

TERMS AND CONDITIONS
3 & 6 MONTHS FIXED DEPOSIT / COMMODITY MURABAHAH DEPOSIT-i and CURRENT & SAVINGS ACCOUNT-i CAMPAIGN 2024
("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 **3 & 6 Months Fixed Deposit ("FD") / Commodity Murabahah Deposit-i ("CMD-i") and RHB Current & Savings Account-i ("CASA-i") Campaign 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 September 2024 to 31 October 2024 ("Campaign Period")**, both dates, inclusive or upon reaching Campaign target, whichever comes first ("Campaign Period").

ELIGIBILITY

3. The Campaign is open to:
 - a) Existing-to-Bank Customer(s) who are non-RHB Premier prior to participating the Campaign who has been upgraded to RHB Premier Customer(s), existing-to-RHB Premier Customer(s) or New-to-Bank Customer(s) who joined RHB Premier during the Campaign Period (both residents and non-residents) of the Consumer Banking segment collectively, ("Eligible Participants"); and
 - b) Make placement the amount set out in clause Campaign Mechanics with the Bank during the Campaign Period.
4. This Campaign is applicable for following products:

Fixed Deposit / Commodity Murabahah Deposit-i	Current & Savings Account-i
Ordinary Fixed Deposit	Premier Current Account-i and all accounts under Current & Savings Account-i (except for Junior/Children Account-i)
Commodity Murabahah Deposit-i	

5. "**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

6. The Eligible Participant(s) are required make fresh funds placement into the FD/CMD-i and CASA-i as per following Table 1 and Table 2 below and the placement shall be made concurrently during the Campaign Period.
7. The Eligible Participant(s) are required to place an amount as specified in Table 1 and Table 2 below into FD/CMD-i at 60% placement amount and remaining 40% placement amount into the CASA-i and to be hold for a period of three (3) or six (6) months equivalent to FD/CMD-i tenure.

Table 1

Current & Savings Account/-i / FD/CMD-i	Minimum Combined Placement Amount (100%)	Placement Amount in FD/CMD-i (60%)	Placement Amount in Premier Current Account/-i / other CASA/-i (40%)	Hold Period
Premier Current Account/-i	RM100,000	RM60,000	RM40,000	3 Months Or 6 Months
Current & Savings Account/-i	RM10,000	RM6,000	RM4,000	

8. The Eligible FD/CMD-i placements shall be entitled to the following Campaign Rate as per Table 2 below.

Table 2

Channel	FD/CMD-i Tenure	Campaign Rate for FD/CMD-i	Campaign Effective Rate
Over-the-counter	3 Months	5.00% p.a.	Up to 4.00% p.a.
	6 Months	5.20% p.a.	Up to 4.12% p.a.

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

9. Hold Period means the balance amount of participating CASA/-i as example Premier Current Account/-i balance locked in the account for a period of 90 days [three (3) months] or 182 days [six (6) months] from the date of placement in accordance to the campaign mechanics ("Hold Period").
10. The FD placements must be made with new funds only i.e. funds not transferred from existing RHB Current Account/-i or Savings Account/-i ("CASA/-i"), failing which RHB reserves the right at its discretion to accord the Eligible Participant's FD Promotional Rate with RHB prevailing three (3) months or six (6) months FD board rates.
11. The CMD-i placements must be made with new funds only i.e. funds not transferred from existing RHB Current Account/-i or Savings Account/-i ("CASA/-i"), failing which the Eligible Customer 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 three (3) months or six (6) months CMD-i board rate.
12. In the event Eligible Participant wishes to uplift any part of the combined amount from the FD/CMD-i or Premier Current Account/-i/CASA/-i before the completion of the tenure, a complete upliftment of the balance in the FD/CMD-i or Premier Current Account/-i/CASA/-i must be performed. Partial withdrawal of the FD/CMD-i or Premier Current Account/-i/CASA/-i before the completion of tenure is not allowed.
13. The FD promotional rate will not be entitled in the event the Premier Current Account/-i /CASA/-i hold amount for any reason is cancelled, withdrawn or released in less than the predetermined hold period. Failing which RHB reserves the right at its discretion to accord the Eligible Participant's FD Promotional Rate with RHB prevailing three (3) months or six (6) months FD board rates.

