



RHB ISLAMIC BANK BERHAD 200501003283 (680329-V) Incorporated in Malaysia

PRODUCT HIGHLIGHTS SHEET

ISLAMIC STRUCTURED INVESTMENT LINKED TO INDEX

This Product Highlights Sheet only highlights the key features and risks of this product. **Investors are advised to read this Product Highlights Sheet for Islamic Structured Investment Linked to Index or Islamic SILX (“the Investment”) together with the Indicative Term Sheet** for the detailed terms and conditions applicable to and risks of investing in this product. Investors are advised to carefully consider all risk factors before making an investment decision. Investors may also be required to complete a Suitability Assessment in accordance with applicable guidelines.

RESPONSIBILITY STATEMENT

This **Product Highlights Sheet** has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of RHB Islamic Bank Berhad (“**RHB Islamic Bank**” or “**the Bank**”) and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The relevant information and document in relation to the **Investment**, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the **Investment**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **Investment** or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of RHB Bank responsible for the **Investment** and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

WARNING

THE RETURNS ON YOUR ISLAMIC STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY TERMINATION. THIS ISLAMIC STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. THIS PRODUCT IS PRINCIPAL PROTECTED BY THE ISSUING BANK UPON MATURITY ONLY.



RHB ISLAMIC BANK BERHAD 200501003283 (680329-V) Incorporated in Malaysia

BRIEF INFORMATION ON THE PRODUCT**1. What is this product about?**

Islamic Structured Investment Linked to Index is a principal-protected investment which is benchmarked against the performance of the chosen underlying reference index. As such, the profit payable for the Investment will be determined by performance of the underlying reference index.

At the inception of the Investment, the Investor performs investment via Commodity Musawamah transaction and agrees to the chosen underlying reference index, Initial Index Level, the tenor of the Investment and the Participation Rate (PR). The Initial Index Level is the Index Level of the underlying reference Index which determines the profit that the Investor will receive on each Profit Payment Dates. The Bank undertakes to enter Commodity Murabahah transaction to pay profit on each Profit Payment Date if Index Level on Final Valuation Date is more than Initial Index Level or the Minimum Profit is more than 0%. Concurrently, Investor undertakes to grant Ibra' (Rebate / Waiver) equivalent to Unwinding Cost on a portion of Investment Amount in the event of early termination.

On the respective Final Valuation Date, the performance of the Index is calculated from observing the underlying reference's Index Level on Final Valuation Date compared to the Initial Index Level. This will determine the Profit the Investor will receive on each Profit Payment Date(s), based on the formula below:

$$\text{Profit} = \text{Max} [\text{Min. Profit}, ((\text{Index}_{(t)} / \text{Index}_{(\text{Start})}) - 1) / t] \times \text{Investment Amount} \times \text{PR} \times \text{Conversion Factor}_{(t)}$$

t = Valuation period

PR = Participation Rate

Conversion Factor $_{(t)}$ = FX Rate $_{(t)}$ / FX Rate $_{(\text{Start})}$, only applicable if there any conversion of currencies on the contract

Please take note that the Minimum Profit can be zero depending on the terms of the particular contract. The Investor will receive full Investment Amount upon maturity.

The applicable shariah contracts for Islamic SILX are Commodity Musawamah via Tawarruq arrangement, Commodity Murabahah via Tawarruq arrangement, Wa'd (promise), Wakalah (agency), and Ibra' (rebate or waiver).

The initial Investment Amount is protected only if the Investment is held until maturity.

This Islamic Structured Investment is not protected by Perbadanan Insurans Deposits Malaysia.

PRODUCT SUITABILITY**2. Who is this product suitable for?**

This Investment is suitable for high net worth individual, high net worth corporate/entity or an accredited investor (as each as defined in the *Structured Investment Application Form*) to invest. This Investment *may* be suitable for investors:

- Who have a bullish view on the movements of a particular Index for the investment period.
- With a higher risk appetite and are looking for potentially higher returns on their investments.
- Who are looking for a longer tenor investment product.
- Who are able to hold the Investment to maturity

SHARIAH CONTRACT**3. What is the Shariah contract applicable?**

The applicable Shariah contracts for Islamic SILX are:

Commodity Musawamah via Tawarruq arrangement

Refers to the sale contract without the disclosure of the asset cost price and profit margin to the purchaser. This Shariah contract is applicable to facilitate the principal Amount received from the investor and its subsequent payment back to the investor at par on maturity date.

