

TERMS AND CONDITIONS
RHB FAMILY BANKING CASH REWARD AND BOOSTER RATE 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 Family Banking Cash Reward and Booster Rate 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 **6 February 2026 to 28 February 2026 ("Campaign Period")**, both date inclusive.

ELIGIBILITY

3. The Campaign is open to all RHB staff who participate into Family Banking launching (collectively, "**Participating Accounts**") and sign up as Individual Family Banking within the Campaign Period (collectively, "**Eligible Participants**")
4. The following individuals and entities, both residents and non-residents, are eligible to participate in the Campaign:-
 - (a) All RHB staff
 - (b) RHB Staff who participate in the Family Banking launching.
 - (c) RHB Staff who sign up as an Individual Family Banking member within the Campaign Period.
5. The following individuals and entities, both residents and non-residents, are not eligible to participate in the Campaign:-
 - (a) Representatives and agents (including advertising and promotional agencies) of RHB and their immediate family members.
 - (b) Companies, 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:

FAMILY BANKING BONUS RATE

6. To be eligible to receive any Bonus Rate under this Campaign, the customer must meet the following mandatory pre-condition:

- (a) Mandatory Pre-Condition (Clause 7): Customers must be enrolled under Family Circle with a minimum of two (2) members.

Table A – Bonus Rate Qualifying Criteria

This table details the specific criteria required to achieve the Additional Rate (p.a.) for each Bonus Rate category.

Category	Tier/Cycle	Specific Qualifying Criteria
A. Family Pooled CASA/-i Balances Bonus Rate	Tier 1 (0.5% p.a.)	Family Pooled CASA/-i Balances are RM20,000 and above – below RM100,000.
	Tier 2 (1% p.a.)	Family Pooled CASA/-i Balances are Max RM100,000.
B. Junior Booster Bonus Rate	Cycle 1 (6 Months) (0.5% p.a.)	1. Increase the Month End Balance (MEB) by a minimum of RM500 for 6 consecutive months. 2. Make NO WITHDRAWAL throughout the cycle.

	Cycle 2 (Next 6 Months) (1% p.a.)	1. Must have fulfilled Cycle 1 criteria. 2. Increase the MEB by a minimum of RM500 for the next 6 consecutive months. 3. Make NO WITHDRAWAL throughout the cycle.
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"Family Pooled CASA/-i Balances" means the total combined Daily End Balance, as participant, recorded across all Participating Accounts of the Eligible Participants enrolled within a single Family Banking Circle. These accounts must be nominated for Family Circle and active throughout the campaign period.

" Junior Booster Bonus Rate " means its only applied for RHB Junior Account and RHB Children Account-i.

Table B – Bonus Rate Structure and Capping

(b) Eligible Participant(s) will be rewarded the Additional Rate accordingly, subject to the maximum balance capping detailed below:

Category	Tier/Cycle	Additional Rate (p.a)	Maximum Balance Capping
A. Family Pooled CASA/-i Balances	Tier 1	0.5% p.a.	Capped at RM100,000 (Pooled CASA/-i Balances)
	Tier 2	1.0% p.a.	Capped at RM100,000 (Pooled CASA/-i Balances)
B. Junior Booster Bonus Rate	Cycle 1	0.5% p.a.	Non-Premier: Capped at RM50,000 (Junior Account Balance)
	Cycle 2	1.0% p.a.	Premier: Capped at RM100,000 (Junior Account Balance)

" Junior Account Balance " means its refer to RHB Junior Account and RHB Children Account-i.

Calculation and Payment Methodology

(a) Calculation Method (Family Pooled CASA/-i Bonus Rate): The Bonus Rate will be calculated based on the **daily end day balance** recorded within the month (i.e., the lowest combined balance of the day on your family's accounts hit in that month).

(b) Payment (With Junior Account/ Children Account-i): If the family circle includes a Junior Account/ Children Account -i, the Bonus Rate will be **credited into the Junior Account/ Children Account -i** in the following month. If there are multiple Junior Account/ Children Account -i, the bonus will be split **proportionally** (e.g., Child A 50%, Child B 50%).

(c) Payment (Without Junior Account/ Children Account-i): If the family circle has no Junior Account/ Children Account-i, the Bonus Rate will be paid to the members proportionally, based on their deposit balance ratio.

(d) Bonus Calculation (Junior Booster Bonus Rate): The Bonus Rate will be calculated based on the month-end balance (MEB) of the Junior Account balances for each cycle.

(e) Examples on Computation of Bonus Rates: For illustrative examples of how the Bonus Rates are calculated based on the criteria in Table A and B.

