

TERMS AND CONDITIONS
RHB FAMILY BANKING CASH REWARD AND BONUS 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 Bonus 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 **24 March 2026 to 30 June 2026 ("Campaign Period")** for **RHB Premier Customer**.

ELIGIBILITY

3. The Campaign is open to all Affluent Segment 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) RHB Premier customers.

"**RHB Premier**" means customers who meet the Bank's criteria for the Affluent segment, which generally includes a minimum combined Assets Under Management (AUM) or total deposit balance as specified by RHB from time to time.

(b) Premier Customers who participate in the Family Banking launching.

(c) Premier Customers 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 Introductory Bonus Rate	Tier 1 (0.5% p.a.)	Family Combined Deposit Balances are RM20,000 and above – below RM100,000.
	Tier 2 (1% p.a.)	Family Combined Deposit Balances are Max RM100,000.
B. Junior Booster Bonus Rate	Cycle 1 (6 Months) (0.5% p.a.)	1. Have 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. Have a minimum of RM500 for 6 consecutive months. 3. Make NO WITHDRAWAL throughout the cycle.

"Family Combined Deposit 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 Introductory Bonus Rate	Tier 1	0.5% p.a.	Capped at RM100,000 (Family Combined CASA/-i Balances)
	Tier 2	1.0% p.a.	Capped at RM100,000 (Family Combined 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 Introductory 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 Family Combined Deposit Balances throughout the month3. Bonus Rate will be calculated based on lowest balance within the month – RM20,000 (i.e.; 1 April'26)4. Bonus Rate Calculation: $RM20,000 \times 0.5\% / 365 \times 30$ days = RM8.215. RM8.21 split half and & will be credited to both Junior accounts, RM4.10 to each Junior account

	<ol style="list-style-type: none"> 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"> Customer has total of 3 member in the Family Circle (Head + 1 SMART Acc + 1 PCA Acc) Household has to meet min. RM20K Family Combined Deposit Balances throughout the month Bonus Rate will be calculated based on lowest balance within the month – RM20,000 (i.e.; 1 April'26) Bonus Rate Calculation: $RM20,000 \times 0.5\% / 365 \times 30 \text{ days} = RM8.21$ RM4.10 will be credited to members proportionally based on deposit balance 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"> Customer has total of 3 member in the Family Circle (Head + 2 Junior Account/ RHB Children Account) 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 Bonus Rate for Cycle 1 will be calculated based on the Month End Balance (MEB) – RM3,500 (30 Sept'26) Bonus Rate Calculation: $RM3,500 \times 0.5\% / 12\text{months} \times 6 = RM8.75$ Bonus Rate for Cycle 2 will be calculated based on the Month End Balance (MEB) – RM6,500 (31 Mar'27) Bonus Rate Calculation: $RM6,500 \times 1\% / 12 \times 6 = RM32.50$

CASH REWARD

7.The Campaign Cash Reward criteria are follows:

a) Premier Customer

Table B – Cash Reward of RM288

Criteria	Cash Reward (RM)	Total Qualifiers
1) Enrol Family Circle with minimum 2 members 2) Family Combined Deposit Balances with minimum RM200,000 throughout the Campaign Period	288	450

- (a) Cash Reward will be recognized based on the earliest Family Circle who meet the above criteria.
- (b) The total Cash Reward will be capped at 450 qualifiers for Premier customer 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 four hundred and fifty (450) Family Circle only. The Eligible Participants must maintain min. RM200,000 Family Combined Deposit Balances 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.

TERMA DAN SYARAT

KEMPEN GANJARAN TUNAI DAN KADAR BONUS PERBANKAN KELUARGA RHB ("Terma dan Syarat ini")

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

Mana-mana pelanggan yang tidak memahami mana-mana Terma dan Syarat ini boleh menghubungi Pusat Khidmat Pelanggan RHB melalui butiran yang dinyatakan pada klausa Terma dan Syarat Am di bawah.

PENGANJUR KEMPEN

1. **Kempen Ganjaran Tunai dan Kadar Bonus Perbankan Keluarga RHB** ("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 berlangsung dari **24 Mac 2026 hingga 30 Jun 2026** ("Tempoh Kempen") untuk **pelanggan RHB Premier**.

