



TERMS AND CONDITIONS GOVERNING FCY FIXED DEPOSIT PROMOTION 2024

Eligibility and Qualifying Period

1. The RHB FCY Fixed Deposit Promotion ("the Promotion") is open to all new and existing customers ("Customers") who make eligible Foreign Currency Fixed Deposit placement(s) ("Placement") with RHB Bank Berhad (UEN No. S99FC5710J) ("RHB" or "the Bank") into an RHB Foreign Currency Fixed Deposit Account ("Eligible Account").
2. This Promotion is valid from 01 January 2024 and shall end on a date to be determined by RHB at its absolute discretion (the "Promotion Period").
3. This Promotion is applicable to individuals (Personal and/or Joint Accounts) only.
4. Promotion rates are applicable for new Placement and Eligible Renewals with a minimum amount of 5,000 units in a single Placement in any of the participating currencies namely the USD, GBP, AUD, NZD and EUR.
5. Eligible Renewals refers to existing USD, GBP, AUD, NZD or EUR RHB fixed deposits with maturity date that falls within the Promotion Period. For Eligible Renewals on auto renewal instruction, promotion rates will be applied automatically based on the respective prevailing promotion rates upon renewal date.
6. This Promotion 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, as determined by the Bank in its sole and absolute discretion.
7. Only applicants whose accounts are approved by RHB will qualify for the Promotion. The approval process will be in accordance with RHB Bank's prevailing practice and the Bank reserves the right to extend its processing time.
8. To enjoy the FCY Fixed Deposit interest rates ("Promo Rates") offered for this Promotion as listed under para 10 below, (i) the accounts must be fully funded based on the fixed deposit placement amount indicated by the applicant(s), (ii) monies must be placed in the Eligible Account, (iii) all required information and documentation must be duly provided to the satisfaction of the Bank, and (iv) the applicant(s) must pass all checks as solely determined by the Bank, within the Promotion Period. For the avoidance of doubt, if any of the aforesaid requirements are not satisfied within the Promotion Period, the Bank will reject the Fixed Deposit placement(s) and reserves the right to cancel any placement(s) already made and transfer the monies into the account used to fund the fixed deposit or such other account belonging to the account holder(s), as determined by the Bank.
9. Promo Rates and tenure(s) as listed under para 10 below are determined by RHB in its absolute discretion and such rate(s) and tenure(s) promoted are applicable for a limited time period only and are subject to change by the Bank at its sole discretion and without notice or reason.



10. Multiple placements are allowed in an Eligible Account. The applicable FCY Fixed Deposit interest rates offered for this Promotion are as follows for each eligible Placement:

Currency of Account	6-Month	12-Month	Minimum Placement Amount
USD	5.00%	5.00%	USD 5,000
GBP	4.80%	4.80%	GBP 5,000
AUD	4.10%	4.10%	AUD 5,000
NZD	4.90%	4.90%	NZD 5,000
EUR	3.25%	3.25%	EUR 5,000

11. All exchange rate transactions carried out to convert any funds placement amounts into the relevant currencies prior to it being deposited in the Eligible Account during the Promotional Period shall be effected at the Bank's quoted prevailing rate of exchange which shall be determined by the Bank at its discretion.
12. Foreign currency deposits are subject to exchange rate fluctuations which may result in gains or losses. Such deposits may also be subject to exchange controls imposed on the currency held. Earnings on foreign currency deposits would be dependent on the exchange controls prevalent at the time of their maturity if any conversion takes place.
13. No interest will be payable for premature withdrawals made from the date of Placement. For premature withdrawals, the Bank reserves the right to charge a penalty fee, which will be deducted from the withdrawn amount, and this may result in the account holder receiving less than the principal amount in the currency of deposit.

General Terms

14. This Promotion is not valid in conjunction with other privileges or promotions organized by RHB unless otherwise stated.
15. 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.
16. RHB's Terms and Conditions Governing Accounts shall apply.
17. If there are any inconsistency/discrepancies 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.



18. 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.
19. 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.
20. By participating in the Promotion, customer agrees and accepts these Terms and Conditions.

All information is correct at the time of publishing or posting online.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors 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.