

TERMS AND CONDITIONS
PREMIER CURRENT ACCOUNT/-i SPECIAL PROMOTIONS
("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 **Premier Current Account/-i Special Promotions ("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 April 2025 to 31 August 2025 ("Campaign Period")**, both dates inclusive.

ELIGIBILITY

3. The Campaign is open to all existing RHB Premier Current Account/-i customers (both residents and non-residents) of the Consumer Banking segment.

(hereinafter referred to as the "Eligible Participant(s)")

4. Eligible Participant(s) has to meet the requirements to be eligible for the Bonus as follows:
 - a. Existing Premier Current Account or Premier Current Account-i holder (Tier 1 only).
 - b. Existing member of RHB Premier Membership. For customer without Premier Membership – to upgrade to Premier Membership.
 - c. Excludes Premier Qard Current Account-i .
 - d. Joint account is allowed.
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 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. Eligible Participant(s) shall earn bonus interest/profit rate ("Bonus Rate") on the monthly average balance (MAB) in the Premier Current Account/-i by maintaining balance of more than RM50,000 and up to maximum capping of RM1,000,000 ("Qualifying Balance"). The Bonus Rate is on top of the prevailing interest/profit board rate ("Board Rate").

	AUM Bonus				Transaction Bonus	
	Total Term Deposit + Multi Currency Account/-i Balance (Rate p.a.)		Total Investment Balance (Rate p.a.)		RHB Multi Currency Account/-i Conversion (Rate p.a.)	Wealth Purchase (Rate p.a.)
	RM100,000 to RM500,000	Above RM500,000	RM100,000 to RM500,000	Above RM500,000	RM30,000 and above	RM50,000 and above
RHB Premier Current Account/-i with Premier Joy@Work	0.45%	0.70%	0.45%	0.70%	0.50%	0.50%
RHB Premier Current Account/-i only	0.25%	0.50%	0.25%	0.50%		

Note:

AUM means the Assets Under Management referring to combined balances in aggregated total Term Deposit(s), Multi Currency Account/-i(s) and Investment(s) held with RHB.

a. Total Term Deposit + Multi Currency Account/-i Balance

- Eligible Participant(s) shall earn Bonus Rate for one (1) month if they meet minimum RM100,000 in total Term Deposit + Multi Currency Account/-i's MAB balance of the Premier Current Account/-i holder.
- Bonus range is determine based on the MAB of the total FD+MCA balance for the month.
- Bonus Rate is calculated based on MAB of Premier Current Account/-i and will be credited into the RHB Premier Current Account/-i by end of following month using multi-tier concept.

b. Total Investment Balance

- Eligible Participant(s) shall earn Bonus Rate for one (1) month if they meet minimum RM100,000 in total Investment's MAB of the Premier Current Account/-i holder.
- Bonus range is determine based on the MAB of the total Investment balance for the month.
- Bonus Rate is calculated based on MAB of Premier Current Account/-i and will be credited into the RHB Premier Current Account/-i by end of following month using multi-tier concept.
- Investment balance refer to Unit Trust (excluding ASNB-VP funds), Retail Bond/ Sukuk or Structured Investment (SI).

c. Premier Joy@Work

- Eligible Participant(s) shall earn Bonus Rate for one (1) month if they meet minimum RM100,000 in total Term Deposit + Multi Currency Account/-i's MAB OR total Investment's MAB balance of the Premier Current Account/-i holder.
- Premier Joy@Work means maintaining active Joy@Work status as at end of the month as highlighted in "RHB Joy@Work Terms And Conditions (<https://www.rhbgroup.com/-/media/Files/personal/deposits/joy-at-work/joy-at-work-terms-and-conditions-en.pdf>)

