TERMS AND CONDITIONS GOVERNING THE RHB WEALTH – FIXED DEPOSIT BUNDLE CAMPAIGN 2026 (the "Terms and Conditions")

1. The RHB Wealth – Fixed Deposit Bundle Campaign (the "**Campaign**") is valid from 21 August 2026 and shall end on a date to be determined by RHB Bank Berhad (acting out of its Singapore office) ("**RHB**") at its sole and absolute discretion (the "**Campaign Period**").

2. The Campaign is open to all new and existing individual customers of RHB (the "**Customers**" and each a "**Customer**") who make Singapore Dollars ("**SGD**") fixed deposit placement(s) at any of RHB's branches only (the "**Placement**"), subject to the fulfilment of the eligibility criteria set out under these Terms and Conditions.

3. The promotional interest rates for the Placement under the Campaign (the "**Promotion Rates**" and each a "**Promotion Rate**") and the minimum amount per Placement are as set out in the table below. For the avoidance of doubt, the aggregate maximum amount of the Placement that will be eligible for the Promotion Rates per Customer under the Campaign shall be S$1,000,000.

Tenure	Promotion Rate(s) per annum	Minimum amount per Placement
3-months	2.00%	S$20,000
6-months	2.50%	
12-months	2.00%	

4. A Customer who:

    (a) successfully applies for one or more eligible wealth product(s) as set out in the table below (the "**Wealth Products**" and each a "**Wealth Product**"); and
    (b) completes the Placement(s) during the Campaign Period,

    will be eligible for the Promotion Rates, provided that the Customer meets the respective minimum investment amount in any Wealth Product as set out in the second column of table below for each individual application for any Wealth Product. For the avoidance of doubt, each successful individual application for a Wealth Product must, by itself, meet the respective minimum investment amount, and multiple applications for the same category of Wealth Product cannot be combined and aggregated to meet the minimum investment amount.

    The maximum Placement amounts that will be eligible for the Promotion Rates for each category of the Wealth Product are as set out in the third column of the table below, subject to an aggregate cap of S$1,000,000 for all Placements under the Campaign (as specified under clause 3 above). For the avoidance of doubt, any wealth product(s) purchased using Central Provident Fund (CPF) monies shall not be considered to be a "Wealth Product" that will be eligible for the Promotion Rates for the purposes of the Campaign.

Wealth Product(s)	Minimum investment amount in the Wealth Product(s)	Maximum Placement amount eligible for the Promotion Rates
Regular Premium Insurance (Premium term of less than five (5) years)	S$10,000 or equivalent	6 times of the annual premium
Regular Premium Insurance (Premium term of five (5) years or more)	S$10,000 or equivalent	8 times of the annual premium
Single Premium Whole Life Insurance	S$100,000 or equivalent	5 times of the single premium
Unit Trusts	S$50,000 or equivalent	3 times of the investment amount
Structured Products	As per product structure	3 times of the investment amount
Bonds	As per product structure	3 times of the investment amount

5. If a Customer is not eligible for the Promotion Rates pursuant to clause 4 above, the Customer may be eligible for the Promotion Rate for Placement(s) with tenure of 3-months only, subject to an aggregate maximum Placement amount that will be eligible for the Promotion Rate of S$1,000,000 under the Campaign, provided that the Customer:

   (a) meets the requirements set by the Monetary Authority of Singapore to qualify as an accredited investor (an ''**AI**''); and
   (b) opts to be treated as an AI by RHB for the first time during the Campaign Period.

6. All Placement(s) under the Campaign shall be completed within ninety (90) days from the date of the application for the Wealth Product(s) (for Customers who are eligible under clause 4 above)/ the submission of request to opt in as an AI to RHB (for Customers who are eligible under clause 5 above). In the event that the relevant Promotion Rate has changed at the point of the Placement, the prevailing interest rate (as revised at the sole and absolute discretion of RHB), shall apply.

7. The Promotion Rates are strictly applicable for new Placement(s) only, and are not applicable for renewals of existing fixed deposits.

8. Multiple Placements may be made by a Customer to enjoy the Promotion Rate(s), subject to the fulfilment of the conditions set out under these Terms and Conditions by the Customers.

9. No interest shall be payable for premature withdrawals made after Placement(s). Upon the maturity of the fixed deposit placed, the principal and the interest amounts will be renewed at RHB's prevailing rates or fixed deposit board rates (if any) for the same tenure, currency and amount, unless otherwise instructed by the Customer.

