

TERMS AND CONDITIONS
RHB MOHE POST GRADUATE 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("RHB CCC"), whose contact details are set out in the General Terms and Conditions clause below.

CAMPAIGN ORGANISERS

1. The **RHB MOHE Graduate 4.0 ("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 **1 October 2026 until 31 March 2027 ("Campaign Period")**, both dates inclusive.

ELIGIBILITY

3. The Campaign is open to all eligible primary account holders of valid and existing Joy@Uni customers (both residents and non- residents) of the Consumer Banking segment who is having RHB Pro Savings Account-i and have or will open and nominate any Current or Savings account – both Conventional and Islamic Account ("CASA/-i") for salary crediting purpose ("Joy@Work") (collectively, "**Eligible Participants**") within the Campaign Period.
4. The Campaign is not applicable to Junior accounts (RHB Future Saver, Junior Savings Account, Easy-Junior Savings and RHB Children Account-i) (collectively, "**Participating Accounts**").
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) permanent employees and contract employees of RHB Banking Group and their immediate family members;
 - (c) representatives and agents (including advertising agencies and promotional agencies) of RHB and their immediate family members; and
 - (d) companies, commercial and corporate entities, sole proprietorships, partnerships, charitable/non-profit organisations, societies and schools.

"**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.

CAMPAIGN MECHANICS

6. To be eligible to the rewards under the Campaign, the Eligible Participants must meet the following qualifying requirements during the Campaign Period ("**Campaign Qualifying Requirements**"):-

a) Joy@Work Sign Up

Customers must first complete Mechanic 1 (Joy@Work sign-up with salary crediting requirements). Only then will they be eligible to receive the reward under Mechanic 2 (RHB Credit Card/-i sign-up and activation):

Table A

Criteria	Cash Reward (RM)	Total Qualifiers
1) Sign Up Joy@Work: • With minimum monthly salary crediting of RM2,500 and with 3 months consecutive crediting • Subject to the sender's name of the payroll transaction is matched against RHB employer's name as recorded in the RHB system	100	1,000
2) Sign-up RHB Credit Card/-i & activate within 60 days from the card approved date with minimum spend of RM50	100	500

- i. The following transactions will also be recognized as a salary crediting into the Participating Accounts:
 - a. Fund Transfer
 - b. DuitNow
- ii. Financing/Loan disbursement, profit/interest paid, refund or reverse payment are excluded as credit transactions.
- iii. Sender name (employer name), will be recognized based on the first five (5) characters inclusive of symbols & spacing.

Example of sender's name recognition as per illustration below:

SENDER RECIPIENT NAME	EMPLOYER NAME	1ST FIVE (5) CHARACTERS OF SENDER RECIPIENT NAME IN RHB SYSTEM	1ST FIVE (5) CHARACTERS OF EMPLOYER NAME IN RHB SYSTEM	MATCH YES / NO
TIONG AH CHONG	JABATAN KETUA MENTERI	TIONG	JABAT	NO
ANEKO SDN. BHD.	ANEKO	ANEKO	ANEKO	YES
TAN & CHONG	TAN AND CHONG	TAN &	TAN A	NO
VANILLA TRADING (M) SDN. BHD.	VANILLA TRADING	VANIL	VANIL	YES
VANO TECHNOLOGY SDN. BHD.	VANO TECHNOLOGY SDN BHD	VANO	VANO	YES

- iv. Cash Reward will be recognized based on the first qualifying salary crediting upon Joy@Work sign up during Campaign Period

- v. Participating Accounts must be tagged with active status as RHB Joy@Work within the Campaign fulfilment period as per stated in Clause 8.
- vi. The application has to be submitted during the Campaign Period and approved by RHB on/or before 15th April 2027.
- vii. The total Cash Reward will be capped at 1,000 qualifiers for Joy@Work and 500 qualifiers for credit card application respectively on first-come-first-served basis.

CAMPAIGN REWARDS

7. Eligible Participants who meet the Campaign Qualifying Requirements will be entitled to the cash reward (each a “**Campaign Reward**”):-

Campaign Reward	Total Qualifiers During Campaign Period
<i>Cash Reward of RM100 for each Campaign Qualifying Requirement to :</i> ▪ Sign Up Joy@Work: With minimum monthly salary crediting of RM2,500 and with 3 months consecutive crediting. ▪ Subject to the sender's name of the payroll transaction is matched against RHB employer's name as recorded in the RHB system	1,000
<i>Cash Reward of RM100 for each Campaign Qualifying Requirement to :</i> ▪ Sign-up RHB Credit Card/-i & activate within 60 days from the card approved date with minimum spend of RM50	500

WINNER SELECTION AND REWARD FULFILMENT CONDITIONS

8. The fulfilment conditions for Campaign Reward are subject to the following:
- a) If the number of Eligible Participant(s) as stipulated in Table A has been reached before the Campaign Period ends, then this Campaign Reward shall be terminated.
 - b) Eligible Participant(s) with higher Monthly Average Balance (MAB) in the Participating Accounts will be selected in the event there is tie result upon fulfilment.
 - c) Campaign Reward will be fulfilled and credited into Eligible Participant(s)' active Participating Accounts within eight (8) to twelve (12) weeks after the Eligible Participant(s) participating month in the Campaign.
 - d) RHB is not liable to meet the total number of qualifiers if all attempts to select the qualifiers have been exhausted.
 - e) The Eligible Participant's Participation Account with the Joy@Work Tagging (for Joy@Work customers only) must be valid and must be active, as determined by RHB at its sole discretion, to qualify for participation during and after the Campaign Period. If, at any time during the Campaign Period, the Eligible Participant closes their Participation Account or it becomes inactive for any reason whatsoever, their participation in the Campaign will become null and void with immediate effect.
 - f) The Eligible Transactions are tracked based on the transaction date and time according to the Malaysian Standard Time and must appear in RHB's system to be accounted for the number of Eligible Transactions and Campaign Entries.

- g) Only eligible primary account holders of a valid and active RHB CASA/-i, which is not closed or dormant or terminated or blocked at any time during the Campaign Period and before the receipt of the Campaign Prize, are eligible for participation in the Campaign and for winning the Campaign Prize. If at any time during the Campaign Period and/or before the receipt of the Campaign Prize, the RHB CASA/-i becomes dormant or is closed, terminated or blocked for any reason whatsoever, the primary account holder of such RHB CASA/-i will be disqualified from the Campaign and will be replaced by the next-in-line Eligible Participant.
- h) RHB may substitute the Campaign Reward with another prize of similar value or specifications by giving sufficient prior notice to the Eligible Participants in the manner set out in Clause 9(b)(ii) below
- i) RHB may disclose or publish the names and the last 4 digits of the identification numbers of the winners in media for the purposes of announcing the Eligible Participant(s) of this Campaign.
- j) RHB reserves the right to terminate this campaign earlier than the scheduled end date, with prior notice to participating customers, if the campaign does not receive sufficient participation or fails to generate growth for RHB, in order to give way to other campaigns that can better support the company's growth.

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, 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) 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) 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) (Formerly known as Ombudsman for Financial Services)

Address: Level 14, Main Block
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/> ; or

- (q) these Terms and Conditions are to be read together with the terms and conditions of Personal Banking which can be found at https://www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_eng.pdf; 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.