

## **Terms and Conditions governing RHB Bank Insurance Customer Promotion (“Promotion”)**

1. Your entitlement to the Cash Credit will be as per the table illustration on RHB Cecil Opening website. RHB will not entertain any request(s) for variation in the allocation of the Cash Credit including but not limited to exchanging of the Cash Credit for other benefits.
2. RHB reserves the right to replace the Cash Credit with an item of similar value at its sole discretion without prior notice.
3. This Promotion is not valid in conjunction with other privileges or promotions organized by RHB unless otherwise stated.
4. Cash Credit will be credited into your RHB account within 60 days after the expiration of the 14-Day free look period of your purchase, whichever occurs later.
5. 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 Promotion at any time without prior notice or liability to any customers. RHB’s decision in respect of the Promotion shall be final and binding.
6. By participating in the Promotion, you consent to and authorize RHB and its appointed representatives (including but not limited to parties involved in organising, promoting and conducting the Promotion) 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.
7. 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 Promotion, these Terms and Conditions shall prevail.
8. 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.
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 (Cap 53B) to enforce any of these Terms and Conditions.
11. RHB shall have the absolute discretion to determine the eligibility of a customer to receive the Cash Credit, if applicable.
12. By participating in the Promotion, you hereby agree and accept these Terms and Conditions.
13. **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.

### **Disclaimer:**

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 legal, tax, financial, and other relevant professional advisors prior to making an investment. You may wish to seek advice from a financial adviser before deciding 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 printing and is subject to change without any prior notice.