance as per below during the account opening month.

Date	Daily Balance	Board Rate (p.a)		Bonus Rate (p.a)			Total Interest/ Profit (Board + Bonus)	
		Total Interest/ Profit Amount	Blended Rate (p.a)	Qualifying Balance	Bonus Rate (p.a)	Total Interest/ Profit Amount	Total Interest/ Profit Amount	Effective Rate (p.a)
24-Aug-24	200,000	2	0.38%	200,000	1.00%	5	8	1.38%
25-Aug-24	200,000	2	0.38%	200,000	1.00%	5	8	1.38%
26-Aug-24	600,000	22	1.36%	600,000	1.00%	16	39	2.36%
27-Aug-24	600,000	22	1.36%	600,000	1.00%	16	39	2.36%
28-Aug-24	1,000,000	44	1.62%	1,000,000	1.00%	27	71	2.62%
29-Aug-24	1,000,000	44	1.62%	1,000,000	1.00%	27	71	2.62%
30-Aug-24	800,000	33	1.52%	800,000	1.00%	22	55	2.52%
31-Aug-24	800,000	33	1.52%	800,000	1.00%	22	55	2.52%
Total Board + Bonus Earned (8 days)		203				142	345	

- In the month of September 2024, customer refer his son under Premier Family Extension and opened RHB Junior Account. As such, customer is eligible for additional one (1) month under Family Referral Bonus. In October 2024, customer refer his wife and opened RHB Smart Account/-i. No additional Family Referral Bonus will be accorded as each Eligible Participant only limited to one Family Referral Bonus.
- Customer will earn a total interest/profit amount of RM5,417 from both Board Rate and Bonus Rate from the five (5) months i.e. 150 days (inclusive of the additional one (1) month from the Family Referral Bonus) from the day customer opened RHB Premier Current Account/-i with the assumption of the monthly average balance on the below.

Date	Monthly Average Balance	Board Rate (p.a)		Bonus Rate (p.a)			Total Interest/ Profit (Board + Bonus)	
		Total Interest/ Profit Amount	Blended Rate (p.a)	Qualifying Balance	Bonus Rate (p.a)	Total Interest/ Profit Amount	Total Interest/ Profit Amount	Effective Rate (p.a)
24Aug- 31Aug	650,000	203	1.43%	650,000	1.00%	142	345	2.43%
1Sep - 30Sep	800,000	1,029	1.52%	800,000	1.00%	175	1,204	1.78%
1Oct - 31Oct	800,000	996	1.52%	800,000	1.00%	175	1,171	1.79%
1Nov - 16Nov	600,000	690	1.36%	600,000	1.00%	131	821	1.62%
1Dec - 31Dec	600,000	690	1.36%	600,000	1.00%	131	821	1.62%
1Jan - 19Jan	1,000,000	838	1.62%	1,000,000	1.00%	219	1,057	2.04%
Total Board + Bonus Earned (150 days)		4,447				973	5,420	

CAMPAIGN MECHANICS FOR USD100 CASH REWARDS

8. Eligible Participants, i.e., New to Bank & Existing to Bank who joined RHB Premier with minimum RM200,000 ³fresh funds in ¹Premier AUM with at least 25% is invested in ²selected Investment during the Campaign Period shall earn USD100 cash rewards to be credited into RHB Multi Currency Account.

Note:

¹ Premier AUM is defined as the Assets Under Management referring to combined balances in aggregated total Deposit(s), Investment(s) and Life insurance(s)/ Takaful held with RHB.

² Selected Investment is defined as Unit Trust (exclude close-ended funds), Retail Bond/Sukuk(RB) & Structured Investment (SI).

³ Fresh funds refer to funds that do not originate from any existing account(s) within RHB & to be maintained till end of the month from the premier joining month.