KELAYAKAN

3. Kempen ini terbuka kepada semua Segmen Affluent yang mengambil bahagian dalam pelancaran Perbankan Keluarga (secara kolektif, "Akaun Penyertaan") dan mendaftar sebagai Perbankan Keluarga Individu sepanjang Tempoh Kempen (secara kolektif, "Peserta Layak").
4. Individu atau entiti berikut, penduduk dan bukan penduduk, layak untuk menyertai Kempen:-

(a) Pelanggan RHB Premier.

"RHB Premier" merujuk kepada pelanggan yang memenuhi kriteria bank untuk segmen Affluent, yang secara amnya termasuk jumlah minimum Aset Di Bawah Pengurusan (AUM) atau jumlah baki deposit seperti yang ditetapkan oleh RHB dari semasa ke semasa.

(b) Pelanggan yang menyertai pelancaran Perbankan Keluarga.

(c) Pelanggan yang mendaftar sebagai ahli Perbankan Keluarga Individu dalam Tempoh Kempen.

5. Individu dan entiti berikut, penduduk dan bukan penduduk, **tidak layak** menyertai Kempen:-

(a) Wakil dan ejen (termasuk agensi pengiklanan dan promosi) RHB serta ahli keluarga terdekat mereka.

(b) Syarikat, entiti korporat, pemilik tunggal, perkongsian, organisasi kebajikan/bukan untung, persatuan dan sekolah.

MEKANIK KEMPEN:

KADAR BONUS PENGENALAN KELUARGA

6. Untuk layak menerima mana-mana Kadar Bonus di bawah Kempen ini, pelanggan mesti memenuhi syarat prasyarat berikut:

(a) Syarat Mandatori (Klausu 7): Pelanggan mesti mendaftar di bawah "Family Circle" dengan sekurang-kurangnya dua (2) ahli.

Jadual A – Kriteria Kelayakan Kadar Bonus

Jadual ini memperincikan kriteria khusus yang diperlukan untuk mencapai Kadar Tambahan (setahun) bagi setiap kategori Kadar Bonus.

Kategori	Peringkat/Kitaran	Kriteria Kelayakan Khusus
A. Kadar Bonus Baki Baki Deposit Gabungan Keluarga	Peringkat 1 (0.5% setahun)	Jumlah Baki Deposit Gabungan Keluarga RM20,000 dan ke atas – kurang daripada RM100,000.
	Peringkat 2 (1% setahun)	Jumlah Baki Deposit Gabungan Keluarga adalah maksimum RM100,000.
B. Kadar Bonus Junior Booster	Kitaran 1	1. Tingkatkan Baki Akhir Bulanan (BAB) sekurang-kurangnya RM500 selama 6 bulan berturut-turut.

	<p>(6 Bulan)</p> <p>(0.5% setahun)</p>	<p>2.Tidak membuat sebarang pengeluaran sepanjang tempoh kitaran.</p>
	<p>Kitaran 2</p> <p>(6 Bulan Seterusnya)</p> <p>(1% setahun)</p>	<p>1.Mesti memenuhi kriteria Kitaran 1.</p> <p>2.Tingkatkan Baki Akhir Bulanan (MEB) sekurang-kurangnya RM500 untuk 6 bulan berturut-turut yang seterusnya.</p> <p>3.Tidak membuat sebarang pengeluaran sepanjang tempoh kitaran.</p>

“**Jumlah Baki Deposit Gabungan Keluarga**” bermaksud jumlah keseluruhan Baki Akhir Harian, sebagai peserta, yang direkodkan di semua Akaun Penyertaan bagi Peserta Layak yang didaftarkan di dalam satu Bulatan Perbankan Keluarga. Akaun-akaun ini mesti dicalonkan untuk Bulatan Keluarga dan kekal aktif sepanjang Tempoh Kempen.

“**Kadar Bonus Junior Booster**” bermaksud ia hanya terpakai untuk Akaun Junior RHB dan RHB Children Account-i.