- iii. Bonus Rate is calculated based on MAB of Premier Current Account/-i and will be credited into the Premier Current Account/-i by end of following month using multi-tier concept.
- d. RHB Multi Currency Account/-i Conversion**
- i. Eligible Participant(s) shall earn Bonus Rate for one (1) month if they made new conversion of Ringgit (MYR) to any Foreign Currency or Precious Metal in RHB Multi Currency Account/-i minimum aggregated amount of RM30,000 (RM equivalent) within a calendar month.
 - ii. Aggregated conversion amount (RM equivalent) is computed based on the contracted exchange rate upon conversion.
**Precious metal and Foreign Currency Term Deposit are not applicable for Qard Multi Currency Account-i*
 - iii. Bonus Rate is calculated based on MAB of Premier Current Account/-i and will be credited into the RHB Premier Current Account/-i by end of following month using multi-tier concept.
 - iv. The Eligible Participant'(s) RHB Multi Currency Account/-i must be valid and active (not closed, blocked or terminated) as determined by RHB at its discretion, to be eligible for participation during the Campaign Period. If, at any time during the Campaign Period the Eligible Participant(s)' RHB Multi Currency Account/-i is closed, blocked or dormant for any reason whatsoever, his/her participation in the Campaign becomes null and void with immediate effect.
 - v. For joint accounts, the Eligible Participant(s) must be the primary RHB Multi Currency Account/- i holder.
- e. Wealth Purchase**
- i. Eligible Participant(s) shall earn Bonus Rate for one (1) month if they purchase new RHB Wealth product minimum aggregated amount of RM50,000 within a calendar month.
 - ii. Only confirmed purchase amount of RHB Wealth product within the same calendar month will be aggregated for Bonus Rate computation.
 - iii. Bonus Rate will only be paid after the Cooling Off Period (if any).
 - iv. Wealth product refer to purchase of Unit Trust with min Sales Charge of 2.0% (exclude ASNB-VP funds), Retail Bond/ Sukuk or Structured Investment (SI).
 - v. Bonus Rate is calculated based on MAB of Premier Current Account/-i and will be credited into the RHB Premier Current Account/-i by end of following month using multi-tier concept.
7. The Eligible Participant'(s)' Premier Current Account/-i must be valid and active (not closed or terminated) as determined by RHB at its discretion, to be eligible for participation during and after the Campaign Period. If, at any time during the Campaign Period and/or between the last cycle of six (6) months from account opened, the Eligible Participant(s)' RHB Premier Current Account/-i is closed or dormant for any reason whatsoever, his/her participation in the Campaign becomes null and void with immediate effect.
8. If Eligible Participant(s) hold multiple Premier Current Account/-i, only ONE Premier Current Account/-i will be entitled to the Bonus Rate and we will select the highest MAB Premier Current Account/-i for Bonus Rate computation. At the point that all Premier Current Account/-i are having the same MAB for that particular month, we will select the first Premier Current Account/-i opened by Eligible Participant(s) based on the account open date.

9. Below are some illustrations on the computation for Bonus Rate

Formula for calculation of Monthly Average Balance ("MAB")

= $\frac{\text{Total Daily End Balance}}{\text{Actual Number of Days in a month}}$

Formula for calculation of AUM Bonus Rate

= $\frac{\text{Premier Current Account/-i MAB} \times \text{Bonus Rate} \times \text{Total Calendar Days in the Month}}{\text{Actual Number of Days in a year}}$

Formula for calculation of Transaction Bonus Rate

= $\frac{\text{Premier Current Account/-i MAB} \times \text{Bonus Rate} \times \text{Total Calendar Days in the Month}}{\text{Actual Number of Days in a year}}$

10. Below are the sample computations of Bonus Rate.

a) Example 1 based on RHB Premier Current Account/-i

- Customer is an existing Premier customer and maintain Premier Current Account/-i MAB and other product balance as per the following.

Customer	Amount (RM)	Bonus	Entitle for Bonus
Premier CA/-i MAB	RM400,000		
Total Term Deposit + Multi Currency Account/-i Balance	RM300,000	Total Term Deposit + MCA/-i Balance	Yes (0.25%)
Total Investment Balance	RM150,000	Total Investment Balance	Yes (0.25%)
Premier Joy@Work tagging	No	Premier Joy@Work	No
New MCA/-i Conversion	No	MCA/-i Conversion	No
New Wealth Purchase	No	Wealth Purchase	No

- Customer will earn a total interest/profit amount of RM505 from both Board Rate and Bonus Rate (effective rate 1.49%p.a.) with the assumption that customer maintained Premier CA/-i MAB of RM400,000.
- Below are some illustrations on the computation for Board and Bonus Rate.

Board Rate			AUM Bonus				Transaction Bonus				Total Interest/ Profit (Board + Bonus)	
			Total Term Deposit + Multi Currency Account/-i Balance		Total Investment Balance		Multi Currency Account/-i Conversion		Wealth Purchase			
Board Rate (p.a)	Blended Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Total Interest/ Profit Amount	Effectiv e Rate (p.a)
1.60%	0.99%	335	0.25%	85	0.25%	85	0.00%	0	0.00%	0	505	1.49%

b) Example 2 based on RHB Premier Current Account/-i

- Customer is an existing Premier customer and maintain Premier Current Account/-i MAB and other product as per the following.

Customer	Amount (RM)	Bonus	Entitle for Bonus
Premier CA/-i MAB	RM1,200,000		
Total Term Deposit + Multi Currency Account/-i Balance	RM2,000,000	Total Term Deposit + MCA/-i Balance	Yes (0.50%)
Total Investment Balance	RM300,000	Total Investment Balance	Yes (0.25%)
Premier Joy@Work tagging	Yes	Premier Joy@Work	Yes (0.40%)
New MCA/-i Conversion	Yes	MCA/-i Conversion	Yes (0.50%)
New Wealth Purchase	No	Wealth Purchase	No

- Customer will earn a total interest/profit amount of RM2,956 from both Board Rate and Bonus Rate (effective rate 2.90%p.a.) with the assumption that customer maintained Premier CA/-i MAB of RM1,200,000.
- Below are some illustrations on the computation for Board and Bonus Rate.

