



TERMS AND CONDITIONS GOVERNING RHB WEALTH – FIXED DEPOSIT BUNDLE CAMPAIGN 2024 (“CAMPAIGN”)

1. The RHB Wealth – Fixed Deposit Bundle Campaign (“Campaign”) is valid from 01 January 2024 and shall end on a date to be determined by RHB at its absolute discretion (“Campaign Period”).
2. The Campaign is open to all new and existing customers of RHB (“Customer”).
3. The Campaign is applicable to individuals only.
4. To be eligible to make a SGD Fixed Deposit (“FD”) placement at the promotional FD rate as defined in the table below, Customer must purchase one or more Wealth Product(s) and complete the FD placement within the Campaign Period, subject to the terms and conditions stated in clause 5.

Tenor	FD Promotional rate	Minimum Placement
6 months	3.90% p.a.	S\$20,000
12 months	3.70% p.a.	S\$20,000

5. Wealth Product(s) is/ are defined as:
 - a) Regular premium insurance plan;
 - b) Single premium insurance plan;
 - c) Bonds;
 - d) Structured Products;
 - e) Unit Trust with minimum subscription amount of S\$50,000.
6. The minimum FD placement amount under this Campaign is set at S\$20,000 and capped at \$1,000,000 per customer.
7. Multiple FD placements are permitted, subject to the condition defined in clause 6 above being met.
8. No interest will be payable for premature withdrawals made after placement date. Upon maturity of the placement, the principal and the interest amounts will be renewed at RHB’s prevailing FD promotional rates (if any) or prevailing FD board rates for the respective tenure, currencies and amounts, unless otherwise instructed by the customer.
9. Only applicants whose FD account(s) are approved by RHB will qualify for the Campaign. The approval process will be in accordance with RHB Bank’s prevailing practice and the Bank reserves the right to extend its processing time.



10. In the event that the Customer terminates the Wealth Product during the free look period, RHB reserves the right to revise the FD rate to the prevailing fixed deposit board rate or promo rate, if any.
11. Annualised Premium is defined as the total premium payable in a policy year, net of any applicable premium discounts, for the regular premium insurance plan.
12. Wealth Product(s) purchased using Central Provident Fund (CPF) monies shall not qualify for the Campaign.
13. Wealth Product(s) purchased may not be aggregated to qualify for the promotional FD placement and shall be based on a per successful application basis as defined in clause 5 above.
14. This Campaign is subject to customer's account being in good standing at all times (i.e. must not be suspended, frozen, cancelled or terminated) and must be conducted in a proper and satisfactory manner at all times during its tenure, and subject to the Bank's overall assessment of product and customer suitability (as the case may be) and as determined by the Bank in its sole and absolute discretion.

General Terms and Conditions

1. The purchase of any wealth product is subject to RHB's assessment of the individual's suitability for the relevant product" so that this is clear.
2. RHB will not entertain any request(s) for variation in the FD placement including but not limited to exchanging of the promotional FD interest rate offer for other benefits.
3. This Campaign is not valid in conjunction with other privileges or promotions organized by RHB unless otherwise stated.
4. RHB reserves the right in its sole and absolute discretion and without prior notice, to vary, modify, delete or add to these Terms and Conditions and may also withdraw or discontinue the Campaign at any time without prior notice or liability to any customers. RHB's decision in respect of the Campaign shall be final and binding.
5. By participating in the Campaign, you consent to and authorize RHB and its appointed representatives (including but not limited to parties involved in organising, promoting and conducting the Campaign) to collect, use or disclose, any information furnished by you in any manner as it deems fits or for the purposes as set out in RHB's Privacy Notice.



6. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.
7. RHB shall be entitled to a reasonable processing time in handling your instructions/ transactions and you are to take note that your requests may not be processed by RHB on the date of receipt of such requests by RHB. In view of the foregoing, RHB shall not be liable for any loss or damages arising from any such delays in effecting your instructions or transactions. All requests or instructions to RHB to be in writing.
8. RHB's Terms and Conditions governing Accounts shall apply.
9. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and customer shall be deemed to have agreed to the exclusive jurisdiction of the Singapore courts.
10. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
11. By participating in the Campaign, you hereby agree and accept these terms and conditions.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Disclaimers

Investments in Unit Trust are not bank deposits or obligations of, or guaranteed or insured by RHB, or any of its affiliates, and are subject to risks including the possible loss of the principal sum invested. The value of units and the income from the fund may fluctuate. You are to read the prospectus before making an investment.

Buying a life insurance policy is a long-term commitment. An early termination of policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid. This is not a contract of insurance nor is it intended as an offer or recommendation with respect to the purchase or sale of any insurance products. The precise terms and conditions of any insurance product is in their respective policies.

You should consider carefully the suitability of the products before entering into any investment in light of your financial resources, experience, objectives, risks threshold and other relevant circumstances. It is



your sole responsibility to make your own independent appraisal and investigation into the risks associated with the investment. You should, therefore consult with your own legal, tax, financial, and other relevant professional advisors prior to making an investment.

You may wish to seek advice from a financial adviser before making a decision to subscribe to the Products. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether the Unit Trust product that you wish to purchase is suitable for you.

All information is correct at the time of publishing and is subject to change without any prior notice.