GENERAL TERMS AND CONDITIONS

9. By participating in the Campaign, each of the Eligible Participants agrees to the following:-
- (a) he/she is bound by these Terms and Conditions;
 - (b) (i) by giving sufficient prior notice, RHB may:-
 - (1) vary any of these Terms and Conditions or suspend or terminate the Campaign following the introduction of or change in any laws or regulatory requirements applicable to RHB and/or the Campaign; or
 - (2) vary any of these Terms and Conditions if, without such variation, the Bank will not be able to give effect to the Campaign.
 - (ii) RHB may give such notice:-
 - (1) by mailing such notice and the reason(s) for such variation, suspension or termination to the Eligible Participants;
 - (2) by sending such notice and the reason(s) for such variation, suspension or termination by SMS (Short Message Service) or Electronic Direct Message (EDM) to the Eligible Participants; or
 - (3) by displaying such notice and the reason(s) for such variation, suspension or termination at RHB's branches or website.
 - (iii) Any Eligible Participant who is not agreeable to such variation, suspension or termination is required to notify RHB and will no longer be entitled to participate in the Campaign.
 - (c) the Campaign Rewards cannot be transferred to any third party and cannot be exchanged for cash, credit or any other form of monetary payment;
 - (d) any Eligible Participant who has cheated or committed any unlawful or fraudulent act in relation to the Campaign and/or the product(s) to which the Campaign applies, will be disqualified from the Campaign;
 - (e) RHB is not responsible for the condition or any loss or deterioration of or damage to the Campaign Rewards once accepted by the Eligible Participants.

- (f) he/she is liable for all taxes and other fees and charges levied against him/her under the applicable laws, if any, for the acceptance of his/her Campaign Reward;
- (g) (i) RHB is required to obtain and process the Eligible Participants' personal information to administer the Campaign;
- (ii) by providing the personal information, the Eligible Participant has agreed to such processing by RHB; and
- (iii) any Eligible Participant who is not agreeable to such processing by RHB is required to notify RHB and will no longer be entitled to participate in the Campaign;
- (h) he/she further consents to RHB obtaining and processing his/her personal information for the purposes of cross-selling, marketing and promotions of the products and/or services of RHB Banking Group or its strategic alliances which RHB thinks may interest him/her. He/She has the option of choosing whether to receive marketing and promotional materials for the same from RHB and may choose or change his/her option by contacting RHB Customer Contact Centre as follow:

RHB Customer Contact Centre

Email : customer.service@rhbgroup.com

Telephone No. : +603-9206 8118

Form : rhbgroup.com/personal/banking-methods/contactus.html;

- (i) RHB is not liable for the non-receipt of, or any delay in the receipt of, any Campaign Reward Winner's Campaign Reward caused by:-
- (i) the suspension or termination of the Campaign pursuant to Clause 13(b)(i)(1) above;
- (ii) such Campaign Reward Winner's own action or inaction; or
- (iii) by any act of God, war (whether declared or not), strike, riot, civil commotion or act of terrorism which is not attributable to RHB and/or any of its employees, representatives and agents;
- (j) unless there is any manifest (obvious) error, RHB's decision on all matters relating to the Campaign is final, conclusive and binding against the Eligible Participants;
- (k) he/she may contact RHB Customer Contact Centre for all matters relating to the Campaign (including any request to change or limit the processing of his/her personal information) to RHB Customer Contact Centre;
- (l) if he/she is not satisfied with the resolution provided by RHB Customer Contact Centre and if the product(s) to which the Campaign applies is/are:-
- (i) banking product(s), he/she may then refer the matter to the operator of the Financial Ombudsman Scheme approved by Bank Negara Malaysia:-

Ombudsman for Financial Services

Address: Level 14, Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

Telephone No.: +603-2272 2811

Facsimile No.: +603-2272 1577

Email: enquiry@ofs.org.my; or

- (ii) unit trust product(s), he/she may then refer the matter to the Securities Industry Dispute Resolution Center (SIDREC) approved by the Securities Commission Malaysia:-

Address: Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur
Telephone No.: +603-2282 2280
Facsimile No.: +603-2282 3855
Email: info@sidrec.com.my;

- (m) these Terms and Conditions are to be read together with the terms and conditions of Personal Banking which can be found at https://www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_eng.pdf; and
- (n) in the event of any inconsistency between these Terms and Conditions and any other materials relating to the Campaign, these Terms and Conditions will prevail for matters dealt with in these Terms and Conditions.

**TERMA-TERMA DAN SYARAT-SYARAT
KEMPEN “RHB PREMIER PROGRAMME 2024”
("Terma-Terma dan Syarat-Syarat ini")**

v 1.0

Pelanggan- pelanggan yang berminat untuk menyertai kempen ini dinasihatkan untuk membaca dan memahami Terma dan Syarat ini sebelum mendaftar penyertaan mereka dalam kempen ini.

Mana-mana pelanggan yang tidak memahami mana-mana Terma dan Syarat ini boleh menghubungi Pusat Hubungan Pelanggan RHB, yang butiran hubungannya dinyatakan dalam klausa Terma dan Syarat Am di bawah.