Commodity Murabahah (CM) via Tawarruq arrangement

Murabahah refers to a sale and purchase of an asset where the acquisition cost and the mark-up are disclosed to the purchaser. Commodity Murabahah via Tawarruq refers to two sale and purchase contracts, where the first involves the sale of an asset by a seller to a purchaser. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis. Commodity Murabahah (CM) via Tawarruq arrangement is applicable to facilitate the series of profit payment at each Profit Payment Date throughout the life of the Islamic SILX pursuant to an undertaking (Wa'd) given by the Bank.

Wa'd

Refers to a unilateral promise or undertaking. This Shariah contract is applicable for:

- Undertaking given by the Bank to perform a series of Commodity Murabahah transactions which allow the Investor to receive the series of profit payments based on the terms of the Islamic SILX.
- Undertaking given by the Investor to give rebate / Ibra' on Investment Amount in the event of early termination. The Ibra' amount is equivalent to unwinding cost.

Wakalah (to facilitate Commodity Murabahah transaction)

WARNING

THE RETURNS ON YOUR ISLAMIC STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY TERMINATION. THIS ISLAMIC STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. THIS PRODUCT IS PRINCIPAL PROTECTED BY THE ISSUING BANK UPON MATURITY ONLY.



RHB ISLAMIC BANK BERHAD 200501003283 (680329-V) Incorporated in Malaysia

Refers to a contract where a party, as principal (muwakkil) authorizes another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee. This Shariah contract is applicable where the Investor appoints the Bank as its agent to perform the followings:

- To effect the placement of Investment Amount by being the Investor's agent in performing the Commodity Musawamah via Tawarruq transaction as follows:
- To purchase commodity on the Investor's behalf at Musawamah Purchase Price; and
- To sell commodity on the Investor's behalf to the Bank at cost price on deferred basis payable at Maturity Date
- To effect the profit payment by being the Investor's agent in performing Commodity Murabahah via Tawarruq transaction as follows:
- To purchase commodity at Purchase Price (equivalent to profit amount); and
- To sell commodity to the Bank at Murabahah marked-up price (the Murabahah marked-up price is equivalent to Purchase price plus profit amount).

Ibra

Refers to an act by a person relinquishing his rights to collect payment due from another person. It is applicable based on the undertaking given by the Investors to grant Ibra' on a portion of the Investment Amount (Commodity Musawamah purchase price) which is equivalent to the Unwinding Cost in the event of early termination. Unwinding Cost amount is subjected to residual placement and undertaking's (to enter into Commodity Murabahah) Mark-To-Market value as charged by Counterparty upon such early termination.

KEY PRODUCT FEATURES

3. What am I investing in? *Note: These product features are indicative and the final terms will be in particular contract between the Investor and the Bank*

| | |
|--|--|
| Trade Date | The date the transaction is concluded between the Investor and the Bank. |
| Start Date | The date the Investment Amount is available for the start of the investment. If there are insufficient funds by 11.00 a.m. on the Trade Date, the investment will be terminated and the Investor shall be liable for any unwinding cost. |
| Initial Valuation Date | The date in which the Index Level is observed for the purpose of deciding the Initial Index Level. |
| Final Valuation Date | The date in which the Index Level is observed for the purpose of determining the profit to be paid to Investor on the Profit Payment Date. |
| Profit Payment Date | The dates where the profit will be paid to the Investor. Depending on the terms of the particular contract, the Profit Payment Date could be quarterly, semi-annually or annually. |
| Maturity Date | a) The last day of the Investment tenor as pre-determined on the Trade Date; b) The date when the final profit payment and the Investment Amount are paid to Investor |
| Tenor | From 6 months up to 7 years |
| Investment Amount | Minimum MYR 10,000 [or equivalent in foreign currency ("FC")]. The amount that the Investor will invest with the Bank when entering into the particular contract. |
| Issuance at | The product can be issued at par or discount. Initial settlement amount to be received by the Bank on Start Date. |
| Underlying Reference | xxx ("Index") as calculated and published by the Index Sponsor (as defined below) and as described in the Index Specific Rules and any amendments thereto made from time to time (the "Index Rules"). (Remark: All the reference indices are Shariah-compliant indices) |
| Index Bloomberg Ticker | xxx |
| Index Rules | The Master Index Rules of the Credit Suisse Unit-Based Indices dated [23 May 2019] and the specific rules relating to the Index dated as of [9 October 2020] (the "Index Specific Rules"), each as may be amended or updated from time to time. |
| Index Sponsor | xxx |
| Index Calculation Agent | xxx |
| Initial Index Level ("Index_(Start)") | The Index Level of the chosen Index determined on Initial Valuation Date. |

WARNING

THE RETURNS ON YOUR ISLAMIC STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY TERMINATION. THIS ISLAMIC STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. THIS PRODUCT IS PRINCIPAL PROTECTED BY THE ISSUING BANK UPON MATURITY ONLY.



