TERMS AND CONDITIONS GOVERNING SGD FIXED DEPOSIT PROMOTION 2026 ("TERMS AND CONDITIONS")

Eligibility and Qualifying Period

1. The RHB SGD Fixed Deposit Promotion ("the Promotion") is open to all new and existing customer ("Customer") who makes eligible SGD Fixed Deposit placements ("Placement") with RHB Bank Berhad (UEN No. S99FC5710J) ("RHB" or "the Bank") into an RHB Singapore Dollar Fixed Deposit Account ("Eligible Account").

2. This promotion is valid from 4 November 2026 and shall end on a date to be determined by RHB at its absolute discretion (the "Promotion Period").

3. The Promotion is applicable to individual Customer with (Personal and Joint Accounts) only.

4. Promotion rates are applicable for new Placement and Eligible Renewals with a minimum sum of SGD20,000 in a single Placement.

5. Eligible Renewals refers to existing SGD 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 for Personal Banking or Premier Banking Customer upon renewal date.

6. Customer's account should be in good standing at all times (i.e. must not be suspended, frozen cancelled or terminated) and 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 promotional fixed deposit rates. 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 SGD 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. Promotional 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 fixed deposit interest rates offered for this Promotion are as follows for each eligible Placement that is SGD20,000 and above:

Tenure	Personal Banking (%p.a.)	Premier Banking (%p.a.)
3-Month	1.90%	2.00%
6-Month	2.10%	2.20%
12-Month	2.30%	2.40%

11. No interest will be payable for premature withdrawals made from the date of placement of the fixed deposit or Placement. Upon maturity of the Placement, the principle and the interest amounts will be renewed at RHB's prevailing fixed deposit promotional rates (if any) or prevailing fixed deposit board rates for the respective tenure, currencies and amounts, unless otherwise instructed by the Customer.

12. RHB Premier Clients are defined as clients who fulfil the RHB Premier Banking Qualifying Criteria. RHB's Premier Banking Membership Standard Terms and Conditions shall apply.

General Terms

13. This Promotion is not valid in conjunction with other privileges or promotions organized by RHB unless otherwise stated.

14. 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 Customer. RHB's decision in respect of the Promotion shall be final and binding.

15. RHB's Terms and Conditions Governing Accounts shall apply.

16. If there are any inconsistencies or discrepancies between these Terms and Conditions and any advertisements, promotions, publicity and other materials relating to or in connection with this Promotion, these Terms and Conditions shall prevail.

17. 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 submit to the exclusive jurisdiction of the courts of Singapore.

18. 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.

19. By participating in the Promotion, Customer agrees and accept 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 SGD100,000 in aggregate per depositor per scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.