TERMS AND CONDITIONS
RHB Wealth Secure Customer 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 Wealth Secure Customer 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 **25/06/2026 to 31/07/2026** (“**Campaign Period**”), both dates inclusive.

ELIGIBILITY

3. The Campaign is open to all new and existing RHB’s customers who have purchased for the Participating Product as stated in Clause 4 below (collectively, “**Eligible Participants**”).

4. This Campaign applies only to RHB Wealth Secure (“**Participating Product”**) underwritten by TMLM.

5. The following individuals and entities, both residents and non-residents, are not eligible to participate in the Campaign:-

   (a) individuals below the age of eighteen (18) years;

   (b) companies, commercial and corporate entities, sole proprietorships, partnerships, charitable/non-profit organizations, societies and schools.

CAMPAIGN MECHANICS

6. To be eligible for the Campaign, the Eligible Participant must meet the following qualifying requirements (“**Campaign Qualifying Requirements**”):

   (a) The application for Participating Product must be submitted to TMLM during the Campaign Period and the First Year Premium (“FYP”) of the Policy must be paid annually.

   (b) The Campaign Reward will be rewarded per policy basis.

   (c) The Campaign Reward(s) shall consist of Touch ‘n Go credit and/or Gold Art. The Touch ‘n Go credit shall be credited to the registered mobile number provided by the Eligible Participants during the application process. The Gold Art shall be delivered to the designated sales representative for onward distribution to the Eligible Participants.

   (d) A WhatsApp notification will be sent to the Eligible Participant’s registered mobile number with TMLM after the Campaign Reward is credited to the Eligible Participant’s Touch & Go account.

   (e) Eligible Participants shall be rewarded only after 90 days from the Policy Issuance Date, the date the Policy is issued.

(f) The Eligible Participant will be disqualified from the Campaign if the Eligible Participant performs any cancellation, full surrender, lapsation, reduce of plan or premium of the Policy within ninety (90) days from the Policy Issuance Date. As a result of which, the Campaign Reward will be clawed back or deducted from the settlement amount of the Policy.

CAMPAIGN REWARDS

7. Eligible Participants who meet the Campaign Qualifying Requirements during the Campaign Period will be entitled to Campaign Reward as per below

AFYP (RM)	Rewards Touch 'n Go
200,000	Gold Art
300,000	Gold Art + RM 500
500,000	Gold Art + RM 1,000
1,000,000	Gold Art + RM 5,000
1,500,000	Gold Art + RM 10,000

The Reward is rewarded per policy basis.

GENERAL TERMS AND CONDITIONS

9. 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, RHB 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) the visuals of the rewards or prizes (each a "**Campaign Reward**") and all other items shown in all materials and publications related to the Campaign and on RHB's website are for illustrative and decorative purposes only and do not form part of the Campaign Rewards;

(d) he/she is not allowed to choose the colour or design of his/her Campaign Reward (if the Campaign Reward is a good);

(e) the Campaign Rewards cannot be transferred to any third party and cannot be exchanged for cash, credit or any other form of monetary payment;

(f) RHB and/or its appointed vendor, supplier or agent may substitute the Campaign Rewards with another reward of similar value or specification by giving sufficient prior notice with reason(s) for such substitution in the manner as stipulated in Clause [9] (b)(ii) above;

(g) 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;

(h) RHB is not responsible for the condition or any loss or deterioration of or damage to the Campaign Rewards once accepted by the Eligible Participants.

The Eligible Participants are advised to check the condition of their respective Campaign Reward before accepting the same (if the Campaign Reward is a good);

(I) he/she is liable for all taxes and other fees and charges levied against him/her under the applicable laws, if any, for the acceptance of his/her Campaign Reward;

(j) (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;

(k) 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;

(l) the photographs/images together with the names of the Campaign Reward Winners may be used in RHB's announcement of the Campaign Reward Winners;

(m) RHB is not liable for the non-receipt of, or any delay in the receipt of, any Campaign Reward Winner's Campaign Reward caused by:

(i) the suspension or termination of the Campaign pursuant to Clause [9] (b)(i)(1) above;

(ii) such Campaign Reward Winner's own action or inaction; or

(iii) by any act of God, war (whether declared or not), strike, riot, civil commotion or act of terrorism which is not attributable to RHB and/or any of its employees, representatives and agents;

(n) 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;

(o) 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;

(p) 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) for all banking product(s) or service(s) / capital market product(s) (example, trust product, etc.) / insurance or takaful claim(s), he/she may then refer the matter to the operator of the Financial Markets Ombudsman Service (FMOS) approved by Bank Negara Malaysia:

Financial Markets Ombudsman Service (FMOS)
(Formerly known as Ombudsman for Financial Services (OFS) and Securities Industry Dispute Resolution Center (SIDREC))

Address:	**Level 14, Main Block** **Menara Takaful Malaysia** **No 4, Jalan Sultan Sulaiman** **50000 Kuala Lumpur**
Telephone No.:	**+603-2272 2811**
FMOS Website:	**https://www.fmos.org.my/en/**
FMOS Complaint: Handling Website	**https://complaint.fmos.org.my/open.php**

(q) these Terms and Conditions are to be read together with the terms and conditions of the RHB Wealth Advance which can be found at RHB's website; and

(r) 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.

(s) this Campaign shall be governed by laws of Malaysia.