Sample Scenario and Calculation for your reference

Scenario	Sample Calculation
A	<ol style="list-style-type: none">1. Customer has total of 3 members in the Family Circle (Head + 2 Junior Acc)2. Household has to meet min. RM20K casa/-i pool balances throughout the month3. Bonus Rate will be calculated based on lowest balance within the month – RM20,000 (i.e.; 6 Dec'25)4. Bonus Rate Calculation: $RM20,000 \times 0.5\% / 365 \times 28 \text{ days} = RM7.67$5. RM7.67 split half and & will be credited to both Junior accounts, RM3.835 to each Junior account6. The earliest day of the month that hit the lowest balance within the month will be used to calculate for the Bonus Rate

B	<ol style="list-style-type: none"> 1. Customer has total of 3 member in the Family Circle (Head + 1 SMART Acc + 1 PCA Acc) 2. Household has to meet min. RM20K casa/-i pool balances throughout the month 3. Bonus Rate will be calculated based on lowest balance within the month – RM20,000 (i.e.; 2 Dec'25) 4. Bonus Rate Calculation: $RM20,000 \times 0.5\% / 365 \times 28 \text{ days} = RM7.67$ 5. RM7.67 will be credited to members proportionally based on deposit balance 6. The earliest day of the month that hit the lowest balance within the month will be used to calculate for the Bonus Rate
C	<ol style="list-style-type: none"> 1. Customer has total of 3 members in the Family Circle (Head + 2 Junior Account/ RHB Children Account) 2. Junior Account/ RHB Children Account-I has to meet min. RM500 top up monthly for 6 months consecutive & no withdrawal in the last 6 months 3. Bonus Rate for Cycle 1 will be calculated based on the Month End Balance (MEB) – RM3,500 (30 Jun'25) 4. Bonus Rate Calculation: $RM3,500 \times 0.5\% / 12 \text{ months} \times 6 = RM8.75$ 5. Bonus Rate for Cycle 2 will be calculated based on the Month End Balance (MEB) – RM6,500 (31 Dec'25) 6. Bonus Rate Calculation: $RM6,500 \times 1\% / 12 \times 6 = RM32.50$

CASH REWARD

7.The Campaign Cash Reward criteria are follows:

a) Staff Rewards

Table A – 2 x Sunway Explorer Ranger Ticket

Criteria	Cash Reward (RM)	Total Qualifiers
1) Enroll Family Circle with min. 2 members 2) Family CASA/i Pool Balances with min. RM5,000 throughout the campaign period	Sunway Explorer Ticket x 2	200

- (a) Cash Reward will be recognized based on the the earliest Family Circle who meet the above criteria.
- (b) The total Cash Reward will be capped at 200 qualifiers for Staff who the earliest Family Circle meeting the criteria on first-come-first-served basis.
- (c) For avoidance of doubt, the Eligible Participant is entitled to one (1) Cash Prize only, irrespective of the deposit placement amount. This will be awarded on a first-come, first-served basis and is limited to the first two hundreds (200) staff participate in Family Circle only. The Eligible Participants must maintain min. RM5,000 Family CASA/i pool throughout the campaign period

WINNER SELECTION AND REWARD FULFILMENT CONDITIONS

8.The Campaign Reward Fulfilment conditions are follows:

- (a) Eligible Participant(s) who is entitled to the Bonus Rate will be determined and notified via Electronic Direct Mailer (EDM) or Short Message Service ("SMS") within eight (8) to twelve (12) weeks after each Campaign Month using the mobile number or email address furnished to RHB as shown in RHB's record.
- (b) The Campaign Cash Reward will be based on first-come-first-serve basis and the earliest RHB Smart CASA/i opening date according to Malaysian Date that appear in RHB System subject to fulfilling Campaign Mechanics as stipulated in Clause 7.
- (c) If the number of Eligible Participants as stipulated in Clause 7, table A and B has been reached before the Campaign Period ends, then this Campaign Cash Reward shall be terminated.

- (d) Eligible Participants with higher CASA/-i Balance in the Participating Accounts will be selected in the event there is a tie result upon fulfilment of all other criteria and based on first-come-first-served basis.
- (e) Campaign Cash Reward will be fulfilled and credited into winner's active Participating Accounts within eight (8) to twelve (12) weeks after the Campaign ended.
- (f) RHB is not liable to meet the total number of winners if all attempts to select the winners have been exhausted.
- (g) The Eligible Participant's Participating Account must be valid and must be active as determined by RHB at its discretion, to be eligible for participation during and after the Campaign Period.
- (h) Only eligible primary account holders of a valid and active RHB Current or Savings Account/-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 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 receipt of the Campaign Reward, the Family Banking Account /-i becomes dormant or is closed, terminated or blocked for any reason whatsoever, the primary account holder of such Family Banking Account /- i will be disqualified from the Campaign and will be replaced by the next-in-line Eligible Participant.
- (i) RHB may substitute the Campaign Prize 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

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 Mailer (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)/ unit trust 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 (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: <https://complaint.fmos.org.my/open.php>
Handling Website
- (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.