Jadual B – Struktur dan Had Kadar Bonus

(a) Peserta Layak akan menerima Kadar Tambahan yang sewajarnya, tertakluk kepada had maksimum baki seperti yang diperincikan di bawah::

Kategori	Peringkat/Kitaran	Kadar Tambahan (Setahun)	Had Maksimum Baki
A. Jumlah Baki Deposit Gabungan Keluarga	Peringkat 1	0.5% setahun	Dihadkan kepada RM100,000 (Baki CASA/-i Berkumpulan)
	Peringkat 2	1.0% setahun	Dihadkan pada RM100,000 (Baki CASA/-i Berkumpulan)
	Kitaran 1	0.5% setahun	Bukan Premier: Dihadkan pada RM50,000 (Baki Akaun Junior)

B. Kadar Bonus Junior Booster	Kitaran 2	1.0% setahun	Premier: Dihadkan pada RM100,000 (Baki Akaun Junior)
-------------------------------	-----------	---------------------	--

“Baki Akaun Junior” bermaksud ia merujuk kepada Akaun Junior RHB dan RHB Children Account-i.

Kaedah Pengiraan dan Pembayaran

(a) Kaedah Pengiraan (Kadar Bonus CASA/i Berkumpulan Keluarga): Kadar Bonus akan dikira berdasarkan baki akhir harian yang direkodkan dalam bulan tersebut (iaitu baki gabungan terendah dalam akaun keluarga anda pada hari tertentu dalam bulan tersebut).

(b) Pembayaran (Dengan Akaun Junior/ RHB Children Account-i): Jika Bulatan Keluarga mempunyai Akaun Junior/ RHB Children Account-i, Kadar Bonus akan dikreditkan ke Akaun Junior/ RHB Children Account-i pada bulan berikutnya. Jika terdapat lebih daripada satu Akaun Junior/ RHB Children Account-i, bonus akan dibahagikan secara berkadar (contoh: Anak A 50%, Anak B 50%).

(c) Pembayaran (Tanpa Akaun Junior/ RHB Children Account-i): Jika Bulatan Keluarga tidak mempunyai Akaun Junior/ RHB Children Account-i, Kadar Bonus akan dibayar kepada ahli keluarga secara berkadar mengikut nisbah baki deposit masing-masing.

(d) Pengiraan Bonus (Kadar Bonus Junior Booster): Kadar Bonus akan dikira berdasarkan baki akhir bulan (MEB) Akaun Junior/i bagi setiap kitaran.

(e) Contoh Pengiraan Kadar Bonus: Untuk contoh pengiraan bagaimana Kadar Bonus dikira berdasarkan kriteria dalam Jadual A dan B.

Contoh Scenario dan Pengiraan untuk rujukan anda

Scenario	Contoh Pengiraan
A	<ol style="list-style-type: none"> 1. Pelanggan mempunyai sejumlah 3 ahli dalam Bulatan Keluarga (Ketua + 2 Akaun Junior). 2. Isi rumah perlu mengekalkan Jumlah Baki Deposit Gabungan Keluarga minimum RM20,000 sepanjang bulan. 3. Kadar Bonus akan dikira berdasarkan baki terendah dalam bulan tersebut – RM20,000 (contohnya; 1 Apr'26). 4. Pengiraan Kadar Bonus: $RM20,000 \times 0.5\% / 365 \times 30 \text{ hari} = RM8.21$ 5. RM8.21 akan dibahagi dua dan dikreditkan kepada kedua-dua akaun Junior, iaitu RM4.1 ke setiap akaun Junior. 6. Hari terawal dalam bulan yang mencatat baki terendah akan digunakan untuk pengiraan Kadar Bonus.