Board Rate			AUM Bonus				Transaction Bonus				Total Interest/ Profit (Board + Bonus)	
			Total Term Deposit + Multi Currency Account/-i Balance		Total Investment Balance		Multi Currency Account/-i Conversion		Wealth Purchase			
Board Rate (p.a)	Blended Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Total Interest/ Profit Amount	Effectiv e Rate (p.a)
2.00%	1.53%	1,554	0.70%	595	0.45%	382	0.50%	425	0.00%	0	2,956	2.90%

c) Example 3 based on RHB Premier Current Account/-i

- Customer is an existing Premier customer and maintain Premier Current Account/-i MAB and other product as per the following.

Customer	Amount (RM)	Bonus	Entitle for Bonus
Premier CA/-i MAB	RM3,000,000		
Total Term Deposit + Multi Currency Account/-i Balance	RM1,000,000	Total Term Deposit + MCA/-i Balance	Yes (0.50%)
Total Investment Balance	RM1,000,000	Total Investment Balance	Yes (0.50%)
Premier Joy@Work tagging	Yes	Premier Joy@Work	Yes (0.40%)
New MCA/-i Conversion	Yes	MCA/-i Conversion	Yes (0.50%)
New Wealth Purchase	Yes	Wealth Purchase	Yes (0.50%)

- Customer will earn a total interest/profit amount of RM6,650 from both Board Rate and Bonus Rate (effective rate 2.61%p.a.) with the assumption that customer maintained Premier CA/-i MAB of RM3,000,000.

- Below are some illustrations on the computation for Board and Bonus Rate.

Board Rate			AUM Bonus				Transaction Bonus				Total Interest/ Profit (Board + Bonus)	
			Total Term Deposit + Multi Currency Account/-i Balance		Total Investment Balance		Multi Currency Account/-i Conversion		Wealth Purchase			
Board Rate (p.a)	Blended Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Bonus Rate (p.a)	Total Interest/ Profit Amount	Total Interest/ Profit Amount	Effective Rate (p.a)
2.00%	1.81%	4,612	0.70%	595	0.70%	595	0.50%	425	0.50%	425	6,650	2.61%

GENERAL TERMS AND CONDITIONS

11. 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 Campaign Rewards cannot be transferred to any third party and cannot be exchanged for cash, credit or any other form of monetary payment;
- (d) 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;
- (e) 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.
- (f) 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;
- (g) (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;
- (h) 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;

- (i) 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 13(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;
- (j) 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;
- (k) 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;
- (l) 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:-
 - a. for all banking product(s) and 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)**

**Level 14, Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur.
Telephone : 603-2272 2811**

- (m) these Terms and Conditions are to be read together with the following terms and conditions which can be found at:
 - i. Personal Banking terms and conditions:

https://www.rhbgroup.com/-/media/Assets/Corporate-Website/Document/Others-TnCs/Updated/personal_banking_tnc_eng.pdf

ii. RHB Premier terms and conditions:

https://www.rhbgroup.com/overview/premier/-/media/Microsites/overview_premier/pdf/tnc.pdf

- (n) 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.

**TERMA-TERMA DAN SYARAT-SYARAT
KEMPEN “PREMIER CURRENT ACCOUNT/-I SPECIAL PROMOTIONS”
("Terma-Terma dan Syarat-Syarat ini")**

Pelanggan- pelanggan yang berminat untuk menyertai kempen ini dinasihatkan untuk membaca dan memahami Terma dan Syarat ini sebelum mendaftar penyertaan mereka dalam kempen ini.

Mana-mana pelanggan yang tidak memahami mana-mana Terma dan Syarat ini boleh menghubungi Pusat Hubungan Pelanggan RHB, yang butiran hubungannya dinyatakan dalam klausa Terma dan Syarat Am di bawah.

PENGANJUR-PENGANJUR KEMPEN

1. **Kempen** ini *Premier Current Account/-i Special Promotions* (“**Kempen**”) dianjurkan oleh RHB Bank Berhad [No. Pendaftaran 196501000373 (6171-M)] dan RHB Islamic Bank Berhad [No. Pendaftaran 200501003283 (680329-V)] (secara kolektif, “**RHB**”).

TEMPOH KEMPEN

2. Kempen ini berlangsung dari 1 April 2025 hingga 31 Ogos 2025 (“**Tempoh Kempen**”), termasuk kedua-dua tarikh.

KELAYAKAN

3. Kempen ini adalah terbuka kepada Pemegang *Premier Current Account* atau *Premier Current Account-i* sedia ada (pemastautin dan bukan pemastautin) bagi segmen Perbankan Konsumer.

