

TERMS AND CONDITIONS
NEW to RHB & PREMIER BANKING WELCOME OFFER 2024 CAMPAIGN
("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 **New to RHB & Premier Banking Welcome Offer 2024 Campaign ("Campaign")** is organized 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 **11 November 2024 to 31 December 2024** ("Campaign Period"), both dates, inclusive or upon reaching Campaign target, whichever comes first ("Campaign Period").

ELIGIBILITY

3. The Campaign is open for all individual New-to-RHB customers (both residents and non-residents) of Consumer Banking segment who fulfil the following conditions:
 - a. Be a primary New RHB Premier Banking customer; or
 - b. Be an extended Premier family member (up to 1 spouse & 2 children) who being nominated by a Primary Premier; and
 - c. Performs Fixed Deposit ("FD") / Commodity Murabahah Deposit-i ("CMD-i") placement during the Campaign Period (collectively referred to as "Eligible Participant(s)").
4. This Campaign is not open to sole-proprietorship, partnership, charitable/non-profit organisation, societies, corporate and commercial clients.

INTERPRETATION

5. For the purposes of this Campaign:

"Asset Under Management" ("AUM") means the Assets Under Management referring to combined balances in aggregated total Deposit(s), Investment(s) and Life insurance(s) held with RHB.

"New Funds" means monies or funds howsoever transferred, credited, or paid from other banks and/or financial institutions. For the avoidance of doubt, transfers of funds from other Current Account/-i or Savings Account/-i ("CASA/-i") or including maturity and/or upliftment of FD/CMD-i maintained with RHB are not recognized as New Funds.

"RHB Premier Banking" are defined as new customer who successfully signs up and tagged for **Premier Banking** with the Bank during the Campaign Period.

"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 promotional rate (“Promotional Rate”) is as follow:

Tenure	Promotional Rate*	Placement Amount		Channel
		Minimum	Maximum	
4 Months	4.00%p.a.	RM10,000	RM200,000	Over the counter

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

7. Under this Campaign and throughout the Campaign Period, each FD/CMD-i is subject to a minimum placement amount of RM10,000 and a maximum cumulative placement amount per Eligible Participant as set out in the table above.
8. The FD placements must be made with new funds only, failing which RHB reserves the right at its discretion to accord the Eligible Participant’s FD Promotional Rate with RHB prevailing four (4) months FD board rates.
9. The CMD-i placements must be made with new funds only, 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 four (4) months CMD-i board rate.
10. Eligible Participant must make the placement for Promotional Rate from the date of Premier tagging during Campaign Period. Failure which will leads to customer not eligible for the Promotional Rate.
11. Eligible Participant must be the primary accountholder of the FD/CMD-i account. For Eligible Participant who hold accounts jointly with other parties, all such accounts shall be considered as one single account only, based on the name of the primary account holder.
12. 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.
13. 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.
14. 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.
15. Annual effective rate for four (4) months tenure is up to 2.97% p.a. assuming FD/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.
16. 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 four (4) months FD board rates.
17. 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 the Eligible Customer acknowledges and agrees that he/she waives his / her rights to claim the full selling price and accordingly, RHB reserves the right at its discretion to accord the Eligible Participant’s CMD-i Promotional Rate with RHB prevailing four (4) months CMD-i board rates.
18. Partial withdrawal is not allowed.

19. If the Eligible Participant do not meet the criteria outlined in Clause 3 during the Campaign Period, the Promotional Rate will no longer apply and the Bank's prevailing board rate will be applied with the same period and placement amount.
20. In the event Eligible Participant uplifts the FD before maturity, no interest is to be paid on the FD amount uplifted before the completion of the FD tenure.
21. In the event Eligible Participant uplifts the CMD-i 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 CMD-i amount uplifted before the completion of the CMD-i tenure.
22. This Campaign is available for placement made over the counter at any RHB Branches in Malaysia.

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 the following terms and conditions which can be found at:
- i. Personal Banking terms and conditions: https://www.rhbgroup.com/-/media/Assets/Corporate-Website/Document/Others-TnCs/Updated/personal_banking_tnc_eng.pdf
 - ii. RHB Premier terms and conditions: https://www.rhbgroup.com/overview/premier/-/media/Microsites/overview_premier/pdf/tnc.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.
- (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.