B	<ol style="list-style-type: none"> 1. Pelanggan mempunyai sejumlah 3 ahli dalam Bulatan Keluarga (Ketua + 1 Akaun SMART + 1 Akaun PCA). 2. Isi rumah perlu mengekalkan Jumlah Gabungan Baki Deposit Keluarga RM20,000 sepanjang bulan. 3. Kadar Bonus akan dikira berdasarkan baki terendah dalam bulan tersebut – RM20,000 (contohnya; 1 Apr'26). 4. Pengiraan Kadar Bonus: $RM20,000 \times 0.5\% / 365 \times 30 \text{ hari} = RM8.21$ 5. RM8.21 akan dikreditkan kepada ahli keluarga secara berkadar mengikut baki deposit masing-masing. 6. Hari terawal dalam bulan yang mencatat baki terendah akan digunakan untuk pengiraan Kadar Bonus.
C	<p>Pelanggan mempunyai sejumlah 3 ahli dalam Bulatan Keluarga (Ketua + 2 Akaun Junior/ RHB Children Account-i).</p> <p>Akaun Junior/ RHB Children Account-i perlu menerima tambah nilai minimum RM500 setiap bulan selama 6 bulan berturut-turut dan tiada pengeluaran dalam tempoh 6 bulan terakhir.</p> <ol style="list-style-type: none"> 1. Kadar Bonus untuk Kitaran 1 akan dikira berdasarkan Baki Akhir Bulan (MEB) – RM3,500 (30 Sept'26). 2. Pengiraan Kadar Bonus: $RM3,500 \times 0.5\% / 12 \text{ bulan} \times 6 = RM8.75$. 3. Kadar Bonus untuk Kitaran 2 akan dikira berdasarkan Baki Akhir Bulan (MEB) – RM6,500 (31 Mac'27). 4. Pengiraan Kadar Bonus: $RM6,500 \times 1\% / 12 \times 6 = RM32.50$.

GANJARAN TUNAI

8. Kriteria Ganjaran Tunai Kempen adalah seperti berikut:

(a) Pelanggan Premier

Jadual B – Ganjaran Tunai RM288

Kriteria	Ganjaran Tunai (RM)	Jumlah Kelayakan
----------	---------------------	------------------

1) Daftar Perbankan Keluarga dengan minima 2 ahli		450
2) Jumlah Baki Deposit Gabungan Keluarga dengan minima RM200,000 sepanjang Tempoh Kempen	288	

- (a) Dihadkan kepada **450 pemenang terawal** berdasarkan konsep 'siapa cepat dia dapat'.
- (b) Peserta Layak berhak kepada hanya **satu (1) Ganjaran Tunai**.
- (c) Akaun deposit CASA/-i Keluarga mesti kekal minimum RM200,000 sepanjang Tempoh Kempen.

PEMILIHAN PEMENANG DAN PEMENUHAN GANJARAN

9. Syarat-syarat Pemenuhan Ganjaran Kempen adalah seperti berikut:

- a. Peserta Layak yang berhak menerima Kadar Bonus akan ditentukan dan dimaklumkan melalui Pemasaran Mel Elektronik (EDM) atau Khidmat Pesanan Ringkas ("SMS") dalam tempoh lapan (8) hingga dua belas (12) minggu selepas setiap Bulan Kempen menggunakan nombor telefon mudah alih atau alamat e-mel yang diberikan kepada RHB seperti yang tertera dalam rekod RHB.
- b. Ganjaran Tunai Kempen akan diberikan berdasarkan prinsip 'siapa cepat dia dapat' dan tarikh pembukaan Akaun RHB Smart CASA/-i terawal menurut tarikh Malaysia yang muncul dalam Sistem RHB, tertakluk kepada pematuhan Mekanik Kempen seperti yang dinyatakan dalam Klausula 7.
- c. Jika jumlah Peserta Layak seperti yang ditetapkan dalam Klausula 7, jadual A dan B, telah dicapai sebelum Tempoh Kempen tamat, maka Ganjaran Tunai Kempen ini akan ditamatkan.
- d. Peserta Layak dengan Baki CASA/-i yang lebih tinggi dalam Akaun Penyertaan akan dipilih sekiranya terdapat keputusan seri setelah memenuhi semua kriteria lain dan berdasarkan siapa cepat dia dapat.
- e. Ganjaran Tunai Kempen akan dipenuhi dan dikreditkan ke dalam Akaun Penyertaan pemenang yang aktif dalam tempoh lapan (8) hingga dua belas (12) minggu selepas Kempen berakhir.
- f. RHB tidak bertanggungjawab untuk memenuhi jumlah keseluruhan pemenang jika semua usaha untuk memilih pemenang telah dilakukan tanpa kejayaan.
- g. Akaun Penyertaan Peserta Layak mestilah sah dan aktif seperti yang ditentukan oleh RHB mengikut budi bicara untuk layak menyertai sepanjang dan selepas Tempoh Kempen.
- h. Hanya pemegang akaun utama yang sah dan aktif bagi Akaun Semasa atau Simpanan/-i RHB, yang tidak ditutup, tidak aktif, ditamatkan atau disekat pada bila-bila