(selepas ini dirujuk sebagai “Peserta yang Layak”)
4. Peserta yang Layak dikehendaki memenuhi syarat berikut untuk layak menikmati Kadar Bonus.
 - a. Pemegang *Premier Current Account* atau *Premier Current Account-i* sedia ada (Tier 1 sahaja).
 - b. Pelanggan RHB *Premier Banking* sedia ada. Bagi pelanggan tanpa keahlian RHB *Premier Banking*, sila naik taraf ke keahlian Premier.
 - c. Tidak termasuk akaun *Premier Qard Current Account-i*.
 - d. Akaun bersama adalah dibenarkan.
5. Individu-Individu/Entiti-entiti yang berikut (yang akan ditentukan oleh RHB mengikut budi bicaranya) tidak layak menyertai Kempen ini:-
 - a. Individu yang berumur 18 tahun dan ke bawah;
 - b. Komersial, korporat, pemilik tunggal, perkongsian, organisasi amal/pertubuhan bukan berasaskan keuntungan, persatuan, sekolah dan syarikat.

“**Kumpulan Perbankan RHB**” bermaksud RHB Bank Berhad, RHB Islamic Bank Berhad, RHB Investment Bank Berhad, RHB Insurance Berhad dan sekutu masing-masing, syarikat-syarikat pemegangan, syarikat-syarikat subsidiari, syarikat-syarikat/perbadanan-perbadanan berkaitan, pengganti-pengganti dan penerima serah hak.

MEKANISME KEMPEN

6. Peserta yang Layak akan menikmati kadar faedah/keuntungan bonus ("Kadar Bonus") bagi baki harian dalam *RHB Premier Current Account/-i* dengan memenuhi baki harian lebih daripada RM50,000 dan dihadkan kepada baki maksimum sebanyak RM1,000,000 ("Julat Kelayakan"). Kadar Bonus adalah tambahan atas daripada kadar faedah/keuntungan semasa.

	Bonus AUM				Bonus Transaction	
	Total Term Deposit + Multi Currency Account/-i Balance (kadar % setahun)		Total Investment Balance (kadar % setahun)		Multi Currency Account/-i Conversion (kadar % setahun)	Wealth Purchase (kadar % setahun)
	RM100,000 ke RM500,000	Melebihi RM500,000	RM100,000 ke RM500,000	Melebihi RM500,000	RM30,000 dan ke atas	RM50,000 dan ke atas
RHB Premier Current Account/-i bersama Premier Joy@Work	0.45%	0.70%	0.45%	0.70%	0.50%	0.50%
RHB Premier Current Account/-i sahaja	0.25%	0.50%	0.25%	0.50%		

Nota:

AUM bermaksud Aset Di Bawah Pengurusan merujuk kepada baki gabungan dalam jumlah agregat Deposit Berjangka, Akaun/-i Pelbagai Mata Wang dan Pelaburan yang dipegang dengan RHB

a. Total Term Deposit + Multi Currency Account/-i Balance

- Peserta yang layak akan memperoleh Kadar Bonus selama satu (1) bulan jika mereka memenuhi minimum RM100,000 dalam jumlah Baki Purata Bulanan (BPB) Amaun Deposit Berjangka + Multi Currency Account/-i's pemegang akaun Premier Current Account/-i.
- Julat Bonus ditentukan berdasarkan BPB bagi jumlah Amaun Deposit Berjangka + MCA untuk bulan tersebut.
- Kadar Bonus dikira berdasarkan BPB Premier Current Account/-i dan akan dikreditkan ke dalam Premier Current Account/-i pada akhir bulan berikutnya menggunakan konsep *multi tier*.

b. Total Investment Balance

- Peserta yang layak akan memperoleh Kadar Bonus selama satu (1) bulan jika mereka memenuhi minimum RM100,000 dalam jumlah BPB Pelaburan pemegang akaun Premier Current Account/-i.
- Julat Bonus ditentukan berdasarkan BPB bagi jumlah Pelaburan untuk bulan tersebut
- Kadar Bonus dikira berdasarkan BPB Premier Current Account/-i dan akan dikreditkan ke dalam Premier Current Account/-i pada akhir bulan berikutnya menggunakan konsep *multi tier*.
- Amaun Pelaburan merujuk kepada Unit Amanah (tidak termasuk dana ASNB-VP), Bon/ Sukuk Runcit atau Pelaburan Berstruktur (SI).

c. Premier Joy@Work

- i. Peserta yang layak akan memperoleh Kadar Bonus selama satu (1) bulan jika mereka memenuhi minimum RM100,000 dalam jumlah BPB Deposit Berjangka + Multi Currency Account/-i's atau jumlah BPB Pelaburan pemegang akaun Premier Current Account/-i.
- ii. Premier Joy@Work bermaksud mengekalkan status Joy@Work aktif pada akhir bulan seperti yang diserlahkan dalam "Terma Dan Syarat RHB Joy@Work (<https://www.rhbgroup.com/-/media/Files/personal/deposits/joy-at-work/joy-at-work-terms-and-conditions-en.pdf>)
- iii. Kadar Bonus dikira berdasarkan BPB Premier Current Account/-i dan akan dikreditkan ke dalam Premier Current Account/-i pada akhir bulan berikutnya menggunakan konsep *multi tier*.