RHB ISLAMIC BANK BERHAD 200501003283 (680329-V) Incorporated in Malaysia

| | |
|--|--|
| Final Index Level (“Index_(End)”) | The Index Level of the chosen Index on Final Valuation Date. |
| Index Value | Index Value is calculated by the Index Calculation Agent in accordance with the Index Rules and published to Bloomberg with the Index Bloomberg Ticker, if applicable. Subject to the occurrence of a Market Disruption Event and the applicable Consequences of a Disrupted Day below. More details in Term Sheet. |
| Minimum Profit | The Profit which the Investor will receive if the Index Level on the Final Valuation Date is less than or equal to the Index Initial Level. Please take note that the Minimum Profit could be zero. |
| Participation Rate (‘PR’) | The potential return to Investor will depend in part on what is known as the Participation Rate. If the Participation Rate is more than 100%, the realised return will be more than the return of the linked Index. If the Participation Rate is less than 100%, the realised return will be less than the return of the linked Index. |
| Profit Payment Frequency | Payment frequency can quarterly, semi-annually or yearly. |
| FX Rate_(Start) | The observed FX Rate as determined on Trade Date by Calculation Agent. Only applicable if there are conversion of currencies on Profit Payment Date(s). |
| FX Rate_(End) | The observed FX Rate as determined by Calculation Agent for the purpose of converting currencies on Profit Payment Date(s). Only applicable if there are conversion of currencies on Profit Payment Date(s). |
| Conversion Factor_(t) | $FX\ Rate_{(End)} / FX\ Rate_{(start)}$ <i>*Rounded to 8 decimal places</i> |
| Profit | The Profit is payable in the currency of the Investment and is calculated based on the following formula : <i>Profit = Max [Minimum Profit, (Index_(End) / Index_(Start) – 100%)] x Investment Amount x PR x Conversion Factor_(t)</i> |
| Calculation Agent | RHB Islamic Bank Berhad |
| Investment Amount Redemption | 100% The percentage level of Investment Amount will be returned on the Maturity Date. In the event of premature termination / cancellation, the actual amount to be returned to Investor will be adjusted for the Bank’s unwinding costs. |
| Principal Protection | The Investment Amount is principal protected only if the Investment is held until maturity. This Islamic Structured Investment is <u>NOT</u> protected by Perbadanan Insurans Deposits Malaysia. |
| Sales period | The period of time before the Trade Date during which RHB Islamic Bank may accept orders from the Investor. Where there is a Sales Period, the final terms of the Investment executed by RHB Islamic Bank may differ from the indicative terms provided to the Investor. RHB Islamic Bank shall on a best effort basis execute the Islamic SILX on final terms as close as possible to the indicative terms however this will be subject to market conditions. A cooling-off period will apply during the Sales Period. |
| Cooling Off Period | Applicable during the Sales Period. During the cooling off period, Investor may cancel the Investment without any cost and the full Investment Amount will be returned. |
| Business Day Convention | If the Investment Start Date, Profit Payment Date and/or Maturity Date falls on a day that is not a business day, an adjustment will be made so that the Investment Start Date, Profit Payment Date and/or the Maturity Date will be the first following day that is a business day unless that day falls in the next calendar month, in which case the date will be the first preceding day that is a business day If a Valuation Date is not a Business Day, it shall be the immediate following Business Day, subject to market disruption events. |
| Premature / Early Termination/ Cancellation by Investor | Strictly discouraged. The Investor may incur Unwinding Costs if the Investment is uplifted/terminated prior to the Maturity Date. In the event of early termination / cancellation, the Investor will grant Ibra’ on portion of the Investment Amount (Commodity Musawamah purchase price) subjected to the relevant Ibra’ clauses in Term Sheet, Commodity Murabahah and Commodity Musawamah Terms and Conditions, and Trade Confirmation . |
| Unwinding Cost | The cost of terminating, liquidating, or re-establishing any hedge or trading position related to the embedded reference derivative. |

WARNING

THE RETURNS ON YOUR ISLAMIC STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY TERMINATION. THIS ISLAMIC STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. THIS PRODUCT IS PRINCIPAL PROTECTED BY THE ISSUING BANK UPON MATURITY ONLY.