14. The CMD-i promotional rate will not be entitled in the event the Premier Current Account/-i / CASA-i hold amount for any reason is cancelled, withdrawn or released in less than the predetermined hold period. Failing which the Eligible Participant(s) 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 three (3) months or six (6) months CMD-i board rate.
15. For new CMD-i customers, it is compulsory to have CASA-i as an affiliate account for CMD-i placement; while for existing customers, they can opt to use their CASA-i for profit payout purpose.
16. Upon maturity, the FD/CMD-i placement amount shall be automatically renewed to an ordinary FD/CMD-i with the same tenure at the prevailing board rate as per published in RHB Banking Group website.
17. Interest/profit will be credited into the Eligible Participant's designated CASA-i upon maturity and the Eligible Participant must maintain an active CASA-i for interest/profit crediting purpose.
18. 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 FD tenure for this Campaign. Failing which RHB reserves the right at its discretion to accord the Eligible Participant's FD Promotional Rate with RHB prevailing three (3) months or six (6) months FD board rates.
19. CMD-i 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 CMD-i tenure for this Campaign. Failing which RHB reserves the right at its discretion to accord the Eligible Participant's CMD-i Promotional Rate with RHB prevailing three (3) months or six (6) months CMD-i board rates.
20. Eligible Participant(s) is required to sign the Declaration and Authorization form to qualify for the promotional rate.
21. This Campaign is available for placement made over the counter at any RHB Branches in Malaysia.
22. The following illustration serves as an examples for understanding interest/profit calculation and the derivation of the effective rate.

Illustration 1

Calculation of Smart Account/-i:

- a) An Eligible Participant places Ringgit Malaysia Sixty Thousand (RM60,000) in the FD/CMD-i and Ringgit Malaysia Forty Thousand (RM40,000) shall be earmarked into Smart Account/-i for three (3) months or six (6) months. Therefore, the overall effective rate calculations are:

i. Holding Period three (3) months

Smart Account/-i:

Smart Account/-i Placement	Rate**	Tenure	Interest/Profit (RM)*
RM40,000	1.85%	3 Months	RM182
<i>*Interest/Profit calculation: RM40,000*1.85%p.a./366 days*90 days</i>			
<i>**Assuming Eligible Participant has fulfill the Bonus Save rate category</i>			

FD/CMD-i:

FD/CMD-i Placement	Rate	Tenure	Interest/Profit (RM)*
RM60,000	5.00%	3 Months	RM738
<i>*Interest/Profit calculation: RM60,000*5.00%p.a./ 366 days*90 days</i>			

Total interest/profit FD/CMD-i and Smart Account/-i

Total Placement	Campaign Effective Rate**	Tenure	Interest/Profit (RM)*
RM100,000	3.74%	3 Months	RM920
*Interest/Profit calculation: $RM100,000 \times 3.74\% \text{ p.a.} / 366 \text{ days} \times 90 \text{ days}$ **Effective rate calculation: $RM920 / RM100,000 \times 366 \text{ days} / 90 \text{ days}$			

ii. Holding Period six (6) months**Smart Account/-i:**

Smart Account/-i Placement	Rate**	Tenure	Interest/Profit (RM)*
RM40,000	1.85%	6 Months	RM368
*Interest/Profit calculation: $RM40,000 \times 1.85\% \text{ p.a.} / 366 \text{ days} \times 182 \text{ days}$ **Assuming Eligible Participant has fulfill the Bonus Save rate category			

FD/CMD-i:

FD/CMD-i Placement	Rate	Tenure	Interest/Profit (RM)*
RM60,000	5.20%	6 Months	RM1,551
*Interest/Profit calculation: $RM60,000 \times 5.20\% \text{ p.a.} / 366 \text{ days} \times 182 \text{ days}$			

Total interest/profit FD/CMD-i and Smart Account/-i

Total Placement	Campaign Effective Rate**	Tenure	Interest/Profit (RM)*
RM100,000	3.86%	6 Months	RM1,919
*Interest/Profit calculation: $RM100,000 \times 3.86\% \text{ p.a.} / 366 \text{ days} \times 182 \text{ days}$ **Effective rate calculation: $RM1,919 / RM100,000 \times 366 \text{ days} / 182 \text{ days}$			

Illustration 2**Calculation of Premier Current/-i:**

- b) An Eligible Participants places Ringgit Malaysia Sixty Thousand (RM60,000) in the FD/CMD-i and Ringgit Malaysia Forty Thousand (RM40,000) shall be earmarked into Premier Current/-i for three (3) months or six (6) months. Therefore, the overall effective rate calculations are:

i. Holding Period three (3) months**Premier Current/-i:**

Premier Current/-i Placement	Premier Current/-i Effective Rate*	Tenure	Interest/Profit (RM)**
RM40,000	-	3 Months	-
* The effective rate for Premier Current/-i is depending on the current balance range. This calculation with assuming customer is new-to-Premier segment with balance range of RM40,000.			