d. RHB Multi Currency Account/-i Conversion

- i. Peserta yang layak akan memperoleh Kadar Bonus selama satu (1) bulan jika mereka membuat penukaran baru Ringgit (MYR) kepada mana-mana Mata Wang Asing atau *Precious Metal* dalam RHB Multi Currency Account/-i dengan jumlah agregat minimum RM30,000 (setara RM) dalam satu bulan kalendar.
- ii. Jumlah penukaran agregat (setara RM) dikira berdasarkan kadar pertukaran yang dikontrak semasa penukaran.
** Precious Metal dan Deposit Berjangka Mata Wang Asing tidak terpakai untuk Qard Multi Currency Account-i*
- iii. Kadar Bonus dikira berdasarkan BPB Premier Current Account/-i dan akan dikreditkan ke dalam Premier Current Account/-i pada akhir bulan berikutnya menggunakan konsep *multi tier*.
- iv. Akaun RHB Multi Currency Account/-i Peserta yang Layak mestilah sah dan aktif (tidak ditutup, disekat atau ditamatkan) seperti yang ditentukan oleh RHB mengikut budi bicaranya, untuk layak menyertai semasa Tempoh Kempen. Jika, pada bila-bila masa sepanjang Tempoh Kempen, akaun RHB Multi Currency Account/-i Peserta yang Layak ditutup, disekat atau tidak aktif atas apa-apa sebab sekalipun, penyertaannya dalam Kempen menjadi terbatal dan tidak sah berkuat kuasa serta-merta.
- v. Untuk akaun bersama, Peserta yang Layak mestilah pemegang Utama akaun RHB Multi Currency Account/-i.

e. Wealth Purchase

- i. Peserta yang Layak akan memperoleh Kadar Bonus selama satu (1) bulan jika mereka membeli jumlah agregat minimum produk baharu *RHB Wealth* sebanyak RM50,000 dalam satu bulan kalendar.
- ii. Hanya jumlah pembelian produk RHB Wealth yang disahkan dalam bulan kalendar yang sama akan diagregatkan untuk pengiraan Kadar Bonus.
- iii. Kadar Bonus hanya akan dibayar selepas Tempoh Bertenang (jika ada).
- iv. Urus niaga *Wealth* merujuk kepada pembelian Unit Amanah dengan Caj Jualan minimum 2.0% (tidak termasuk dana ASNB-VP), Bon/ Sukuk Runcit atau Pelaburan Berstruktur (SI).
- v. Kadar Bonus dikira berdasarkan BPB Premier Current Account/-i dan akan dikreditkan ke dalam Premier Current Account/-i pada akhir bulan berikutnya menggunakan konsep *multi tier*.

7. Akaun Premier Current Account/-i Peserta yang Layak mestilah sah dan aktif (tidak ditutup atau ditamatkan) seperti yang ditentukan oleh RHB mengikut budi bicaranya, untuk layak menyertai semasa dan selepas Tempoh Kempen. Jika, pada bila-bila masa sepanjang Tempoh Kempen dan/atau antara kitaran terakhir enam (6) bulan dari akaun pembukaan, akaun Premier Current Account/-i Peserta yang Layak ditutup atau tidak aktif atas apa-apa sebab sekalipun, penyertaannya dalam Kempen menjadi terbatal dan tidak sah berkuat kuasa serta-merta.
8. Jika Peserta yang Layak memegang akaun Premier Current Account/-i melebihi satu akaun, hanya SATU Akaun Premier Current Account/-i, yang layak mendapat Kadar Bonus dan kami akan memilih Premier Current Account/-i dengan jumlah BPB tertinggi untuk pengiraan Kadar Bonus. Sekiranya semua Premier Current Account/-i, mempunyai BPB yang sama untuk bulan

tertentu, kami akan memilih akaun terawal yang dibuka oleh Peserta yang Layak berdasarkan tarikh pembukaan akaun.

9. Di bawah ialah beberapa ilustrasi mengenai pengiraan untuk Kadar Bonus

Formula pengiraan Baki Purata Bulanan ("BPB")

= $\frac{\text{Jumlah Baki Akhir Harian}}{\text{Bilangan Hari dalam sebulan}}$

Formula pengiraan Kadar *Bonus AUM*

= $\frac{\text{Premier Current Account/-i BPB} \times \text{Kadar Bonus} \times \text{Jumlah Hari Kalendar dalam Bulan}}{\text{Bilangan Hari dalam setahun}}$

Formula pengiraan Kadar *Bonus Transaction*

= $\frac{\text{Premier Current Account/-i MAB} \times \text{Kadar Bonus} \times \text{Jumlah Hari Kalendar dalam Bulan}}{\text{Bilangan Hari dalam setahun}}$

10. Di bawah ialah contoh pengiraan Kadar Bonus.

a) Contoh 1 berdasarkan RHB Premier Current Account/-i

- Pelanggan ialah pelanggan Premier sedia ada dan mengekalkan BPB Premier Current Account/-i dan produk lain seperti berikut.