PENGANJUR-PENGANJUR KEMPEN

1. **Kempen ini *RHB Premier Programme 2024* (“Kempen”)** dianjurkan oleh RHB Bank Berhad [No. Pendaftaran 196501000373 (6171-M)] dan RHB Islamic Bank Berhad [No. Pendaftaran 200501003283 (680329-V)] (secara kolektif, “**RHB**”).

TEMPOH KEMPEN

2. Kempen ini berlangsung dari 1 Jun 2024 hingga 31 Disember 2024 (“**Tempoh Kempen**”), termasuk kedua-dua tarikh.

KELAYAKAN

3. Kempen ini adalah terbuka kepada pelanggan bank yang baharu tanpa Akaun/-i Semasa & Simpanan RHB (“ASAS/-i”) dan Deposit Berjangka, (pemastautin dan bukan pemastautin) atau Pelanggan Baru Premier bagi segmen Perbankan Konsumer (secara kolektif, “**Peserta-Peserta Yang Layak**” atau setiap satu “**Peserta Yang Layak**”).
4. Peserta yang Layak dikehendaki memenuhi syarat berikut untuk layak menikmati Kadar Bonus & ganjaran tunai USD100 masing-masing:
 - a. Pelanggan baharu RHB *Premier Banking*.
 - b. Membuka akaun *RHB Premier Account/-i* baharu dalam Tempoh Kempen.
 - c. Peserta yang Layak hanya boleh membuka satu (1) akaun sama ada *Premier Current Account* atau *Premier Current Account/-i* dalam Tempoh Kempen.
 - d. Peserta yang Layak mesti mempunyai RHB Multi Currency Account dan memegang Kad Debit/-i RHB Multi Currency Premier Visa untuk layak menyertai Kempen
 - e. Tidak termasuk RHB Premier Qard-i Premier Qard dan akaun Junior (RHB Future Saver, Akaun Simpanan Junior, Easy-Junior Savings dan RHB Children Account-i)
 - f. Akaun bersama adalah dibenarkan tertakluk kepada pemegang akaun adalah pemegang utama.
5. Individu-individu dan entiti-entiti berikut, pemastautin dan bukan pemastautin, adalah tidak layak untuk menyertai Kempen ini:-
 - (a) individu-individu di bawah umur lapan belas (18) tahun;
 - (b) pekerja-perkerja tetap dan pekerja-perkerja kontrak Kumpulan Perbankan RHB dan ahli-ahli keluarga terdekat mereka; dan
 - (c) syarikat-syarikat, entiti-entiti komersial dan korporat, milikan-milikan tunggal, perkongsian-perkongsian, pertubuhan-pertubuhan berkebajikan/tanpa untung, persatuan-persatuan dan sekolah-sekolah.

“**Kumpulan Perbankan RHB**” bermaksud RHB Bank Berhad, RHB Islamic Bank Berhad, RHB Investment Bank Berhad, RHB Insurance Berhad dan sekutu masing-masing, syarikat-syarikat pemegang, syarikat-syarikat subsidiari, syarikat-syarikat/perbadanan-perbadanan berkaitan, pengganti-pengganti dan penerima serah hak.

MEKANISME KEMPEN UNTUK KADAR BONUS

6. Peserta yang Layak akan menikmati kadar faedah/keuntungan bonus (“Kadar Bonus”) bagi baki harian dalam *RHB Premier Current Account*-i dengan memenuhi baki harian lebih daripada RM50,000 dan dihadkan kepada baki maksimum sebanyak RM1,000,000 (“Julat Kelayakan”). Kadar Bonus adalah tambahan atas daripada kadar faedah/keuntungan semasa.
7. Kadar Bonus Premier

Baki Julat (RM)	Kadar Asas setahun	Bonus Pengenalan setahun	Bonus “Family Referral”
50,000 yang pertama	0.00%		
Dari 50,000 sehingga 200,000	0.50%	+1.00% @ 4 bulan	+ 1 bulan
Dari 200,000 sehingga 500,000	1.80%		
Dari 500,000 sehingga 1,000,000	2.00%		
Baki seterusnya di atas 1,000,000	2.50%		