masa sepanjang Tempoh Kempen dan sebelum menerima Ganjaran Kempen, layak menyertai Kempen dan memenangi Ganjaran Kempen. Jika pada bila-bila masa sepanjang Tempoh Kempen dan/atau sebelum menerima Ganjaran Kempen, Akaun Perbankan Keluarga/-i menjadi tidak aktif, ditutup, ditamatkan atau disekat atas apa jua sebab, pemegang akaun utama tersebut akan digugurkan penyertaannya dan akan digantikan dengan Peserta Layak seterusnya.

- i. RHB boleh menggantikan Hadiah Kempen dengan hadiah lain yang bernilai atau mempunyai spesifikasi serupa dengan memberikan notis awal yang mencukupi kepada Peserta Layak sebagaimana dinyatakan dalam Klausa 9(b)(ii) di bawah.

TERMA DAN SYARAT AM

10. Dengan menyertai Kempen, Peserta Layak bersetuju bahawa:

(a) Beliau terikat dengan Terma dan Syarat ini;

(b) (i) Dengan memberikan notis awal yang mencukupi, RHB boleh:

(1) mengubah mana-mana Terma dan Syarat ini atau menggantung atau menamatkan Kempen berikutan pengenalan atau perubahan mana-mana undang-undang atau keperluan kawal selia yang terpakai kepada RHB dan/atau Kempen; atau

(2) mengubah mana-mana Terma dan Syarat ini jika tanpa perubahan tersebut, Bank tidak dapat melaksanakan Kempen.

(ii) RHB boleh memberikan notis tersebut:

(1) dengan menghantar surat notis dan sebab-sebab perubahan, penggantungan atau penamatan kepada Peserta Layak;

(2) dengan menghantar notis dan sebab-sebab perubahan, penggantungan atau penamatan melalui SMS atau Pemasaran Mel Elektronik (EDM) kepada Peserta Layak; atau

(3) dengan memaparkan notis dan sebab-sebab perubahan, penggantungan atau penamatan di cawangan RHB atau di laman web RHB.

(iii) Mana-mana Peserta Layak yang tidak bersetuju dengan perubahan, penggantungan atau penamatan tersebut dikehendaki memaklumkan RHB dan tidak lagi layak menyertai Kempen.

(c) Visual ganjaran atau hadiah (setiap satu "Ganjaran Kempen") dan semua item lain yang dipaparkan dalam bahan dan penerbitan berkaitan Kempen serta di laman web RHB adalah untuk tujuan ilustrasi dan hiasan sahaja dan bukan sebahagian daripada Ganjaran Kempen sebenar.

