



TERMS AND CONDITIONS GOVERNING JURONG EAST BRANCH OPENING PROMOTION (7 NOV 2020 – 31 DEC 2020)

Eligibility and Qualifying Period

The Jurong East Branch Opening Promotions stated below will be opened to all new and existing customers (“Customers”). The promotion will only be extended to the selected products under the following product suites: Deposits, Mortgage, Investment and Insurance with RHB Bank Berhad (UEN No. S99FC5710J) (“RHB” or “the Bank”).

Deposits

1. The Jurong East Deposits Promotion (the “JE Deposits Promotion”) is open to all customers who make eligible 12-month SGD Fixed Deposit placements (“Placement”) with the Bank into a RHB Fixed Deposit Account (“Eligible Account”) at Jurong East Branch.
2. The JE Deposits Promotion is valid from 07 November 2020 to 31 December 2020 or at such earlier date as RHB may determine at its discretion (“the Promotion Period”) and eligible customers will be awarded the following items “gift(s)”.

Tier	Deposit Amount (SGD)	Grand Opening Gift
1	\$10,000 - \$49,999	1 x \$10 Starbucks Gift Card
2	\$50,000 - \$199,999	\$50 NTUC FairPrice Shopping Vouchers
3	\$200,000 & above	2D1N Stay at the Fullerton Hotel (worth \$350)

3. The JE Deposits Promotion will end upon full redemption of gifts.
4. The JE Deposits Promotion is applicable to individuals (Personal and Joint Accounts) only and only 1 redemption per individual is allowed for each tier. For the avoidance of doubt, a joint account will be entitled to only 1 redemption gift.
5. To participate in the JE Deposits Promotion, applicants must open an Eligible Account and/or place a minimum deposit of S\$10,000.
6. All SGD Fixed Deposits placed during this promotion must be held till maturity. If the promotional Fixed Deposit is withdrawn before maturity, the bank reserves the rights to charge a premature withdrawal fee corresponding to the value of gift received and no interest will be payable unless the Bank decides otherwise.



7. Only applicants whose accounts are approved by RHB will qualify for the gift. The approval process will be in accordance to RHB's prevailing practice and RHB reserves the right to extend its processing time.
8. The gifts are subjected to blackout dates as determined by the merchants, merchant terms and conditions will apply.
9. For the avoidance of doubt, only placements made at RHB Jurong East will be eligible for gifts.



Mortgage

1. The Jurong East Mortgage Promotion (the “JE Mortgage Promotion”) is open to all Customers who takes up an eligible Home Loan (“Loan”) with the Bank at Jurong East Branch or using the Jurong East Branch promo code.
2. The JE Mortgage Promotion is valid from 07 November 2020 to 31 December 2020 or at such earlier date as RHB may determine at its discretion (the “Promotion Period”) and eligible customers will receive an option to receive 1 of the following rewards, subjected to availability:
 - 2.1 20” Crossings luggage (“Luggage”)
 - 2.2 2 x \$80 Fullerton Dining Voucher
3. The JE Mortgage Promotion will end upon full redemption of available rewards.
4. The JE Mortgage Promotion is valid for applications with/without third party referrals, subject to no further deviation n of subsidies.
5. The JE Mortgage Promotion is applicable to individuals only and only 1 redemption per eligible Loan will be allowed. Agent redemptions will not be allowed.
6. To be eligible in the JE Mortgage Promotion, the individual must:
 - 6.1 Apply for a Loan size of at least S\$500,000
 - 6.2 Submit the Loan application during the promotional period
 - 6.3 Receive the Loan approval from the Bank and accept RHB’s letter of offer on its terms and no later than 28 February 2021
7. The approval process will be in accordance to RHB’s prevailing practice and RHB reserves the right to extend its processing time.
8. For the avoidance of doubt, only loans accounts opened with our Jurong East Branch or via the Jurong East promo code will be eligible for the Luggage.
9. The gifts are subjected to blackout dates as determined by the merchants, merchant terms and conditions will apply.



Investments

1. The Jurong East Investments Promotion (the “JE Investments Promotion”) is open to all Customers who takes up an eligible Structured Note or Unit Trust (“Investment”) with the Bank at Jurong East Branch or using the Jurong East Branch promo code.
2. The JE Investments Promotion is valid from 07 November 2020 to 31 December 2020 or at such earlier date as RHB may determine at its discretion (the “Promotion Period”) and eligible customers will be awarded with Bonus Booster Cash Credits (“Credits”)
3. The JE Investments Promotion is only valid for direct applications without third party referrals.
4. The JE Investments Promotion is applicable to individuals only and only 1 Credit amount per eligible Investment will be allowed.
5. To be eligible in the JE Investments Promotion, the individual must:
 - 5.1 Apply for an Investment of at least S\$50,000 subject to the applicable sales charge
 - 5.2 Submit the Investment application during the promotional period
 - 5.3 Receive the Investment approval from the Bank on or before 28 February 2021
6. The approval process will be in accordance to RHB’s prevailing practice and RHB reserves the right to extend its processing time.
7. For the avoidance of doubt, only successful investment applications submitted at Jurong East or via the Jurong East promo code will be eligible for Credits.
8. CPF funded cases will not be eligible for this Promotion.
9. The eligible Investments for the JE Investments Promotion and corresponding Credits are as follows:

Tier	Products	Investment Amount (SGD)	Grand Opening Bonus Booster
1	Structured Note / Unit Trust	50,000 - 199,999	+25% additional Cash Credit
2	Structured Note / Unit Trust	200,000 - 399,999	+50% additional Cash Credit
3	Structured Note / Unit Trust	400,000 & above	+75% additional Cash Credit



