

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **Islamic Structured Forward (Islamic Range Forward)**.

Other customers have read this PDS and found it helpful;
you should read it too.

RHB ISLAMIC BANK BERHAD

200501003283(680329-V) Incorporated in Malaysia

Date :

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Know Your Islamic Structured Forward?

An **Islamic Range Forward** is a foreign exchange contract for the exchange of currencies at a rate which is determined by reference to the performance of the prevailing spot rate of the currency pair against a set of exchange rates (the "Range") instead of a single fixed rate. The Range which is agreed with the Client and fixed upfront is made up of an upper limit ("Upper Strike Rate") and lower limit ("Lower Strike Rate"). The applicable rate of exchange for a settlement date will be determined based on the spot rate at 2 p.m. Kuala Lumpur time on the Expiry Date ("Expiry Price").

The Shariah concept applicable

Wa'd:	The undertaking of a unilateral promise to execute foreign exchange transactions. The binding effect is only applicable to the promisor.
Bai' Al-Sarf	A contract of exchange of money for money. In an Islamic Range Forward, it will be the exchange of currency between RHB Islamic Bank (RHBIB) and the Client on Settlement Date if the Options are exercised by the Client or RHBIB.

For this Islamic Range Forward:

- Minimum notional amount: The principal amount to be exchanged to another currency at the applicable rate subject to the terms of the contract.
- Tenure: Up to 2 years.
- Trade Date: The date the contract is concluded between the Client and RHBIB.
- Expiry Price: The spot rate of the currency pair observed on the Expiry Date to determine whether the Client will exercise the Option at the Strike Rate or opt to have the Option lapse,
- Settlement Dates:
 - a) Two (2) business days after each Expiry Date; and
 - b) The date when an exchange of currencies for each tranche takes place (if any).
- Payout Profile:
 - a) If the Expiry Price is equal to or lower than the Lower Strike Rate counterparty will exchange the Nominal Amount in one currency for another at the Lower Strike with RHBIB on the Settlement Date
 - b) If the Expiry Price is equal to or higher than the Upper Strike Rate counterparty will exchange the Nominal Amount in one currency for another at the Lower Strike with RHBIB on the Settlement Date
 - c) If the Expiry Price is between the Lower Strike Rate and Upper Strike Rate), counterparty has no obligation to exchange the currencies with RHBIB on the Settlement Date.



You should read and understand the terms and conditions of this investment product.

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Know your costs

- Management fees: No.
- Sales Charges: No.
- Penalty for early withdrawal: The Client may incur unwinding costs if the contract is terminated prior to maturity.

If you have any questions or require assistance on your Islamic Range Forward, you can contact us:

RHB Islamic Bank Berhad

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Razak

50400 Kuala Lumpur

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Fax : 03-9287 4607

E-mail : customer.service@rhbgroupp.com

Website : <https://www.rhbgroupp.com/islamic/investment/islamic-treasury/index.html>

3 Know Your Risks

Risks	Benefits
<p>The Client will be exposed to the following risks:</p> <ul style="list-style-type: none">• Credit Risk: By entering into any contract, the Client is subject to the credit risk of RHBIB i.e. the risk that RHBIB may not pay any amounts when due.• Market Risk: Currency markets are highly volatile and the prices of the underlying currencies can fluctuate rapidly over wide ranges and may reflect unforeseen events or changes in conditions. The Client's losses or gains may be linked to changes in markets to which a particular currency is linked and such markets may not perform similar to the local market that the Client may be familiar with. Therefore, the Client may be exposed to volatility of such market(s) which may present greater volatility than the local markets.• The Client cannot participate in favorable exchange rate movements if the prevailing spot rate is outside the Range of the Lower/Upper Strike Rate.	<p>Islamic FX Options offers several benefits to customers such as:</p> <ul style="list-style-type: none">• Hedge against market volatilities for foreign currencies• Compliance with Shariah principles.• The Range Forward contract is constructed so that it provides protection against adverse exchange rate movements beyond the Upper Strike/Lower Strike while retaining some upside potential to capitalise on favourable currency fluctuations.• It can be tailored as a zero-cost structure and if so, is generally used as an alternative to vanilla options which require a payment of premium.• The Range Forward can be structured into one or more tranches depending on the cash flows of the underlying obligations.

4 Other key terms

<ul style="list-style-type: none">• This Product may be suitable for the Clients who:<ul style="list-style-type: none">i- are looking to hedge foreign currency exposures at a potentially better rate than the prevailing forward rate;ii- understand the risks associated with this product and are comfortable to bear the risks;iii- have a view on the movements of a particular underlying currency pair for the tenor of the contract;iv- are able to hold the contract till maturity• Early termination/cancellation may incur unwinding costs if the contract is terminated prior to maturity
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The information provided in this product disclosure sheet is valid as of 01 December 2025