RHB ISLAMIC BANK BERHAD 200501003283 (680329-V) Incorporated in Malaysia

| | |
|------------------------------|---|
| Minimum Unwind Amount | Minimum MYR 10,000 [or equivalent in foreign currency ("FC")]. |
| Additional Terms | <p>The Investment will be offered to the Investor on the basis that RHB Islamic Bank and its affiliates will not be providing information, advice or recommendation of any sort except factual information about the terms of this product and no fiduciary duty or obligation shall be owed by RHB Islamic Bank to the Investor.</p> <p>The Investor shall be aware that no communication received from RHB Islamic Bank or its affiliates shall be deemed to be an assurance or guarantee as to the expected result on the return on the investment(s).</p> <p>The Investment is subject to Bank Negara Malaysia Foreign Exchange Notices (the "Notices") as may be amended from time to time. If applicable, the Investor must comply with and obtain any approvals required under the Notices.</p> <p>For the purposes of the Investment the definitions and provisions contained in the 2002 ISDA Equity Derivatives Definitions (as published by the International Swaps and Derivatives Association, Inc. ("ISDA")) (the "Equity Definitions") are incorporated into the terms and conditions of the Investment. In the event of any inconsistency between the Equity Definitions, this Product Highlights Sheet and the Indicative Term Sheet, the terms detailed in this Product Highlights Sheet, the Commodity Murabahah and Commodity Musawamah Terms & Conditions, and the Indicative Term Sheet shall govern the Investment.</p> <p>The Investment constitutes the direct and unsecured obligation of RHB Islamic Bank and ranks without any preference equally with all other outstanding unsecured and unsubordinated obligations of RHB Islamic Bank, present and future except for those which are mandatorily preferred by operation of law.</p> |

4. Who am I investing with?

RHB Islamic Bank Berhad (Registration No. 200501003283 (680329-V)) (the Bank) a licensed Islamic bank registered in Malaysia. The Bank also acts as the Calculation Agent.

5. What are the possible outcomes of my investment?

PLEASE TAKE NOTE: The simulations are provided for **illustrative purposes only** and are **not a forecast or indication** of any expectation or performance. It **does not represent any economic terms of a trade**. It does not represent actual termination or unwinding cost that may be available to you. It **does not present all possible outcomes** or describe all factors that may affect the value of the transaction. Past performance **does not represent future performance**.

SIMULATION

Assume the Investor entered into the Investment with the below terms:

| | | | |
|--|---|--|---|
| Investment Amount | MYR 60,000,000 | Profit Payment Frequency | Final |
| Underlying Reference | BABXEV22 | Minimum Profit | 0.00% |
| Tenor | 5 Years | FX Rate_(Start) | USD/MYR = 4.1500 |
| Participation Rate ("PR") | 115% | FX Rate_(t) | Simulated in scenarios |
| Initial Index Value ("Index_(Start)") | 337.9257 | Conversion Factor_(t) | FX Rate _(t) / FX Rate _(Start) |
| Profit | Max[Minimum Profit, ((Index _(t) / Index _(Start)) - 1)/t] x Investment Amount x PR x Conversion Factor _(t) | | |

Scenario 1 – Index fluctuates, MYR Strengthens

| Year | Index _(t) | Max[Min Profit or ((Index _(t) / Index _(Start)) - 1)/t] | FX Rate _(t) | Conversion Factor _(t) | Profit _(t) |
|--------------|----------------------|---|------------------------|----------------------------------|-----------------------|
| 1 | 280.5679 | 0.00% | 4.1850 | 1.00843373 | 0.00 |
| 2 | 352.1551 | 2.11% | 4.1950 | 1.01084337 | 1,223,734.16 |
| 3 | 315.8713 | 0.00% | 4.1850 | 1.00843373 | 0.00 |
| 4 | 386.1501 | 3.57% | 4.1750 | 1.0060241 | 2,063,772.63 |
| 5 | 419.1465 | 4.81% | 4.1550 | 1.00120482 | 2,767,367.35 |
| Total Profit | | | | | 6,054,874.14 |

Example for Year 5 calculation. All other scenarios are calculated following the Profit calculation:
 = Max[Minimum Profit, ((Index_(t) / Index_(Start)) - 1)/t] x Investment Amount x PR x Conversion Factor_(t)
 = Max[0%, ((419.1465 / 337.9257) - 1/5] x MYR 60,000,000 x 115% x 1.00120482 = MYR 2,767,367.35