Insurance – Regular Premium

1. The Jurong East Regular Premium Insurance Promotion (the “JE RP Insurance Promotion”) is open to all Customers who takes up an eligible regular premium insurance policy (“RP Insurance”) with the Bank at Jurong East Branch or using the Jurong East Branch promo code.
2. The JE RP Insurance Promotion is valid from 07 November 2020 to 31 December 2020 or at such earlier date as RHB may determine at its discretion (the “Promotion Period”) and eligible customers will be awarded with Bonus Booster Cash Credits (“Credits”)
3. The JE RP Insurance Promotion is only valid for direct applications without third party referrals.
4. The JE RP Insurance Promotion is applicable to individuals only and only 1 Credit amount per eligible RP Insurance will be allowed.
5. Aggregation of multiple eligible policies for purpose to benefit a higher tier Credit is prohibited.
6. To be eligible in the JE RP Insurance Promotion, the individual must:
 - 6.1 Apply for a RP Insurance of at least S\$1,000 in annual premium
 - 6.2 Submit the Insurance application during the promotional period
 - 6.3 Incept the Insurance on or before 28 February 2021
 - 6.4 Retain the incepted policies after the expiration of the 14 days freelook period as indicated in the policy contract
7. The approval process will be in accordance to RHB’s prevailing practice and RHB reserves the right to extend its processing time.
8. For the avoidance of doubt, only RP Insurance purchased at Jurong East or via the Jurong East promo code will be eligible for Credits.
9. CPF funded policies will not be eligible for this promotion.
10. Premiums for eligible plans have to be annual mode to be eligible.



11. The eligible Insurance products for the JE RP Insurance Promotion and corresponding Credits are as follows:

Tier	Products	Premium Amount (SGD)	Cash Credit (SGD)	Grand opening Bonus Booster
1	Regular Premium Plan (2-4 years premium term)	5,000 - 19,999	50	+25% additional Cash Credit
	Regular Premium Plan (5-9 years premium term)	2,500 - 9,999		
	Regular Premium Plan (10 years & above premium term)	1,000 - 4,999		
2	Regular Premium Plan (2-4 years premium term)	20,000 - 39,999	300	+50% additional Cash Credit
	Regular Premium Plan (5-9 years premium term)	10,000 - 19,999		
	Regular Premium Plan (10 years & above premium term)	5,000 - 11,999		
3	Regular Premium Plan (2-4 years premium term)	40,000 & above	650	+75% additional Cash Credit
	Regular Premium Plan (5-9 years premium term)	20,000 & above		
	Regular Premium Plan (10 years & above premium term)	12,000 & above		



Insurance – Single Premium

1. The Jurong East Single Premium Insurance Promotion (the “JE SP Insurance Promotion”) is open to all Customers who purchase an eligible single premium insurance policy (“SP Insurance”) with the Bank at Jurong East Branch or using the Jurong East Branch promo code.
2. The JE SP Insurance Promotion is valid from 07 November 2020 to 31 December 2020 or at such earlier date as RHB may determine at its discretion (the “Promotion Period”) and eligible customers will be awarded with the staycation or dining reward stated in the table below. (“Rewards”)
3. The JE SP Insurance Promotion is only valid for direct applications without third party referrals.
4. The JE SP Insurance Promotion is applicable to individuals only and only 1 Reward amount per eligible SP Insurance will be allowed.
5. Aggregation of multiple eligible policies for purpose to benefit a higher tier Credit is prohibited.
6. To be eligible in the JE SP Insurance Promotion, the individual must:
 - 6.1 Apply for one of the listed SP Insurance of at least S\$100,000 in premium
 - 6.2 Submit the Insurance application during the promotional period
 - 6.3 Incept the Insurance case approval on or before 28 February 2021
 - 6.4 Retain the incepted policy after expiration of the free look period as indicated in the policy contract
7. The approval process will be in accordance to RHB’s prevailing practice and RHB reserves the right to extend its processing time.
8. For the avoidance of doubt, only eligible SP Insurance opened at Jurong East or via the Jurong East promo code will be eligible for Rewards.
9. CPF funded cases will not be eligible for this Promotion
10. The gifts are subjected to blackout dates as determined by the merchants, merchant terms and conditions will apply.



11. The eligible Insurance for the JE SP Insurance Promotion and corresponding Rewards are as follows:

Eligible Policies	Premium Amount (SGD)	Cash Credit (SGD)	Rewards
Single Premium Whole Life (Signature Income, Signature Life, Grandeur Solitaire, Legacy Solitaire, Wealth Solitaire, Mylifeincome, Mylifeincome II) OR Universal Life Policy	100,000 – 249,999	100.00 for every 25,000 invested	Dining Experience for 2 at participating outlets of the Fullerton Hotel (worth \$160)
	250,000 - 999,999		A 2D1N Stay for 2 at the Fullerton Hotel (worth \$350)
	1,000,000 and above		A 2D1N Stay for 2 at the Fullerton Bay Hotel + \$160 Dining vouchers at participating outlets of the Fullerton Hotel (worth \$710)



General Terms

1. This Promotion 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 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.
3. RHB's Terms and Conditions Governing Accounts shall apply.
4. 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.
5. 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.
6. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act to enforce any of these Terms and Conditions.
7. By participating in the Promotion, customer agrees and accepts these Terms and Conditions.

All information are 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.