- a. Kadar Faedah/Keuntungan Asas adalah berdasarkan konsep *split tier* dan tertakluk kepada perubahan Kadar Polisi Semalaman (OPR) dan/atau Kadar Tawaran Antara Bank Kuala Lumpur (KLIBOR) dan boleh disemak sewajarnya.
- b. Kadar Faedah/Keuntungan Asas akan dikira setiap hari dan dikreditkan ke dalam RHB Premier Account/-i setiap hujung bulan mengikut ciri dan kadar produk sedia ada.
- c. Kadar Bonus dikira setiap hari dan akan dikreditkan ke dalam RHB Premier Account/-i pada akhir bulan berikutnya semasa atau selepas Tempoh Kempen menggunakan konsep *multi tier*.
- d. Peserta yang Layak akan diberikan tambahan satu (1) bulan Bonus “Family Referral” apabila mereka memperkenalkan ahli keluarga baharu untuk menyertai RHB Premier. Bonus “Family Referral” terpakai untuk *Premier Family Extension* (Ahli keluarga baharu dengan produk deposit yang baru dibuka) - terhad kepada 1 (satu) bulan sahaja tanpa mengira bilangan ahli keluarga baharu yang dicalonkan sepanjang tempoh kempen. *Premier Family Extension* adalah pengiktirafan Premier kepada ahli keluarga terdekat (1 pasangan sah + 2 anak) yang telah / telah memohon *Premier Family Extension*.

Contoh:

Baharu kepada Premier & Premier Family Extension	Mr X	Tambahan (1) bulan Family Referral Bonus
- Pasangan sah	Mrs X	
- Anak 1	Child X1	
- Anak 2	Child X2	

- e. Kadar efektif untuk Kadar Bonus Premier ialah 2.62% setahun untuk kadar asas + kadar bonus (berdasarkan baki RM1,000,000 setiap hari)
- f. Akaun Peserta Yang Layak mestilah sah dan aktif (tidak ditutup atau ditamatkan) seperti yang ditentukan oleh RHB mengikut budi bicaranya, untuk layak untuk penyertaan semasa dan selepas Tempoh Kempen. Jika, pada bila-bila masa dalam Tempoh Kempen dan/atau antara kitaran terakhir empat (4) bulan dari akaun dibuka, akaun Peserta Yang Layak ditutup atau tidak aktif atas apa-apa sebab sekalipun, penyertaan beliau dalam Kempen menjadi terbatal dan tidak sah berkuat kuasa serta-merta.
- g. Pelanggan dengan *RHB Premier Account*-i yang ditutup dalam tempoh 12 bulan dari tarikh pembukaan akaun baharu semasa Tempoh Kempen tidak akan layak untuk menyertai Kempen ini.

Tidak layak untuk pelanggan Premier yang menyertai Premier Bonus Campaign 2023 sehingga bonus tamat, pelanggan Premier yang telah dinaiktaraf (pelanggan ex-Premier) dan peserta *RHB CASA Luxury Watch Campaign* (pelanggan Ganjaran Terjamin dengan pegangan

a) Contoh 1 berdasarkan RHB Premier Current Account/-i

- Pelanggan baharu kepada bank dan Premier dan membuka RHB Premier Current Account/-i pada 20 Julai 2024 dengan baki akhir harian seperti di bawah semasa bulan pembukaan akaun.

Tarikh	Baki Harian	Kadar Asas setahun		Kadar Bonus setahun			Total Faedah/Keuntungan setahun (Kadar Asas + Bonus)	
		Jumlah Faedah/Keuntungan	Kadar Purata setahun	Baki yang layak	Kadar Bonus setahun	Jumlah Faedah/Keuntungan	Jumlah Faedah/Keuntungan	Kadar Efektif setahun
20-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
21-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
22-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
23-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
24-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
25-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
26-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
27-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
28-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
29-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
30-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
31-Jul-24	2,000,000	112	2.06%	1,000,000	1.00%	27	140	2.56%
Jumlah Kadar Asas + Bonus yang diperolehi (12 hari)		1,349				328	1,677	

- Pelanggan akan memperoleh jumlah faedah/keuntungan sebanyak RM15,131 daripada kedua-dua Kadar Asas dan Kadar Bonus dari empat (4) bulan iaitu 120 hari dari hari pelanggan membuka RHB Premier Current Account/-i dengan andaian pelanggan mengekalkan baki harian sebanyak RM2,000,000.