	Jumlah (RM)	Bonus	Kelayakan Bonus
Premier CA/-i BPB	RM400,000		
<i>Total Term Deposit + Multi Currency Account/-i Balance</i>	RM300,000	<i>Total Term Deposit + MCA/-i Balance</i>	Ya (0.25%)
<i>Total Investment Balance</i>	RM150,000	<i>Total Investment Balance</i>	Ya (0.25%)
Penandaan Premier Joy@Work	Tidak	Premier Joy@Work	Tidak
Penukaran MCA/-i Baharu	Tidak	<i>MCA/-i Conversion</i>	Tidak
Pembelian Produk <i>Wealth</i> Baharu	Tidak	<i>Wealth Purchase</i>	Tidak

- Pelanggan akan memperoleh jumlah faedah/keuntungan sebanyak RM505 daripada kedua-dua Kadar Faedah/Keuntungan Semasa dan Kadar Bonus (kadar efektif 1.49% setahun) dengan andaian bahawa pelanggan mengekalkan BPB Premier CA/-i sebanyak RM400,000.
- Di bawah ialah beberapa ilustrasi mengenai pengiraan untuk Kadar Faedah/Keuntungan Semasa dan Kadar Bonus.

Kadar Faedah/Keuntungan Semasa			Bonus AUM				Bonus Transaction				Jumlah Kadar Faedah/Keuntungan Semasa + Bonus	
			Total Term Deposit + Multi Currency Account/-i Balance		Total Investment Balance		Multi Currency Account/-i Conversion		Wealth Purchase			
Kadar Faedah/Keuntungan -an Semasa % setahun	Kadar Campur -an % setahun	Jumlah Faedah/Keuntungan Semasa (RM)	Kadar Bonus % setahun	Jumlah Kadar Bonus (RM)	Kadar Bonus % setahun	Jumlah Kadar Bonus (RM)	Kadar Bonus % setahun	Jumlah Kadar Bonus (RM)	Kadar Bonus % setahun	Jumlah Kadar Bonus (RM)	Jumlah Kadar Faedah/Keuntungan -an Semasa + Bonus	Kadar Efektif setahun
1.60%	0.99%	335	0.25%	85	0.25%	85	0.00%	0	0.00%	0	505	1.49%

b) Contoh 2 berdasarkan RHB Premier Current Account/-i

- Pelanggan ialah pelanggan Premier sedia ada dan mengekalkan BPB Akaun Premier Current Account/-i dan produk lain seperti yang berikut.

	Jumlah (RM)	Bonus	Kelayakan Bonus
Premier CA/-i BPB	RM1,200,000		
<i>Total Term Deposit + Multi Currency Account/-i Balance</i>	RM2,000,000	<i>Total Term Deposit + MCA/-i Balance</i>	Ya (0.50%)
<i>Total Investment Balance</i>	RM300,000	<i>Total Investment Balance</i>	Ya (0.25%)
Penandaan Premier Joy@Work	Ya	Premier Joy@Work	Ya (0.40%)
Penukaran MCA/-i Baharu	Ya	<i>MCA/-i Conversion</i>	Ya (0.50%)
Pembelian Produk <i>Wealth</i> Baharu	Tidak	<i>Wealth Purchase</i>	Tidak

- Pelanggan akan memperoleh jumlah faedah/keuntungan sebanyak RM2,956 daripada kedua-dua Kadar Faedah/Keuntungan Semasa dan Kadar Bonus (kadar efektif 2.90% setahun) dengan andaian bahawa pelanggan mengekalkan BPB Premier CA/-i sebanyak RM1,200,000.
- Di bawah ialah beberapa ilustrasi mengenai pengiraan untuk Kadar Faedah/Keuntungan Semasa dan Kadar Bonus.

Kadar Faedah/Keuntungan Semasa			Bonus AUM				Bonus Transaction				Jumlah Kadar Faedah/Keuntungan Semasa + Bonus Total Term Deposit + Multi Currency Account/-i Balance	
			Total Term Deposit + Multi Currency Account/-i Balance		Total Investment Balance		Multi Currency Account/-i Conversion		Wealth Purchase			
Kadar Faedah/Keuntungan Semasa % setahun	Kadar Campuran % setahun	Jumlah Faedah/Keuntungan Semasa (RM)	Kadar Bonus % setahun	Kadar Faedah/Keuntungan Semasa % setahun	Kadar Campuran % setahun	Jumlah Faedah/Keuntungan Semasa (RM)	Kadar Bonus % setahun	Kadar Faedah/Keuntungan Semasa % setahun	Kadar Campuran % setahun	Jumlah Faedah/Keuntungan Semasa (RM)	Kadar Bonus % setahun	Kadar Faedah/Keuntungan Semasa % setahun
2.00%	1.53%	1,554	0.70%	595	0.45%	382	0.50%	425	0.00%	0	2,956	2.90%

c) Contoh 3 berdasarkan RHB Premier Current Account/-i

- Pelanggan ialah pelanggan Premier sedia ada dan mengekalkan BPB Akaun Premier Current Account/-i dan produk lain seperti berikut.

