



TERMS AND CONDITIONS GOVERNING RHB MOBILE SG BEST RATE FUNDS TRANSFER PROMOTION 2024 (“CAMPAIGN”)

1. The RHB Mobile SG Best Rate Funds Transfer Promotion 2024 (“Campaign”) is valid from 28 October 2024 until 31 December 2024 (“Campaign Period”).
2. The Campaign is open to all existing customers of RHB Bank Berhad in Singapore (“Customer”) who perform funds transfers to his/her own RHB Bank Berhad Malaysia account (“Funds Transfer”) via RHB Mobile SG.
3. The Campaign is applicable to individuals only.
4. Customers can submit a claim for a Reimbursement of the difference between a Comparison Rate and the “Buy SGD, Sell MYR” exchange rate used by the customer to perform the transfer to his/her own RHB Malaysia account via RHB Mobile SG.
5. The Comparison Rate is the “Buy SGD, Sell MYR” exchange rate offered by any bank providing retail banking services, licensed remittance service provider or money changers (“Service Provider”) in Singapore.
6. To qualify for reimbursement, the total cost of the transaction with the Service Provider, including all fees, must not exceed the cost of the transaction performed with RHB Bank Berhad (“RHB” or “the Bank”). The reimbursement amount will be the difference between the Service Provider’s rate and RHB’s rate, net of any service fees.

The following are illustrations of transactions and whether they qualify for a reimbursement:

Example 1:

Description	RHB	Service Provider
Buy SGD, Sell MYR Exchange Rate	3.211	3.230
SGD Funds Transfer Amount	S\$3,000	S\$2,982.35
MYR Amount	RM 9,633	RM 9,633
Remittance Service Fee	S\$0.00	S\$5.00
Total cost of transaction	S\$3,000	S\$2,987.35*

The above transaction qualifies for a reimbursement amount of S\$12.65 (S\$3,000-S\$2982.35-S\$5.00).

*Note: The total cost of the transaction with the Service Provider is less than the total cost for a similar transaction performed at RHB.

RHB Bank Berhad, operating out of its Singapore Office with UEN: S99FC5710J



Example 2:

Description	RHB	Service Provider
Buy SGD, Sell MYR Exchange Rate	3.211	3.213
SGD Funds Transfer Amount	S\$3,000	S\$2,998.13
MYR Amount	RM 9,633	RM 9,633
Remittance Service Fee	S\$0.00	S\$15.00
Total cost of transaction	S\$3,000	S\$3,013.13**

The above transaction does not qualify for a reimbursement as the total cost to perform the transfer with the Service Provider is more than that of RHB.

**Note: Total cost of Service Provider at S\$3,013.13 is higher than the total cost of RHB at S\$3,000.00.

8. The Comparison Rate used must:
 - a. Not be offered as part of a promotion by the Service Provider
 - b. Be based on the same transaction amount transacted by the customer on RHB Mobile SG
 - c. Be available for general public viewing
9. Claims must be emailed to Regional@RHBgroup.com within 3 days of the Funds Transfer being performed
10. Each claim request must include the following:
 - a. A complete website URL (for Internet Banking), a mobile screenshot showing the bank's identity (for Mobile Internet Banking), or an image of the Foreign Exchange rate and remittance service fee offered by the Service Provider. In the absence of proof of the remittance service fee, RHB will assume a fee of S\$15 when calculating the final reimbursement amount.
 - b. The full date and time when the screenshot or picture of the Foreign Exchange rate and remittance service fee was captured. This information must be taken within 1 hour of performing the Funds Transfer via RHB Mobile SG.
 - c. Customer's name and contact information
11. Claims for reimbursement under this Campaign are capped at S\$100.00 per customer per day.
12. All screenshots and submitted evidence are subject to verification by RHB. The Bank reserves the right to approve all claim requests at its discretion.
13. Customers who successfully submit a valid claim will be notified via email, and the reimbursement amount will be credited to the deposit account used for the Funds Transfer.

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General Terms and Conditions

1. This Campaign is not valid in conjunction with other privileges or promotions organized by RHB unless otherwise stated.
2. 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.
3. 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.
4. 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.
5. 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.
6. RHB's Terms and Conditions governing Accounts, as well the Terms and Conditions Governing RHB Mobile SG shall apply.
7. 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.
8. 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.
9. By participating in the Campaign, you hereby agree and accept these terms and conditions.

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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\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.