Tarikh	Baki Harian	Kadar Asas setahun		Kadar Bonus setahun			Total Faedah/Keuntungan setahun (Kadar Asas + Bonus)	
		Jumlah Faedah/Keuntungan	Kadar Purata setahun	Baki yang layak	Kadar Bonus setahun	Jumlah Faedah/Keuntungan	Jumlah Faedah/Keuntungan	Kadar Efektif setahun
20Jul - 31Jul	2,000,000	1,349	2.06%	1,000,000	1.00%	328	1,677	2.56%
1Ogo - 31Ogo	2,000,000	3,485	2.06%	1,000,000	1.00%	328	3,813	2.25%
1Sep - 30Sep	2,000,000	3,373	2.06%	1,000,000	1.00%	328	3,701	2.26%
1Okt - 31Okt	2,000,000	3,485	2.06%	1,000,000	1.00%	328	3,813	2.25%
1Nov - 16Nov	2,000,000	1,799	2.06%	1,000,000	1.00%	328	2,127	2.43%
Jumlah Kadar Asas + Bonus yang diperolehi (120 hari)		13,492				1,639	15,131	

b) Contoh 2 berdasarkan RHB Premier Current Account/-i

- Pelanggan adalah pelanggan RHB sedia ada dan ditukar kepada Premier dan membuka RHB Premier Current Account/-i pada 24 Ogos 2024 dengan baki akhir harian seperti di bawah semasa bulan pembukaan akaun.

Tarikh	Baki Harian	Kadar Asas setahun		Kadar Bonus setahun			Total Faedah/Keuntungan setahun (Kadar Asas + Bonus)	
		Jumlah Faedah/Keuntungan	Kadar Purata setahun	Baki yang layak	Jumlah Faedah/Keuntungan	Kadar Purata setahun	Baki yang layak	Jumlah Faedah/Keuntungan
24-Ogos-24	200,000	2	0.38%	200,000	1.00%	5	8	1.38%
25-Ogos-24	200,000	2	0.38%	200,000	1.00%	5	8	1.38%
26-Ogos-24	600,000	22	1.36%	600,000	1.00%	16	39	2.36%
27-Ogos-24	600,000	22	1.36%	600,000	1.00%	16	39	2.36%
28-Ogos-24	1,000,000	44	1.62%	1,000,000	1.00%	27	71	2.62%
29-Ogos-24	1,000,000	44	1.62%	1,000,000	1.00%	27	71	2.62%
30-Ogos-24	800,000	33	1.52%	800,000	1.00%	22	55	2.52%
31-Ogos-24	800,000	33	1.52%	800,000	1.00%	22	55	2.52%
Jumlah Kadar Asas + Bonus yang diperolehi (8 hari)		1,349				328	1,677	

- Pada bulan September 2024, pelanggan merujuk anaknya di bawah Premier Family Extension dan membuka RHB Junior Account. Oleh itu, pelanggan layak mendapat tambahan satu (1) bulan di bawah *Premier Family Extension*. Pada Oktober 2024, pelanggan merujuk isterinya dan membuka RHB Smart Account/-i. Tiada bonus tambahan untuk *Family Referral Bonus* akan diberikan kerana setiap Peserta Yang Layak hanya terhad kepada satu *Family Referral Bonus*.
- Pelanggan akan memperoleh jumlah faedah/keuntungan sebanyak RM5,417 daripada kedua-dua Kadar Lembaga dan Kadar Bonus dari lima (5) bulan iaitu 150 hari (termasuk tambahan satu (1) bulan daripada Bonus Rujukan Keluarga) dari hari tersebut pelanggan membuka Akaun Semasa/-i RHB Premier dengan andaian baki purata bulanan seperti di bawah.

Tarikh	Baki Harian	Kadar Asas setahun		Kadar Bonus setahun			Total Faedah/Keuntungan setahun (Kadar Asas + Bonus)	
		Jumlah Faedah/Keuntungan	Kadar Purata setahun	Baki yang layak	Kadar Bonus setahun	Jumlah Faedah/Keuntungan	Jumlah Faedah/Keuntungan	Kadar Efektif setahun
24Ogo- 31Ogo	650,000	203	1.43%	650,000	1.00%	142	345	2.43%
1Sep - 30Sep	800,000	1,029	1.52%	800,000	1.00%	175	1,204	1.78%
1Okt - 31Okt	800,000	996	1.52%	800,000	1.00%	175	1,171	1.79%
1Nov - 16Nov	600,000	690	1.36%	600,000	1.00%	131	821	1.62%
1Dis - 31Dis	600,000	690	1.36%	600,000	1.00%	131	821	1.62%
1Jan - 19Jan	1,000,000	838	1.62%	1,000,000	1.00%	219	1,057	2.04%
Jumlah Kadar Asas + Bonus yang diperolehi (150 hari)		4,447				973	5,420	