	Jumlah (RM)	Bonus	Kelayakan Bonus
Premier CA/-i BPB	RM3,000,000		
<i>Total Term Deposit + Multi Currency Account/-i Balance</i>	RM1,000,000	<i>Total Term Deposit + MCA/-i Balance</i>	Ya (0.50%)
<i>Total Investment Balance</i>	RM1,000,000	<i>Total Investment Balance</i>	Ya (0.50%)
Penandaan Premier Joy@Work	Ya	Premier Joy@Work	Ya (0.40%)
Penukaran MCA/-i Baharu	Ya	<i>MCA/-i Conversion</i>	Ya (0.50%)
Pembelian Produk <i>Wealth</i> Baharu	Ya	<i>Wealth Purchase</i>	Ya (0.50%)

- Pelanggan akan mendapat jumlah faedah/keuntungan sebanyak RM6,650 daripada kedua-dua Kadar Faedah/Keuntungan Semasa dan Kadar Bonus (kadar efektif 2.61% setahun) dengan andaian bahawa pelanggan mengekalkan BPB Premier CA/-i sebanyak RM3,000,000.
- Di bawah ialah beberapa ilustrasi mengenai pengiraan untuk Kadar Faedah/Keuntungan Semasa dan Kadar Bonus.

Kadar Faedah/Keuntungan Semasa			Bonus AUM				Bonus Transaction				Jumlah Kadar Faedah/Keuntungan Semasa + Bonus Total Term Deposit + Multi Currency Account/-i Balance	
			Total Term Deposit + Multi Currency Account/-i Balance		Total Investment Balance		Multi Currency Account/-i Conversion		Wealth Purchase			
Kadar Faedah/Keuntungan Semasa % setahun	Kadar Campuran % setahun	Jumlah Faedah/Keuntungan Semasa (RM)	Kadar Bonus % setahun	Kadar Faedah/Keuntungan Semasa % setahun	Kadar Campuran % setahun	Jumlah Faedah/Keuntungan Semasa (RM)	Kadar Bonus % setahun	Kadar Faedah/Keuntungan Semasa % setahun	Kadar Campuran % setahun	Jumlah Faedah/Keuntungan Semasa (RM)	Kadar Bonus % setahun	Kadar Faedah/Keuntungan Semasa % setahun
2.00%	1.81%	4,612	0.70%	595	0.70%	595	0.50%	425	0.50%	425	6,650	2.61%

TERMA-TERMA DAN SYARAT-SYARAT AM

11. Dengan menyertai Kempen, setiap Peserta Yang Layak bersetuju dengan perkara berikut:-

(a) beliau terikat dengan Terma-Terma dan Syarat-Syarat ini;

(b) (i) dengan memberikan notis terdahulu yang mencukupi, RHB boleh:-

- (1) mengubah mana-mana Terma-Terma dan Syarat-Syarat ini atau menggantung atau menamatkan Kempen ini berikutan pengenalan atau perubahan dalam mana-mana undang-undang atau keperluan-keperluan kawal selia yang terpakai kepada RHB dan/atau Kempen ini; atau
- (2) mengubah mana-mana Terma-Terma dan Syarat-Syarat ini jika, tanpa perubahan sedemikian, Bank tidak akan dapat memberi kesan kepada Kempen ini.

(ii) RHB boleh memberi notis sedemikian:-

- (1) dengan menghantar notis sedemikian dan sebab(-sebab) perubahan, penggantungan atau penamatan sedemikian kepada Peserta-Peserta Yang Layak;
- (2) dengan menghantar notis sedemikian dan sebab(-sebab) untuk perubahan, penggantungan atau penamatan sedemikian melalui Perkhidmatan Mesej Ringkas (*Short Message Service* ("SMS")) atau Mesej Langsung Elektronik (*Electronic Direct Message* ("EDM")) kepada Peserta-Peserta Yang Layak; atau
- (3) dengan memaparkan notis tersebut dan sebab(-sebab) bagi perubahan, penggantungan atau penamatan sedemikian di cawangan-cawangan RHB atau laman web RHB.

