



TERMS AND CONDITIONS
#DOITNOW CASH BACK CAMPAIGN

1. RHB Bank Berhad (Company No. 6171-M) and RHB Islamic Bank Berhad (680329-V) (collectively referred to as “RHB”).

CAMPAIGN PERIOD

2. #DoitNow Cash Back Campaign (“Campaign”) will commence from 8 January 2019 until 31 May 2019, both dates inclusive (“Campaign Period”).

ELIGIBILITY

3. This Campaign is open to all RHB Current & Savings Account/-i (“CASA/-i”) holders with RHB Now Internet and/or Mobile Banking App (including RHB/RHB EASY) opened before and during the Campaign Period (“Participant”).
4. RHB reserves the right to grant or refuse the Campaign enrollment at its absolute discretion. The following individuals/entities shall not be eligible to participate in the Campaign:-
 - a. Individuals below the age of eighteen (18) years old;
 - b. All new and existing RHB CASA-i holders with Qard concept;
 - c. Permanent and/or contract employees of RHB Banking Group and their immediate family members (both residents and non-residents);
 - d. Representatives and/or agents (including advertising agencies, promotional agencies) of RHB and their immediate family members; and
 - e. Commercial, corporate, sole proprietorships, partnerships, charitable/ non-profit organizations, societies, schools and companies.
5. During the Campaign Period and subject to the Terms and Conditions set out herein, any Participant(s) who has performed any of the Eligible Transactions as stated in Clause 6 Category 2 (“Eligible Transactions”) via RHB Now Internet and/or Mobile Banking App would be automatically deemed to be participating in this Campaign.

CAMPAIGN MECHANICS & REWARDS

6. Qualifying Criteria

Category	Criteria	Rewards (“Reward”)	Number of winner (“Winner”)								
Category 1: Early Birds Incentive	First 10,000 RHB Now users who register for DuitNow during the campaign period will be rewarded with RM10 cash back.	RM10	10,000								
Category 2: Monthly Rewards	2,500 lucky RHB Now users who perform any of the following transaction (“Eligible Transaction”) during the campaign month will be rewarded with RM10 cash back. Lucky winners will be selected by RHB randomizer system. <table border="1" data-bbox="427 779 1104 1142"> <thead> <tr> <th>Eligible Transactions</th> <th>Number of entries</th> </tr> </thead> <tbody> <tr> <td>Sign up for DuitNow</td> <td>5</td> </tr> <tr> <td>Sign up for RHB Smart Account</td> <td>5</td> </tr> <tr> <td>Make DuitNow transaction (Minimum RM20 per transaction)</td> <td>1</td> </tr> </tbody> </table>	Eligible Transactions	Number of entries	Sign up for DuitNow	5	Sign up for RHB Smart Account	5	Make DuitNow transaction (Minimum RM20 per transaction)	1	RM10	10,000
Eligible Transactions	Number of entries										
Sign up for DuitNow	5										
Sign up for RHB Smart Account	5										
Make DuitNow transaction (Minimum RM20 per transaction)	1										
Category 3: Grand Prize Rewards	Participant with the highest entries during the campaign month will stand a chance to win RM10,000 cash back.	RM10,000	4								

7. Campaign month is tabulated as below.

Campaign Month	Date
Month 1	8 January 2019 – 12 February 2019
Month 2	13 February 2017 – 20 March 2019
Month 3	21 March 2019 – 25 April 2019
Month 4	26 April 2019 – 31 May 2019

8. Each Winner is eligible to win in either Early Bird Incentive, Monthly or Grand Prize Cash Reward category throughout the campaign period. Repeated Winner(s) from the same category of rewards are not allowed.
9. Winner(s) will receive a notification on the winning via secured message that will be sent to the Winner(s) RHB Now Inbox Message.
10. Winners’ eligible CASA/-i must remain open, active and valid during the Campaign Period, failing which, the Winner(s) will be disqualified, the reward(s) will be forfeited and a new Winner(s), will be selected. Any



Winner(s) whose Reward(s) has been forfeited shall not be entitled to any payment or compensation and RHB shall not be held liable in such circumstances.