MEKANISME KEMPEN UNTUK GANJARAN TUNAI USD100

8. Peserta Yang Layak, iaitu Pelanggan Bank Yang Baharu & Pelanggan Baru Premier dengan ³dana baru minimum RM200,000 dalam ¹Premier AUM dengan sekurang-kurangnya 25% dilaburkan dalam ²pelaburan terpilih semasa Tempoh Kempen akan memperoleh ganjaran tunai USD100 untuk dikreditkan ke dalam RHB Multi Currency Account.

Note:

¹ Premier AUM ditakrifkan sebagai baki gabungan dalam jumlah deposit, pelaburan dan insurans/ Takaful hayat yang digabungkan dengan RHB.

² Pelaburan terpilih ditakrifkan sebagai Unit Amanah ((tidak termasuk dana tertutup), Bon Runcit/Sukuk (RB) & Pelaburan Berstruktur (SI).

³ Dana baru merujuk kepada dana yang tidak berasal dari mana-mana akuan sedia ada dalam RHB & dikekalkan sehingga akhir bulan dari bulan menyertai Premier.

TERMA-TERMA DAN SYARAT-SYARAT AM

9. Dengan menyertai Kempen, setiap Peserta Yang Layak bersetuju dengan perkara berikut:-
- (a) beliau terikat dengan Terma-Terma dan Syarat-Syarat ini;
 - (b) (i) dengan memberikan notis terdahulu yang mencukupi, RHB boleh:-
 - (1) mengubah mana-mana Terma-Terma dan Syarat-Syarat ini atau menggantung atau menamatkan Kempen ini berikutan pengenalan atau perubahan dalam mana-mana undang-undang atau keperluan-keperluan kawal selia yang terpakai kepada RHB dan/atau Kempen ini; atau
 - (2) mengubah mana-mana Terma-Terma dan Syarat-Syarat ini jika, tanpa perubahan sedemikian, Bank tidak akan dapat memberi kesan kepada Kempen ini.
 - (ii) RHB boleh memberi notis sedemikian:-
 - (1) dengan menghantar notis sedemikian dan sebab(-sebab) perubahan, penggantungan atau penamatan sedemikian kepada Peserta-Peserta Yang Layak;
 - (2) dengan menghantar notis sedemikian dan sebab(-sebab) untuk perubahan, penggantungan atau penamatan sedemikian melalui Perkhidmatan Mesej Ringkas (*Short Message Service* ("SMS")) atau Mesej Langsung Elektronik (*Electronic Direct Message* ("EDM")) kepada Peserta-Peserta Yang Layak; atau
 - (3) dengan memaparkan notis tersebut dan sebab(-sebab) bagi perubahan, penggantungan atau penamatan sedemikian di cawangan-cawangan RHB atau laman web RHB.
 - (iii) Mana-mana Peserta Yang Layak yang tidak bersetuju dengan perubahan, penggantungan atau penamatan sedemikian dikehendaki memberitahu RHB dan tidak akan lagi berhak untuk menyertai Kempen ini.