- (iii) Mana-mana Peserta Yang Layak yang tidak bersetuju dengan perubahan, penggantungan atau penamatan sedemikian dikehendaki memberitahu RHB dan tidak akan lagi berhak untuk menyertai Kempen ini.
- (c) Ganjaran-Ganjaran Kempen itu tidak boleh dipindahkan kepada mana-mana pihak ketiga dan tidak boleh ditukar dengan wang tunai, kredit atau sebarang bentuk pembayaran monetari lain;
- (d) mana-mana Peserta Yang Layak yang telah menipu atau melakukan apa-apa tindakan yang menyalahi undang-undang atau penipuan berhubung dengan Kempen ini dan/atau produk yang digunakan dalam Kempen ini, akan digugurkan daripada Kempen ini;
- (e) RHB tidak bertanggungjawab ke atas keadaan atau sebarang kehilangan atau kerosotan atau kerosakan pada Ganjaran-Ganjaran Kempen setelah diterima oleh Peserta-Peserta Yang Layak.
- f) beliau bertanggungjawab ke atas semua cukai dan yuran dan caj lain yang dikenakan terhadapnya di bawah undang-undang yang terpakai, jika ada, untuk penerimaan Ganjaran Kempen;
- (g)
 - (i) RHB dikehendaki mendapatkan dan memproses maklumat peribadi Peserta-Peserta Yang Layak untuk mentadbir Kempen;
 - (ii) dengan memberikan maklumat peribadi, Peserta-Peserta Yang Layak telah bersetuju dengan pemprosesan sedemikian oleh RHB; dan
 - (iii) mana-mana Peserta-Peserta Layak yang tidak bersetuju dengan pemprosesan sedemikian oleh RHB dikehendaki memaklumkan RHB dan tidak lagi berhak untuk menyertai Kempen ini;
- (h) beliau seterusnya memberi kebenaran-kebenaran kepada RHB untuk mendapatkan dan memproses maklumat peribadinya untuk tujuan-tujuan penjualan silang, pemasaran dan promosi produk-produk dan/atau perkhidmatan-perkhidmatan Kumpulan Perbankan RHB atau pakatan strategiknya yang RHB fikir mungkin menarik minatnya. Beliau mempunyai pilihan untuk memilih sama ada untuk menerima bahan pemasaran dan promosi untuk bahan yang sama daripada RHB dan boleh memilih atau menukar pilihannya dengan menghubungi Pusat Hubungan Pelanggan RHB seperti berikut:

Pusat Hubungan Pelanggan RHB

E-mel : customer.service@rhbgroup.com

Telefon No. : +603-9206 8118

Borang : rhbgroup.com/personal/banking-methods/contactus.html;

- (i) RHB tidak bertanggungjawab ke atas ketidakterimaan, atau sebarang kelewatan dalam penerimaan, sebarang Ganjaran Kempen Pemenang Ganjaran Kempen yang disebabkan oleh:-
 - (i) penggantungan atau penamatan Kempen ini menurut Klausula 13(b)(i)(1) di atas;
 - (ii) tindakan Pemenang Ganjaran Kempen sedemikian atau tidak bertindak; atau
 - (iii) oleh sebarang tindakan Tuhan, peperangan (sama ada diisytiharkan atau tidak), mogok, rusuhan, kekecohan awam atau tindakan keganasan yang tidak dikaitkan dengan RHB dan/atau mana-mana pekerja, wakil dan ejennya;

- (j) melainkan jika terdapat sebarang kesilapan yang nyata (jelas), keputusan RHB mengenai semua perkara yang berkaitan dengan Kempen ini adalah muktamad, konklusif dan mengikat Peserta Yang Layak;
- (k) beliau boleh menghubungi Pusat Hubungan Pelanggan RHB untuk semua perkara yang berkaitan dengan Kempen ini (termasuk sebarang permintaan untuk menukar atau mengehendkan pemprosesan maklumat peribadinya) kepada Pusat Hubungan Pelanggan RHB;
- (l) jika beliau tidak berpuas hati dengan resolusi yang diberikan oleh Pusat Hubungan Pelanggan RHB dan jika produk(-produk) yang digunakan oleh Kempen ini adalah:-
 - a. bagi semua produk perbankan dan produk(-produk) unit amanah, beliau kemudiannya boleh merujuk perkara itu kepada pengendali *Financial Markets Ombudsman Service* (FMOS) yang diluluskan oleh Bank Negara Malaysia:

Financial Markets Ombudsman Service (FMOS)
(Dulu dikenali sebagai *Ombudsman for Financial Services*)

**Level 14, Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur.
Telefon : 603-2272 2811**

- (m) Terma-Terma dan Syarat-Syarat ini hendaklah dibaca bersama dengan terma-terma dan syarat-syarat Perbankan Peribadi yang boleh didapati di
 - i. Terma dan Syarat Perbankan Peribadi: https://www.rhbgroup.com/-/media/Assets/Corporate-Website/Document/Others-TnCs/Updated/personal_banking_tnc_bm.pdf
 - ii. Terma dan Syarat *Premier* RHB: https://www.rhbgroup.com/overview/premier/-/media/Microsites/overview_premier/pdf/tnc.pdf
- (n) jika berlaku sebarang percanggahan antara Terma-Terma dan Syarat-Syarat ini dan mana-mana bahan lain yang berkaitan dengan Kempen ini, Terma-Terma dan Syarat-Syarat ini akan digunapakai bagi perkara-perkara yang ditadbir oleh Terma-Terma dan Syarat-Syarat ini.