Scenario 2 – Index fluctuates, MYR Strengthens

| Year | Index _(t) | Max[Min Profit or ((Index _(t) / Index _(Start)) - 1)/t] | FX Rate _(t) | Conversion Factor _(t) | Profit _(t) |
|------|----------------------|---|------------------------|----------------------------------|-----------------------|
| 1 | 357.1478 | 5.69% | 4.2530 | 1.02481928 | 3,351,928.47 |

WARNING

THE RETURNS ON YOUR ISLAMIC STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY TERMINATION. THIS ISLAMIC STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. THIS PRODUCT IS PRINCIPAL PROTECTED BY THE ISSUING BANK UPON MATURITY ONLY.



RHB ISLAMIC BANK BERHAD 200501003283 (680329-V) Incorporated in Malaysia

| | | | | | |
|--------------|----------|-------|--------|------------|---------------|
| 2 | 383.9902 | 6.82% | 4.1930 | 1.01036145 | 3,959,676.95 |
| 3 | 415.0634 | 7.61% | 4.1340 | 0.99614458 | 4,358,272.99 |
| 4 | 386.1516 | 3.57% | 3.9240 | 0.94554217 | 1,939,759.44 |
| 5 | 301.5558 | 0.00% | 3.8850 | 0.93614458 | 0.00 |
| Total Profit | | | | | 13,609,637.86 |

Scenario 3 – Index increases steadily, MYR Weakens

| Year | Index _(t) | Max[Min Profit or ((Index(t) / Index(Start)) – 1)/t] | FX Rate _(t) | Conversion Factor _(t) | Profit _(t) |
|--------------|----------------------|--|------------------------|----------------------------------|-----------------------|
| 1 | 357.1491 | 5.69% | 4.1550 | 1.00120482 | 3,274,912.92 |
| 2 | 383.9973 | 6.82% | 4.1930 | 1.01036145 | 3,960,287.27 |
| 3 | 415.0682 | 7.61% | 4.2520 | 1.02457831 | 4,482,953.51 |
| 4 | 433.6288 | 7.08% | 4.3030 | 1.03686747 | 4,221,199.58 |
| 5 | 457.3575 | 7.07% | 4.3150 | 1.03975904 | 4,225,998.13 |
| Total Profit | | | | | 20,165,351.41 |

Scenario 4 – No Profit

| Year | Index _(t) | Max[Min Profit or ((Index(t) / Index(Start)) – 1)/t] | FX Rate _(t) | Conversion Factor _(t) | Profit _(t) |
|--------------|----------------------|--|------------------------|----------------------------------|-----------------------|
| 1 | 315.1415 | 0.00% | 4.1550 | 1.00120482 | 0.00 |
| 2 | 304.6805 | 0.00% | 4.1930 | 1.01036145 | 0.00 |
| 3 | 313.9703 | 0.00% | 4.2520 | 1.02457831 | 0.00 |
| 4 | 323.3333 | 0.00% | 4.3030 | 1.03686747 | 0.00 |
| 5 | 298.1708 | 0.00% | 4.3150 | 1.03975904 | 0.00 |
| Total Profit | | | | | 0.00 |

In all scenarios above,

- All profit, if any, are paid on the respective Profit Payment Date_(t).
- The Investor would receive the full Investment Amount on the Maturity Date.

Scenario 5 – Early Termination

If the Investor decides to terminate their Investment before maturity, the actual amount to be returned to the Investor will be adjusted for any Unwinding Cost payable arising from early termination. The Investor may receive an amount less than their initial Investment Amount depending on the Unwinding Cost.

Unwinding Cost refers to the cost of funds in relation to the early termination/upliftment of the Investment Amount and the cost of terminating, liquidating, or re-establishing any hedge or trading position related to the embedded reference derivative.

Below is an **example** whereby the Unwinding Cost amounts to MYR 1,895,000.00 as determinable by the Calculation Agent after the end of the third year, for example.

| | |
|-----------------------------------|--------------------|
| Investment Amount | MYR 50,000,000.00 |
| Unwinding Cost | (MYR 1,895,000.00) |
| Total Amount Returned to Investor | MYR 48,105,000.00 |

FEES AND CHARGES

6. What are the fees and charges involved?

None.

7. How often are valuations available?

Monthly via email upon request.

8. How can I exit from this investment and what are the risks and costs involved?

A cooling-off period will apply only during the Sales Period.