- (c) Ganjaran-Ganjaran Kempen itu tidak boleh dipindahkan kepada mana-mana pihak ketiga dan tidak boleh ditukar dengan wang tunai, kredit atau sebarang bentuk pembayaran monetari lain;
- (d) mana-mana Peserta Yang Layak yang telah menipu atau melakukan apa-apa tindakan yang menyalahi undang-undang atau penipuan berhubung dengan Kempen ini dan/atau produk yang digunakan dalam Kempen ini, akan digugurkan daripada Kempen ini;
- (e) RHB tidak bertanggungjawab ke atas keadaan atau sebarang kehilangan atau kerosotan atau kerosakan pada Ganjaran-Ganjaran Kempen setelah diterima oleh Peserta-Peserta Yang Layak.
- f) beliau bertanggungjawab ke atas semua cukai dan yuran dan caj lain yang dikenakan terhadapnya di bawah undang-undang yang terpakai, jika ada, untuk penerimaan Ganjaran Kempen;
- (g)
 - (i) RHB dikehendaki mendapatkan dan memproses maklumat peribadi Peserta-Peserta Yang Layak untuk mentadbir Kempen;
 - (ii) dengan memberikan maklumat peribadi, Peserta-Peserta Yang Layak telah bersetuju dengan pemrosesan sedemikian oleh RHB; dan
 - (iii) mana-mana Peserta-Peserta Layak yang tidak bersetuju dengan pemrosesan sedemikian oleh RHB dikehendaki memaklumkan RHB dan tidak lagi berhak untuk menyertai Kempen ini;
- (h) beliau seterusnya memberi kebenaran-kebenaran kepada RHB untuk mendapatkan dan memproses maklumat peribadinya untuk tujuan-tujuan penjualan silang, pemasaran dan promosi produk-produk dan/atau perkhidmatan-perkhidmatan Kumpulan Perbankan RHB atau pakatan strategiknya yang RHB fikir mungkin menarik minatnya. Beliau mempunyai pilihan untuk memilih sama ada untuk menerima bahan pemasaran dan promosi untuk bahan yang sama daripada RHB dan boleh memilih atau menukar pilihannya dengan menghubungi Pusat Hubungan Pelanggan RHB seperti berikut:

Pusat Hubungan Pelanggan RHB

E-mel : customer.service@rhbgroup.com

Telefon No. : +603-9206 8118

Borang : rhbgroup.com/personal/banking-methods/contactus.html;

- (i) RHB tidak bertanggungjawab ke atas ketidakterimaan, atau sebarang kelewatan dalam penerimaan, sebarang Ganjaran Kempen Pemenang Ganjaran Kempen yang disebabkan oleh:-
 - (i) penggantungan atau penamatan Kempen ini menurut Klausula 13(b)(i)(1) di atas;
 - (ii) tindakan Pemenang Ganjaran Kempen sedemikian atau tidak bertindak; atau
 - (iii) oleh sebarang tindakan Tuhan, peperangan (sama ada diisytiharkan atau tidak), mogok, rusuhan, kekecohan awam atau tindakan keganasan yang tidak dikaitkan dengan RHB dan/atau mana-mana pekerja, wakil dan ejennya;
- (j) melainkan jika terdapat sebarang kesilapan yang nyata (jelas), keputusan RHB mengenai semua perkara yang berkaitan dengan Kempen ini adalah muktamad, konklusif dan mengikat Peserta Yang Layak;

- (k) beliau boleh menghubungi Pusat Hubungan Pelanggan RHB untuk semua perkara yang berkaitan dengan Kempen ini (termasuk sebarang permintaan untuk menukar atau mengehendkan pemprosesan maklumat peribadinya) kepada Pusat Hubungan Pelanggan RHB;
- (l) jika beliau tidak berpuas hati dengan resolusi yang diberikan oleh Pusat Hubungan Pelanggan RHB dan jika produk(-produk) yang digunakan oleh Kempen ini adalah:-
 - (i) produk(-produk) perbankan, beliau kemudiannya boleh merujuk perkara itu kepada pengendali Skim Ombudsman Kewangan yang diluluskan oleh Bank Negara Malaysia:

Ombudsman bagi Perkhidmatan Kewangan (OFS)

Alamat: Level 14, Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
No. Telefon: +603-2272 2811
No. Faksimili: +603-2272 1577
E-mel: enquiry@ofs.org.my; atau

- (ii) produk(-produk) unit amanah, beliau kemudiannya boleh merujuk perkara itu kepada Pusat Penyelesaian Pertikaian Industri Sekuriti (SIDREC) yang diluluskan oleh Suruhanjaya Sekuriti Malaysia:-

Alamat: Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur
No. Telefon: +603-2282 2280
No. Faksimili: +603-2282 3855
E-mel: info@sidrec.com.my;

- (m) Terma-Terma dan Syarat-Syarat ini hendaklah dibaca bersama dengan terma-terma dan syarat-syarat Perbankan Peribadi yang boleh didapati di https://www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_bm.pdf ; dan
- (n) jika berlaku sebarang percanggahan antara Terma-Terma dan Syarat-Syarat ini dan mana-mana bahan lain yang berkaitan dengan Kempen ini, Terma-Terma dan Syarat-Syarat ini akan digunapakai bagi perkara-perkara yang ditadbir oleh Terma-Terma dan Syarat-Syarat ini.