

TERMS AND CONDITIONS
6 MONTHS e-FIXED DEPOSIT / e-COMMODITY MURABAHAH DEPOSIT-i PROMOTION 2025
("these Terms and Conditions")

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 **6 Months e-Fixed Deposit ("e-FD") / e-Commodity Murabahah Deposit-i ("e-CMDi") Promotion 2025 ("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 **3 January 2025 to 28 February 2025 ("Campaign Period")**, both dates, inclusive or upon reaching Campaign target, whichever comes first ("Campaign Period").

ELIGIBILITY

3. The Campaign is open to:
 - a) All RHB individual customers (both residents and non-residents) of Consumer Banking segment who have registered for RHB Online Banking or during the Campaign Period ; or/and
 - b) Existing-to-Bank Customer(s) / New-to-Bank Customer(s) who are non-RHB Premier or who has been upgraded to RHB Premier Customer(s) and have registered for RHB Online Banking during Campaign Period;
4. "**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

5. To be eligible for this e-FD/e-CMDi Campaign, all placement(s) of deposits can be made through RHB Online Banking via:
 - (a) Financial Process Exchange ("FPX"). FPX is not owned by RHB. FPX is facilitated by Payment Network Malaysia Sdn Bhd ("PayNet"), a wholly owned subsidiary of Bank Negara Malaysia. Further details can be viewed at www.paynet.my ; or
 - (b) Transfer from Existing RHB Current Account/-i or Savings Account/-i ("CASA/-i"),
6. The promotional rate ("Promotional Rate") is as follows:

Tenure (Months)	Promotional Rate, p.a.*	e-FD/e-CMDi Placement	Eligible Participant**
6	3.60%	Minimum RM5,000	All RHB customers
6	3.70%	Minimum RM20,000	RHB Premier customers

**Should there be an Overnight Policy Rate (OPR) change; the Promotional Rate may be revised.*

***Premier promotional rates will be eligible for customers with RHB Premier status. For newly signed up to RHB Premier segment, the Premier status will only be refreshed in the system for at least 2 days after application submitted by the branch.*

7. This Promotional Rate is available to Eligible Participant for placements made through RHB Online Banking during the Campaign Period from 7:00 a.m. until 11:00 p.m., seven (7) days a week, or during such hours as stipulated at RHB Online Banking.
8. Upon maturity, the e-FD/e-CMDi placement amount shall be automatically renewed to an ordinary e-Fixed Deposit ("FD") /e-Commodity Murabahah Deposit-i ("CMD-i") with the same tenure at the prevailing board rate as per published in RHB Banking Group website.
9. Interest/profit will be credited into the Eligible Participant's designated RHB Current Account/-i or Savings Account/-i ("CASA/-i"), upon maturity and the Eligible Participant must maintain an active RHB CASA-i for interest/profit crediting purpose.
10. Annual effective rate for six (6) months tenure is up to 3.10% p.a. assuming e-FD/e-CMD-i is renewed with the same tenure at the prevailing board rate as per published in RHB Banking Group website. Should there be an Overnight Policy Rate (OPR) change, the effective rate may be revised.
11. e-FD placement shall not be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Participant before the completion of the e-FD tenure for this Campaign. Failing which RHB reserves the right at its discretion to accord the Eligible Participant's e-FD Promotional Rate with RHB prevailing six (6) months FD board rates.
12. e-CMDi placement shall not be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Participant before the completion of the e-CMDi tenure for this Campaign. Failing which the Eligible Participant acknowledges and agrees that he/she waives his/her rights to claim the full selling price and accordingly, RHB shall pay based on the prevailing six (6) months CMD-i board rate.
13. Partial withdrawal is not allowed.
14. In the event Eligible Participant uplifts the e-FD before maturity, no interest is to be paid on the e-FD amount uplifted before the completion of the e-FD tenure.
15. In the event Eligible Participant uplifts the e-CMDi before maturity, the Eligible Participant acknowledges and agrees that he/she waives his / her rights to claim the full selling price and no profit is to be paid on the e-CMDi amount uplifted before the completion of the e-CMD-i tenure.

GENERAL TERMS AND CONDITIONS

16. 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) 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;
- (d) agrees to access RHB's Website to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;
- (e) agrees to discontinue any further participation in this Campaign by informing RHB if any future modifications of these Terms and Conditions are unacceptable.
- (f) agrees that by providing the personal information, the Eligible Participant consents to RHB processing their personal information for any and/or all of the following purposes ("Purpose"), if applicable:
- i. administering this Campaign and contacting the Eligible Participant in relation to the same;
 - ii. cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
 - iii. other related and legitimate business purposes;
- (g) agrees that the Eligible Participant personal information may be disclosed to other companies within the RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), service providers, and vendors and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHB.
- (h) may exercise their options in respect of receiving marketing materials (including cross selling, marketing and promotions as described above) by contacting us through the RHB Contact Details.
- (i) 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
- (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 .
- (n) RHB shall not be liable for any default in respect of the Campaign due any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents; and
- (o) 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.