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

Eligibility and Qualifying Period

1. The RHB SGD Fixed Deposit Promotion 2026 (the "**Promotion**") is open to all new and existing customers (the "**Customers**" and each a "**Customer**") who make eligible Singapore Dollar ("**SGD**") fixed deposit placements (the "**Placements**" and each a "**Placement**") with RHB Bank Berhad (UEN No. S99FC5710J) ("**RHB**" or the "**Bank**") into an RHB Singapore Dollar Fixed Deposit Account (the "**Eligible Account**").

2. This Promotion is valid from 1 August 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 Customers with Personal or Joint Account(s) only.

4. Multiple Placements are allowed in an Eligible Account. During the Promotion Period, the promotion rates that apply to SGD Placements made at any RHB's branches (the "**Branch Promotion Rates**") and through mobile banking (the "**Mobile Banking Promotion Rates**", together with the Branch Promotion Rates shall collectively be referred to as the "**Promotion Rates**") are set out in the tables below and are subject to the Terms and Conditions herein:

Branch Promotion Rates for SGD Placements at RHB's branches		
Tenure	**Personal Banking (per annum)**	**Premier Banking (per annum)**
3-Month	1.30%	1.40%
6-Month	1.60%	1.70%
12-Month	1.65%	1.75%

Mobile Banking Promotion Rates for SGD Placements made through mobile banking		
Tenure	**Personal Banking (per annum)**	**Premier Banking (per annum)**
3-Month	1.30%	1.40%
6-Month	1.50%	1.60%
12-Month	1.55%	1.65%

5. Each Placement, whether made at RHB's branches or through mobile banking, shall be in the minimum sum of SGD20,000.

6. The Mobile Banking Promotion Rates shall apply to the Eligible Renewals upon the renewal date. "Eligible Renewals" refers to renewal of existing SGD RHB fixed deposits placed through mobile banking with maturity date that falls within the Promotion Period, with auto renewal instructions. For the avoidance of doubt, existing SGD RHB fixed deposits without auto renewal instructions will not be construed as "Eligible Renewals".

7. Notwithstanding anything to the contrary contained in these Terms and Conditions:

   (a) The 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.

(b) Only Customers whose accounts are approved by RHB will qualify for the Promotion Rates. The approval process will be in accordance with RHB's prevailing practice and RHB reserves the right to extend its processing time.

(c) To enjoy the Promotion Rates offered for the Promotion as listed under paragraph 4 above, (i) the Eligible Account must be fully funded with the minimum fixed deposit placement amount by the Customer(s), (ii) the monies must be placed in the Eligible Account, (iii) all required information and documentation must be duly provided by the Customer(s) to the satisfaction of the Bank, and (iv) the Customer(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 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 Customer(s), as determined by the Bank.

(d) The Promotion Rates and tenure(s) as listed under paragraph 4 above are determined by RHB in its absolute discretion and such Promotion Rates 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.

8. No interest will be payable for premature withdrawals made from the date of Placement of the fixed deposit to the maturity of the Placement. Upon maturity of the Placement, the principal 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(s).

9. "Premier Banking" refers to Customers who fulfil RHB's Premier Banking qualifying criteria. To qualify for Premier Banking, the Customers will need to have a total relationship balance of SGD200,000 with RHB, comprising the aggregate value of all individual deposits holdings (savings account, current account and/or fixed deposits), investments and/or investment products.

General Terms

10. This Promotion is not valid in conjunction with other privileges or promotions unless otherwise stated.

11. 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.

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

13. 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 this Promotion, these Terms and Conditions shall prevail.

14. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and the Customer(s) shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

15. 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.

16. By participating in the Promotion, the 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.