After closure of the Sales Period, the Investor is strongly discouraged from premature termination of the investment. Premature termination of the Investment will be subject to the Unwinding Cost and the Investor will receive an amount less than the initial Investment Amount.

KEY RISKS

9. What are the key risks associated with this product?

The Investor will be exposed to the following risks:

- 1) The Investor may receive zero returns apart from their Investment Amount on maturity.

WARNING

THE RETURNS ON YOUR ISLAMIC STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY TERMINATION. THIS ISLAMIC STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. THIS PRODUCT IS PRINCIPAL PROTECTED BY THE ISSUING BANK UPON MATURITY ONLY.



RHB ISLAMIC BANK BERHAD 200501003283 (680329-V) Incorporated in Malaysia

- 2) If the Investor terminates their Investment prior to the Maturity Date, the Investor will be subject to the Unwinding Cost which can be significant. The amount redeemed upon an early termination is subject to deduction of these costs and may be less than the initial Investment Amount.
- 3) Disruption Events: Where a contract is referenced to an Index, there may be adjustments to the terms of the contract due to events such as but not limited to, merger events, tender offers, subdivisions, consolidations, reclassifications, distributions, price source disruption, trading suspension and changes in taxation laws.

Please refer to the Risk Disclosure Statement [and Index Risk Disclosures (if applicable)] for further details of the above key risks factors.

You are advised to read this Product Highlights Sheet for Islamic Structured Investment Linked to Index together with the Term Sheet, Structured Investment Master Agreement, Risk Disclosure Statement, Commodity Murabahah and Commodity Musawamah Terms & Conditions, Index Risk Disclosures and Index Rules for the detailed terms and conditions applicable to and risks of investing in this product. You are advised to carefully consider all risk factors before making an investment decision. You will not be covered by the compensation fund under section 158 of the Capital Markets and Services Act 2007 (CMSA). This compensation fund does not extend to you if you suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of RHB Islamic Bank Berhad. You may also be required to complete a Suitability Assessment in accordance with applicable guidelines.

WARNING

THE RETURNS ON YOUR ISLAMIC STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY TERMINATION. THIS ISLAMIC STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. THIS PRODUCT IS PRINCIPAL PROTECTED BY THE ISSUING BANK UPON MATURITY ONLY.



RHB ISLAMIC BANK BERHAD 200501003283 (680329-V) Incorporated in Malaysia

CONTACT INFORMATION**10. Who should I contact for further information or to lodge a complaint?**

Should you require additional information, please contact your Premier Relationship Manager, RHB's Premier Centre, or Group Treasury & Global Markets. Contact information listed below.

If there is any inquiries or complaints related to structured investment, you may contact us:-

| | Customer Advocacy / Premier Centre | Group Treasury & Global Markets |
|----------------|--|--|
| Tel : | 03-9206 8090 / 03-9208 1188 | 03-9207 2622 |
| Email : | customer.advocacy@rhbgroup.com / customer.service@rhbgroup.com | structured.innovation@rhbgroup.com |

If you are dissatisfied with the outcome of RHB Islamic Bank's internal dispute resolution process, you may refer your dispute to the following:-

SECURITIES INDUSTRY DISPUTE RESOLUTION CENTER (SIDREC)

- a) via phone : 03-2282 2280
- b) via fax : 03-2282 3855
- c) via email : info@sidrec.com.my
- d) via letter : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1
59000 Kuala Lumpur

SECURITIES COMMISSION

You may also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the Securities Commission Malaysia's Consumer & Investor Office:

- a) via phone to the Aduan Hotline : 03-6204 8999
- b) via fax : 03-6204 8991
- c) via email : aduan@seccom.com.my
- d) via online complaint form available at : <https://www.sc.com.my/investor-empowerment/lodge-a-complaint/capital-market-service-related-complaints>
- e) via letter : Consumer & Investor Office
Securities Commission Malaysia
No. 3, Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

BANK NEGARA MALAYSIA - BNMTLELINK

- a) via phone : 1300-88-LINK (1300-88-5465) / (Overseas: 603 – 2174 1717)
- b) via fax : 03-2174 1515
- c) via website : <https://telelink.bnm.gov.my>
- d) via email : bnmtelelink@bnm.gov.my
- e) via letter : Jabatan Komunikasi Korporat
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

WARNING

THE RETURNS ON YOUR ISLAMIC STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY TERMINATION. THIS ISLAMIC STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. THIS PRODUCT IS PRINCIPAL PROTECTED BY THE ISSUING BANK UPON MATURITY ONLY.