10. Only Customers whose fixed deposit account(s) are approved by RHB will qualify for the Campaign. The approval process will be in accordance with RHB's prevailing practice and policies, and RHB reserves the right to extend the processing time for approval.

11. In the event that a Customer terminates the Wealth Product(s) during the free look period of the Wealth Product(s), RHB reserves the right to revise the interest rate of the fixed deposit to the prevailing rates or fixed deposit board rates (if any).

12. To be eligible for the Promotion Rates under the Campaign, the Customer's account must be in good standing at all times (i.e. must not be suspended, frozen, cancelled or terminated by RHB) and the account must be conducted in a proper and satisfactory manner at all times during its tenure. The Customer's eligibility shall be subject to RHB's overall assessment of the Customer's suitability) and shall be determined by RHB in its sole and absolute discretion.

General Terms and Conditions

1. The purchase of any Wealth Product(s) by the Customer is subject to RHB's assessment of the Customer's suitability for the relevant product.

2. RHB will not entertain any request(s) for variation of any Placement made under the Campaign, including but not limited to exchanging the Promotion Rates for other benefits.

3. The Campaign is not valid in conjunction with other privileges offered or promotions organized by RHB, unless otherwise stated.

4. RHB reserves the right in its sole and absolute discretion and without prior notice, to vary or modify, or to delete or add any clauses to these Terms and Conditions, and to withdraw or discontinue the Campaign at any time without prior notice or liability to the Customers. RHB's decision in respect of the Campaign shall be final and binding.

5. By participating in the Campaign, each Customer consents to and authorizes RHB and its appointed representatives (including but not limited to parties involved in organising, promoting and conducting the Campaign) to collect, use or disclose, any information furnished by the Customer in any manner as

RHB deems fits or for the purposes set out in RHB's Privacy Notice available at https://rhbgroup.com.sg/rhb/privacy-notice.

6. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, these Terms and Conditions shall prevail.

7. RHB shall be entitled to a reasonable processing time for handling the Customer's instructions in connection with the Campaign, and the Customer takes note that its instructions may not be processed by RHB on the same day RHB receives such instructions from the Customer. In view of the foregoing, RHB shall not be liable for any loss or damages arising from any such delays in effecting the Customer's instructions. All instructions from the Customers to RHB shall be in writing.

8. RHB's Terms and Conditions Governing Accounts available at https://rhbgroup.com.sg/rhb/personal/terms-and-conditions shall apply.

9. 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 the exclusive jurisdiction of the Singapore courts.

10. 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.

11. By participating in the Campaign, the Customer hereby agrees and accepts these Terms and Conditions.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme 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.

Disclaimers

Investments in Wealth Product(s) are not bank deposits and are not insured by RHB, or any of its affiliates. Return on investments in Wealth Product(s) is not guaranteed by RHB or any of its affiliates, nor shall RHB or any of its affiliates be obligated to ensure any return on investments in Wealth Product(s). Investments in Wealth Product(s) are subject to risks including possible loss of the principal sum invested. The value of the units of, and the return that may be generated from, the investments, may fluctuate. The Customer shall read the relevant prospectus of the Wealth Product(s) before making an investment.

Buying a life insurance policy is a long-term commitment. Any early termination of a life insurance policy may involve significant costs and the surrender value payable upon early termination (if any) may be less than the total premiums paid. These Terms and Conditions are not a contract of insurance and shall not be treated as an offer of, or recommendation for, the purchase of any insurance products, by RHB. The applicable terms and conditions for any insurance products are provided under their respective policies.

The Customer should consider carefully the suitability of the Wealth Product(s) before entering into any investment in light of the Customer's own financial resources, experience, objectives, risks threshold and other relevant circumstances. It is the Customer's own responsibility to make his/her own independent appraisal and investigation into the risks associated with the investment. The Customer should consult his/her own legal, tax, financial, and other relevant professional advisors prior to making an investment.

The Customer may wish to seek advice from a financial adviser before making a decision to subscribe to the Wealth Product(s). In the event that the Customer chooses not to seek advice from a financial adviser, the Customer should consider carefully whether the Wealth Product(s) that he/she wishes to purchase is suitable for the Customer.

All information is correct at the time of its publication and is subject to change without any prior notice.

Details

Product Name: ______________________________ **Policy Number (if applicable):** _______________

Premium / Investment Amount: ___________________________

For Placement(s)

Fixed deposit Account Number: _________________________

Fixed deposit Placement Amount: _________________________

______________________________ ______________________________

Customer's Name: **Banker's Name:**
Date: **Date:**