FD/CMD-i:

FD/CMD-i Placement	FD/CMDi Rate	Tenure	Interest/Profit (RM)*
RM60,000	5.00%	3 Months	RM738
*Interest/Profit calculation: $RM60,000 \times 5.00\% \text{ p.a.} / 366 \text{ days} \times 90 \text{ days}$			

Total interest/profit FD/CMD-i and Premier Current/-i:

Total Placement	Campaign Effective Rate**	Tenure	Interest/Profit (RM)*
RM100,000	3.00%	3 Months	RM738
*Interest/Profit calculation: $RM100,000 \times 3.00\% \text{ p.a.} / 366 \text{ days} \times 90 \text{ days}$ **Effective rate calculation: $RM738 / RM100,000 \times 366 \text{ days} / 90 \text{ days}$			

ii. **Holding Period six (6) months**

Premier Current/-i:

Premier Current/-i Placement	Premier Current/-i Effective Rate*	Tenure	Interest/Profit (RM)**
RM40,000	-	6 Months	-

* The effective rate for Premier Current/-i is depending on the current balance range. This calculation with assuming customer is new-to-Premier segment with balance range of RM40,000.

FD/CMD-i:

FD/CMD-i Placement	FD/CMDi Rate	Tenure	Interest/Profit (RM)*
RM60,000	5.20%	6 Months	RM1,551

*Interest/Profit calculation: $RM60,000 * 5.20\% p.a. / 366 \text{ days} * 182 \text{ days}$

Total interest/profit FD/CMD-i and Premier Current/-i:

Total Placement	Campaign Effective Rate**	Tenure	Interest/Profit (RM)*
RM250,000	3.12%	6 Months	RM1,551

*Interest/Profit calculation: $RM100,000 * 3.12\% p.a. / 366 \text{ days} * 182 \text{ days}$
**Effective rate calculation: $RM1,551 / RM100,000 * 366 \text{ days} / 182 \text{ days}$

Illustration 3

Calculation of Premier Current/-i:

- c) An Eligible Participants places Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) in the FD/CMD-i and Ringgit Malaysia One Hundred Thousand (RM100,000) shall be earmarked into Premier Current/-i for three (3) months or six (6) months. Therefore, the overall effective rate calculations are:

iii. **Holding Period three (3) months**

Premier Current/-i:

Premier Current/-i Placement	Premier Current/-i Effective Rate*	Tenure	Interest/Profit (RM)**
RM100,000	2.50%	3 Months	RM615

* The effective rate for Premier Current/-i is depending on the current balance range. This calculation is with assuming customer has existing balance range above RM1Million.
**Interest/Profit calculation: $RM100,000 * 2.50\% / 366 \text{ days} * 90 \text{ days}$

FD/CMD-i:

FD/CMD-i Placement	FD/CMDi Rate	Tenure	Interest/Profit (RM)*
RM150,000	5.00%	3 Months	RM1,844

*Interest/Profit calculation: $RM150,000 * 5.00\% p.a. / 366 \text{ days} * 90 \text{ days}$

Total interest/profit FD/CMD-i and Premier Current/-i:

Total Placement	Campaign Effective Rate**	Tenure	Interest/Profit (RM)*
RM250,000	4.00%	3 Months	RM2,459

*Interest/Profit calculation: $RM250,000 * 4.00\% p.a. / 366 \text{ days} * 90 \text{ days}$
**Effective rate calculation: $RM2,459 / RM250,000 * 366 \text{ days} / 90 \text{ days}$

iv. **Holding Period six (6) months**

Premier Current/-i:

Premier Current/-i Placement	Premier Current/-i Effective Rate*	Tenure	Interest/Profit (RM)**
RM100,000	2.50%	6 Months	RM1,243
* The effective rate for Premier Current/-i is depending on the current balance range. This calculation is with assuming customer has existing balance range above RM1Million. **Interest/Profit calculation: $RM100,000 \times 2.50\% / 366 \text{ days} \times 182 \text{ days}$			

FD/CMD-i:

FD/CMD-i Placement	FD/CMDi Rate	Tenure	Interest/Profit (RM)*
RM150,000	5.20%	6 Months	RM3,879
*Interest/Profit calculation: $RM150,000 \times 5.20\% \text{ p.a.} / 366 \text{ days} \times 182 \text{ days}$			

Total interest/profit FD/CMD-i and Premier Current/-i:

Total Placement	Campaign Effective Rate**	Tenure	Interest/Profit (RM)*
RM250,000	4.12%	6 Months	RM5,122
*Interest/Profit calculation: $RM250,000 \times 4.12\% \text{ p.a.} / 366 \text{ days} \times 182 \text{ days}$ **Effective rate calculation: $RM5,122 / RM250,000 \times 366 \text{ days} / 182 \text{ days}$			

GENERAL TERMS AND CONDITIONS

23. 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 Customer 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 Customer 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 Customer 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 other existing terms and conditions as follows:
- a) Personal Banking:
<https://www.rhbgroup.com/others/terms-conditions/index.html>
 - b) RHB Guaranteed Gift Campaign:
<http://rhbgroup.com/s/GG1>
- (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.
- (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.