- (d) Beliau tidak dibenarkan memilih warna atau reka bentuk Ganjaran Kempen (jika Ganjaran Kempen adalah barangan fizikal).
- (e) Ganjaran Kempen tidak boleh dipindahkan kepada pihak ketiga dan tidak boleh ditukar kepada wang tunai, kredit atau sebarang bentuk pembayaran monetari yang lain.
- (f) RHB dan/atau pembekal, vendor, atau ejen yang dilantik boleh menggantikan Ganjaran Kempen dengan ganjaran lain yang bernilai atau mempunyai spesifikasi yang serupa dengan memberikan notis awal yang mencukupi dan sebab penggantian tersebut seperti yang dinyatakan dalam Klausa 9(b)(ii) di atas.
- (g) Mana-mana Peserta Layak yang menipu atau melakukan sebarang tindakan yang menyalahi undang-undang atau penipuan berkaitan Kempen dan/atau produk yang berkaitan, akan digugurkan penyertaannya dari Kempen.
- (h) RHB tidak bertanggungjawab terhadap keadaan, kerosakan, kehilangan, kemerosotan atau apa-apa kecacatan pada Ganjaran Kempen setelah diterima oleh Peserta Layak. Peserta Layak disarankan untuk memeriksa keadaan Ganjaran Kempen masing-masing sebelum menerima (jika Ganjaran Kempen adalah barangan fizikal).
- (i) Beliau bertanggungjawab terhadap semua cukai dan yuran atau caj lain yang dikenakan ke atasnya di bawah undang-undang berkenaan, jika ada, untuk penerimaan Ganjaran Kempen.
- (j) (i) RHB perlu mendapatkan dan memproses maklumat peribadi Peserta Layak untuk menguruskan Kempen;
(ii) Dengan memberikan maklumat peribadi, Peserta Layak telah bersetuju terhadap pemprosesan tersebut oleh RHB; dan
(iii) Mana-mana Peserta Layak yang tidak bersetuju dengan pemprosesan tersebut perlu memaklumkan RHB dan tidak lagi layak menyertai Kempen.
- (k) Beliau turut memberi persetujuan kepada RHB untuk mendapatkan dan memproses maklumat peribadinya bagi tujuan jualan silang, pemasaran dan promosi produk atau perkhidmatan Kumpulan Perbankan RHB atau rakan strategik yang mungkin menarik minatnya. Beliau mempunyai pilihan untuk menerima atau menolak bahan pemasaran dan boleh menukar pilihannya dengan menghubungi Pusat Perhubungan Pelanggan RHB seperti berikut:

Pusat Perhubungan Pelanggan RHB

Pusat Perhubungan Pelanggan RHB

Emel: customer.service@rhbgroup.com

Telefon: +603-9206 8118

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

- (l) Gambar/foto bersama dengan nama Pemenang Ganjaran Kempen boleh digunakan dalam pengumuman oleh RHB mengenai Pemenang Ganjaran Kempen.
- (m) RHB tidak bertanggungjawab ke atas ketidakterimaan atau kelewatan penerimaan Ganjaran Kempen oleh Pemenang Ganjaran Kempen yang disebabkan oleh:
- (i) penggantungan atau penamatan Kempen menurut Klausula 9(b)(i)(1) di atas;
 - (ii) tindakan atau ketiadaan tindakan oleh Pemenang Ganjaran Kempen sendiri; atau
 - (iii) apa-apa kejadian luar jangka seperti bencana alam, peperangan (sama ada diisytiharkan atau tidak), mogok, rusuhan, kekacauan awam atau tindakan keganasan yang bukan berpunca daripada pihak RHB dan/atau mana-mana pekerja, wakil atau ejen RHB.
- (n) Melainkan terdapat sebarang kesilapan yang nyata, keputusan RHB berhubung dengan semua perkara berkaitan Kempen adalah muktamad, konklusif dan mengikat terhadap Peserta Layak.
- (o) Beliau boleh menghubungi Pusat Perhubungan Pelanggan RHB untuk semua urusan berkaitan Kempen (termasuk sebarang permintaan untuk mengubah atau menghadkan pemprosesan maklumat peribadinya).
- (p) Jika beliau tidak berpuas hati dengan penyelesaian yang diberikan oleh Pusat Perhubungan Pelanggan RHB dan jika produk yang terlibat adalah:
- (i) produk perbankan / produk unit amanah, beliau boleh merujuk perkara tersebut kepada pengendali Skim Ombudsman Kewangan yang diluluskan oleh Bank Negara Malaysia:

Financial Markets Ombudsman Service (FMOS)
(dahulu dikenali sebagai Ombudsman for Financial Services (OFS) dan Securities Industry Dispute Resolution Center (SIDREC))
Alamat: Level 14, Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

No. Telefon: +603-2272 2811
No. Faksimili: +603-2272 1577
Portal FMOS: <https://www.fmos.org.my/bm/>
Portal Pengendalian: <https://complaint.fmos.org.my/open.php?lang=ms>
Aduan FMOS

- (q) Terma dan Syarat ini hendaklah dibaca bersama dengan terma dan syarat Perbankan Peribadi yang boleh didapati di https://www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_eng.pdf; dan

(r) Jika terdapat sebarang ketidakselarasan antara Terma dan Syarat ini dengan mana-mana bahan lain berkaitan Kempen, Terma dan Syarat ini akan mengatasi bagi perkara yang dinyatakan di dalamnya.