

TERMS AND CONDITIONS
RHB Essential Assure (REA) Protection Boost Campaign
("these Terms and Conditions")

Customers who are interested in participating this campaign are advised to read and understand these Terms and Conditions before registering their participation in this campaign.

Any customer who does not understand any of these Terms and Conditions may contact RHB Customer Contact Centre, whose contact details are set out in the General Terms and Conditions clause below.

CAMPAIGN ORGANISERS

1. The **RHB Essential Assure (REA) Protection Boost Campaign ("Campaign")** is organised by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] ("**RHB**") and Tokio Marine Life Insurance Malaysia Bhd. [Registration No. 199801001430 (457556-X)] ("**TMLM**").

CAMPAIGN PERIOD

2. The Campaign runs from **17/11/2025 to 16/12/2025 ("Campaign Period")**, both dates inclusive.

ELIGIBILITY

3. Subject to the Terms and Conditions, the Campaign is open to all existing and new RHB Bank Customer ("**Eligible Participant**").
4. The Campaign applies only to the Eligible Product, RHB Essential Assure ("**Policy**") underwritten by TMLM. The Campaign is not applicable to any products other than those Policy stipulated in Clause 4.

CAMPAIGN MECHANICS

5. To be eligible for the **RHB Essential Assure (REA) Protection Boost Campaign** for the Policy:-
 - (a) the application for the proposal of insurance form must be submitted to TMLM during the Campaign Period; and
 - (b) the Policy's Basic Sum Assured must be RM500,000
 - (c) Each proposal is eligible based on Guaranteed Acceptance, without going through medical underwriting
 - (d) the Policy must successfully turn in force by 31/12/2025.
6. Eligible Participant(s) are not entitled to any other promotion or campaign organized by RHB during the Campaign Period, unless otherwise specified by RHB.

GENERAL TERMS AND CONDITIONS

7. By participating in the Campaign, each of the Eligible Participants agrees to the following:-
 - (a) he/she is bound by these Terms and Conditions;
 - (b) (i) by giving sufficient prior notice, RHB may:-
 - (1) vary any of these Terms and Conditions or suspend or terminate the Campaign following the introduction of or change in any laws or regulatory requirements applicable to RHB and/or the Campaign; or

- (2) vary any of these Terms and Conditions if, without such variation, the Bank will not be able to give effect to the Campaign.
- (ii) RHB may give such notice:-
 - (1) by mailing such notice and the reason(s) for such variation, suspension or termination to the Eligible Participants;
 - (2) by sending such notice and the reason(s) for such variation, suspension or termination by SMS (Short Message Service) or Electronic Direct Message (EDM) to the Eligible Participants; or
 - (3) by displaying such notice and the reason(s) for such variation, suspension or termination at RHB's branches or website.
- (iii) Any Eligible Participant who is not agreeable to such variation, suspension or termination is required to notify RHB and will no longer be entitled to participate in the Campaign.
- (c) any Eligible Participant who has cheated or committed any unlawful or fraudulent act in relation to the Campaign and/or the product(s) to which the Campaign applies, will be disqualified from the Campaign;
- (d) RHB reserves the right to cancel, terminate, suspend or extend the Campaign Period without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by RHB shall not entitle any of the eligible Participants to any claim or compensation against RHB for any losses or damages suffered or incurred by the eligible Participants as a direct or indirect result of the cancellation, termination or suspension;
- (e) RHB reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions at any time with or without prior notice. Any variation, additions, deletions or amendments to the Terms and Conditions herein shall be binding on the eligible sales submission and be deemed to be brought to the attention of the eligible sales submission through any notice via email or website, if applicable;
- (f) RHB shall not be held liable and/or responsible for any loss, damage or any other form of liability (including indirect, consequential or economic losses, loss of profits, and loss of opportunity) in whatsoever nature and howsoever arising or suffered by any eligible sales submission directly or indirectly from the Campaign;
- (g) RHB shall not be held liable for any default of its obligation under the Campaign due to any force majeure event which include but is not limited to an act of God, war, riot, lockout, industrial action, fire, flood, drought, store or any event beyond the reasonable control of RHB;
- (h)
 - (i) RHB is required to obtain and process the Eligible Participants' personal information to administer the Campaign;
 - (ii) by providing the personal information, the Eligible Participant has agreed to such processing by RHB; and
 - (iii) any Eligible Participant who is not agreeable to such processing by RHB is required to notify RHB and will no longer be entitled to participate in the Campaign;
- (i) he/she further consents to RHB obtaining and processing his/her personal information for the purposes of cross-selling, marketing and promotions of the products and/or services of RHB Banking Group or its strategic alliances which RHB thinks may

interest him/her. He/She has the option of choosing whether to receive marketing and promotional materials for the same from RHB and may choose or change his/her option by contacting RHB Customer Contact Centre as follow:

RHB Customer Contact Centre

Email : customer.service@rhbgroup.com

Telephone No. : +603-9206 8118

Form : rhbgroup.com/personal/banking-methods/contactus.html;

- (j) unless there is any manifest (obvious) error, RHB's decision on all matters relating to the Campaign is final, conclusive and binding against the Eligible Participants;
- (k) he/she may contact RHB Customer Contact Centre for all matters relating to the Campaign (including any request to change or limit the processing of his/her personal information) to RHB Customer Contact Centre;
- (l) if he/she is not satisfied with the resolution provided by RHB Customer Contact Centre and if the product(s) to which the Campaign applies is/are:-
 - (i) banking product(s), he/she may then refer the matter to the operator of the Financial Ombudsman Scheme approved by Bank Negara Malaysia:-

Financial Markets Ombudsman Service (FMOS)

Address: Level 14, Main Block

Menara Takaful Malaysia

No 4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

Telephone No.: +603-2272 2811

Web Form: <https://www.fmos.org.my/en/feedback.html>

Website: <https://www.fmos.org.my/en/>

- (m) in the event of any inconsistency between these Terms and Conditions and any other materials relating to the Campaign, these Terms and Conditions will prevail for matters dealt with in these Terms and Conditions.