

TERMS AND CONDITIONS
RHB SME Signature Reward 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 **SME Signature Reward Campaign ("Campaign")** is organised by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] (collectively, "**RHB**").

CAMPAIGN PERIOD

2. The Campaign runs from **15th December 2025** to **31st March 2026 ("Campaign Period")**, both dates inclusive.

ELIGIBILITY

3. The Campaign is open to all new and existing Community Banking customers who have and/or intend to open a RHB Business Current Account – both Conventional and Islamic Current Account (BCA/-i) and RHB Multi-Currency Account Call Deposit – both Conventional and Islamic Account (MCA/-i) (collectively, "**Eligible Participants**"). Community Banking customers refers to sole proprietorships, partnerships, small and medium-sized enterprises and companies.
4. The Campaign is not applicable to BCA/-i with overdraft facility (with utilisation).
5. The following individuals and entities, both residents and non-residents, are not eligible to participate in the Campaign:-
 - a) Permanent and/or contract employees of RHB Banking Group and their immediate family members (both residents and non-residents); and
 - b) Representatives and/or agents (including advertising and promotion agents) of RHB and their immediate family members; and
 - c) Customers who are committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by RHB; and
 - d) Customers who are determined by RHB to be potentially committing any of wrongful acts stipulated herein.

"**RHB Banking Group**" means RHB Bank Berhad, RHB Islamic Bank Berhad, RHB Investment Bank Berhad, RHB Insurance Berhad and their respective affiliates, holding companies, subsidiaries, related companies/corporations, successors and assigns.

"**BCA/-i**" means all Ringgit Malaysia Business current accounts of the Eligible Participants customers.



CAMPAIGN MECHANICS

6. Eligible Participants are required to register their participation in the Campaign during Campaign Period through letter offer signing **AND** fulfilling any one (1) of the following criteria:-

Category	Campaign Criteria	Campaign Reward <i>Cash incentive or gifts with equivalent amount</i>
New-To-Bank (NTB)	1.1 Deposit minimum RM500,000 End-of-Period ("EOP") RHB BCA/-i/ MCA/-i balance in the first month and maintain for the next 2 consecutive months. First month counts from the month customer meet RM500,000 EOP.	RM600
	1.1.1 Maintain minimum RM500,000 EOP RHB BCA/-i/ MCA/-i balance for the next 3 consecutive months after meeting 1.1 criteria above.	RM600
	Total Reward NTB	RM1,200
	1.2 Deposit minimum RM1,000,000 EOP RHB BCA/-i/ MCA/-i balance in the first month and maintain for the next 2 consecutive months. First month counts from the month customer meet RM1,000,000 EOP.	RM1,300
	1.2.1 Maintain minimum RM1,000,000 EOP RHB BCA/-i/ MCA/-i balance for the next 3 consecutive months after meeting 1.2 criteria above.	RM1,300
	Total Reward NTB	RM2,600
Existing-To-Bank (ETB)	2.1 Top-up RM250,000* EOP RHB BCA/-i/ MCA/-i and maintain post top-up balance for the next 2 consecutive months Note: Only applicable for customers with RM1,000,000 EOP RHB BCA/-i/ MCA/-i Call balance after top-up	RM500
	2.1.1 Maintain RM250,000 post top-up balance for the next 3 consecutive months after meeting 2.1 criteria above.	RM500
	Total Reward ETB	RM1,000
FX Transactions	<p>New to FX*** customers: RM1,000,000 and above FX transaction volume done during Campaign Period</p> <p>Existing to FX*** customers: Incremental RM 1,000,000 and above FX transaction volume done during Campaign Period (Compare with total FX transaction volume done in September 2025, October 2025 and November 2025)</p> <p>Note:</p> <ul style="list-style-type: none"> Customer can be entitled for this reward without meeting the NTB/ETB deposits reward Each company is eligible to receive up to RM200 AEON vouchers 	<p>RM100 AEON vouchers for successful deal done throughout Campaign period (and meet the Campaign criteria)</p> <p>AND</p> <p>Additional 1x RM 100 AEON voucher if customer</p>



		successfully book at least 1 deal via RHB Live FX @ Reflex**
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Notes:

- a) Illustration for Campaign rewards for NTB Category:

Scenario 1

Month	First 3 months	4 th month	5 th month	6 th month	Total Reward
EOP	RM500,000	RM500,000	RM500,000	RM500,000	
Cash Reward	RM600	RM600			RM1,200

Scenario 2

Month	First 3 months	4 th month	5 th month	6 th month	Total Reward
EOP	RM500,000	RM1,000,000	RM1,000,000	RM1,000,000	
Cash Reward	RM600	RM1,300			RM1,900

Scenario 3

Month	First 3 months	4 th month	5 th month	6 th month	Total Reward
EOP	RM500,000	RM1,000,000	RM600,000	RM1,000,000	
Cash Reward	RM600	RM600			RM1,200

- b) MCA/-i Term Deposit balances will be excluded from this campaign criteria. Only MCA/-i Call Deposit balances will be considered.
- c) Eligible Participants who maintain their deposits for the initial 3 months will still be rewarded in accordance with the Campaign criteria stated above.
- d) NTB customers refer to customers who open new account at any RHB branches during Campaign Period (with no relationship with RHB prior to the Campaign launch). ETB customers refer to customers who has an account or other banking products with RHB prior to Campaign launch.
- e) Only applicable for RHB BCA/-i/ MCA/-i sign-up on/before 31st March 2026, any sign-up after 31st March 2026 will not be considered. Only RHB BCA/-i/ MCA/-i EOP balance on/before 31st August 2026 will be considered as campaign fulfilment.
- f) The EOP balance refers to the end balance of each month. Incremental is defined as Campaign month minus the baseline.
- g) *November 2025 EOP RHB BCA/-i/ MCA/-i will be used as the baseline.
- h) **Each company is eligible to receive up to RM200 AEON vouchers and will be awarded on a first-come, first-serve basis.
- i) ***New to FX – Customer without any FX deal done between January 2025 to November 2025.
- j) ***Existing to FX – Customer with FX deal done between January 2025 to November 2025.



WINNER SELECTION AND REWARD FULFIMENT CONDITIONS

7. RHB may substitute the Campaign Reward with another prize of similar value or specifications by giving sufficient prior notice to the Eligible Participants.
8. Campaign Rewards will be rewarded to Eligible Participant's active RHB BCA/-i or the substitute prize will be delivered to the customer's registered address two (2) months after Campaign criteria fulfilment month.
9. The Eligible Participants must be tagged with active account status within the Campaign fulfilment period.
10. The Eligible Participants are required to sign the Letter Offer to register for this Campaign.
11. RHB may disclose or publish the winners' company names and its business registration number in media, marketing, RHB's Website or advertising materials for the purposes of this Campaign.
12. Eligible Participants are only allowed to participate in only one Campaign that has RHB BCA/-i / MCA/-i element during the Campaign Period. If the Eligible Participant gets selected/eligible to win reward from more than one related campaign, customers will be entitled for Campaign Reward with the highest value only.
13. Only a valid and active RHB BCA/-i / MCA/-i, which is not closed or dormant or terminated or blocked at any time during the Campaign Period and before the crediting of the Campaign Reward, are eligible for participation in the Campaign and for winning the Campaign Reward. If at any time during the Campaign Period and/or before the crediting of the Campaign Reward, the RHB Business Current Account/-i becomes dormant or is closed, terminated or blocked for any reason whatsoever, the Participant will be disqualified from the Campaign and will be replaced by the next-in-line Eligible Participant.
14. The winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to the Campaign Reward unless stated otherwise, the Bank shall not be held liable for any tax.

GENERAL TERMS AND CONDITIONS

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) 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) 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;
- (g) 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);

- (h) 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;
- (i)
 - (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;
- (j) 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;

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



- (l) 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
 - (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;
- (m) 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;
- (n) 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;
- (o) if he/she is not satisfied with the resolution provided by RHB Customer Contact Centre:-
 - (i) he/she may then refer the matter to the operator of the Financial Markets Ombudsman Service (FMOS) by Bank Negara Malaysia:-

Financial Markets Ombudsman Service (FMOS)
(Formerly known as Ombudsman for Financial Services)
Address: Level 14, Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Telephone No.: +603-2272 2811
Web Form: <https://complaint.fmos.org.my/open.php>
Website: <https://www.fmos.org.my/en/>
- (p) 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.

15. RHB Business Current Account/-i is protected by PIDM up to RM250,000 for each depositor.