



TERMS AND CONDITIONS FOR RHB NON-INDIVIDUAL FOREIGN CURRENCY FIXED DEPOSIT PROMOTION 2026 (THE “PROMOTION”)

Participation in this Promotion constitutes acceptance of these terms and conditions (as may be amended, supplemented, substituted and/or replaced by RHB Bank Berhad (acting through its Singapore office) (UEN No. S99FC5710J) (“RHB” or the “Bank”) from time to time) (the “Terms and Conditions”).

1. The Promotion is open to all new and existing non-individual customers (the “Customers” and each a “Customer”) who successfully perform a United States Dollar (“USD”) or Australian Dollar (“AUD”) fixed deposit placement (a “Placement”) into a fixed deposit account maintained with the Bank (an “Eligible Account”).
2. The Promotion is valid from 5 October 2026 until such date as may be determined by the Bank at its sole and absolute discretion (the “Promotion Period”).
3. Multiple Placements are allowed in an Eligible Account. The promotional fixed deposit interest rates (the “Promotional Rates”) for the Promotion are as follows, and are subject to the Terms and Conditions herein.

Currency	Tenure			Minimum Placement amount in a single Placement
	3-Months	6-Months	12-Months	
USD	3.90% per annum	4.20% per annum	4.50% per annum	USD 20,000
AUD	4.30% per annum	4.30% per annum	4.30% per annum	AUD 20,000

4. The Promotional Rates are applicable for Placements using fresh funds during the Promotion Period only. The term “fresh funds” refers to (i) cash (excluding withdrawals of cash from any existing accounts maintained with the Bank), (ii) new funds received via telegraphic transfer and/or FAST from another financial institution, (iii) local cheque or (iv) banker’s cheque issued by another financial institution.
5. Notwithstanding anything to the contrary contained in these Terms and Conditions:
 - (a) The Customer’s account shall remain 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, as determined by the Bank in its sole and absolute discretion.
 - (b) Only Customers whose accounts and Placement(s) are approved by the Bank shall be eligible for the Promotional Rates. Such approval shall be subject to the Bank’s prevailing policies and requirements. The Bank reserves the right to extend its processing time for the Placement(s).
 - (c) To qualify for the Promotional Rates, the following conditions must be fulfilled throughout the Promotion Period:

- (i) the Eligible Account must be fully funded with the minimum Placement amount by the Customer;
- (ii) the Placement must be placed in an Eligible Account;
- (iii) all required information and documentation must be duly provided by the Customer to the satisfaction of the Bank, and
- (iv) the Customer must satisfy all applicable due diligence and relevant checks determined by the Bank at its sole and absolute discretion, during the Promotion Period.

For the avoidance of doubt, if any of the aforesaid requirements are not satisfied during the Promotion Period, the Bank shall reject the Placement, and may transfer the funds into the account used to fund the Placement or to any other account maintained by the Customer with the Bank, as determined by the Bank.

- 6. The Promotional Rates and tenure(s) under clause 3 above are determined by the Bank at its sole and absolute discretion. The Bank reserves the right to amend, vary or withdraw the Promotional Rates and/or tenure(s) at any time without prior written notice.
- 7. No interest shall be payable if any Placement is withdrawn prior to its maturity date. Upon maturity of the Placement, the principal amount and the accrued interest amount shall be renewed at the Bank's prevailing promotional fixed deposit rates (if any), or where no promotional fixed deposit rates are applicable, the prevailing fixed deposit board rates applicable to the respective tenure, currency and amounts, unless otherwise instructed by the Customer.

General Terms

- 8. The Promotion is not valid in conjunction with other privileges or promotions unless otherwise stated.
- 9. The Bank reserves the rights, in its sole and absolute discretion and without prior notice, to vary, modify, or delete any clauses, or to add any new clauses to, these Terms and Conditions, and to also withdraw or discontinue the Promotion at any time without prior notice or liability to the Customer. The Bank's decision in respect of the Promotion shall be final and binding.
- 10. The Bank's terms and conditions governing accounts shall continue to apply and be binding on the Customer. Please refer to <https://rhbgroup.com.sg/rhb/business/terms-and-conditions> for the applicable terms and conditions.
- 11. If there are any inconsistencies or discrepancies between these Terms and Conditions and any advertisements, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
- 12. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and the Customer shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore



13. A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.

14. By participating in the Promotion, the Customer agrees and accept these Terms and Conditions.

All information herein 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\$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.