11. Rewards are not transferable, refundable or exchangeable for cash, in part or in full. RHB reserves the right to substitute the reward with that of similar value at any time within twenty one (21) days' notice to the Winner(s).
12. The Reward(s) will be credited into Winners' active CASA/-i within 4 to 8 weeks after the announcement of the winners via the winner(s) RHB Now Inbox Message. If a Winner(s), has more than one account, RHB will select any one of the accounts for the crediting of the Reward(s) at its discretion.

GENERAL TERMS & CONDITIONS

1. By participating in the Campaign, the Participant(s):
 - a. Agrees to be bound by the Terms and Conditions of the Campaign;
 - b. Agrees to access RHB's website to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;
 - c. Agrees that the Reward(s) featured in all printed materials and/or RHB's website are for illustration purposes only. Any props, location, accessories or equipment featured with the Reward(s) in any pictorial materials are for decorative purposes and shall not form part of the Reward(s);
 - d. Agrees that RHB shall not be liable in any circumstances for any loss, defacement, tear, and damage, or stolen Reward(s). Any request for replacement of such loss, defaced, torn, damaged, or stolen Reward(s) shall not be entertained by RHB;
 - e. Agrees that the Reward(s) are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or in kind; in part or in full;
 - f. Agrees that RHB's decision on all matters relating to the Campaign, the Reward(s) shall be final, conclusive and binding against them;
 - g. Agrees to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Reward(s);
 - h. Agrees to discontinue any further participation in this Campaign by informing RHB if any future modifications of these Terms and Conditions are unacceptable.
 - i. Agrees that by providing the personal information, the Participant(s) consents to RHB processing their personal information for any and/or all of the following purposes ("**Purpose**"), if applicable:
 - (a) administering this contest and contacting the Participant in relation to the same;



- (b) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
 - (c) other related and legitimate business purposes;
- j. Agree that it is necessary for RHB to process the Participant personal information for the Purpose, without which the Participant will not be able to participate in this Campaign. The Participant may exercise their options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) by contacting us through the RHB Contact Details.
- k. Agrees that Photographs/images of the Participant(s) as Winner(s), may be captured and may be used for RHB's publications, where applicable.
- l. May request for correction (if their personal information is inaccurate, outdated, incomplete, etc.), access to (a prescribed fee may be charged for the mode of access), or deletion (if the Participant(s) no longer have any existing products/services with RHB Banking Group) of the Participant(s) personal information or limit the processing thereof at any time hereafter by submitting such request via the following RHB Contact Details:

RHB Contact Details

Email: customer.service@rhbgroup.com

Telephone number: 03-92068118

Facsimile number: 03-92068088

RHB Now Inbox: <https://logon.rhb.com.my/>

2. RHB reserves its right to:
- a. Disqualify any and all entries from any Participant(s) in this Campaign and prohibit that person from further participating in this Campaign in the event that there is suspicion that the Participant(s) tampered with or benefited from the tampering of the regulations of this Campaign or the Terms and Conditions stated herein;
 - b. Cancel, terminate or suspend the Campaign. Any cancellation, termination or suspension of the Campaign, with sufficient prior notice by RHB shall not entitle the Participant(s) to any claim or compensation against RHB for any loss or damage incurred by the Participant(s) as a direct and indirect result of such cancellation, termination or suspension;
 - c. Change the Campaign Prize(s) at its discretion to another Campaign Prize(s) of similar value as per the Terms and Conditions of this Campaign;
 - d. Add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part at its absolute discretion by way of posting on RHB website and/or other means of communication that may be deemed appropriate by RHB with prior notice;



3. RHB shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, storm, technical or system failures or any event beyond the reasonable control of RHB.
4. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the Campaign, these Terms and Conditions shall prevail.

– End –