



RHB BANK BERHAD 196501000373 (6171-M) Incorporated in Malaysia

Date of Issuance: 25 April 2018

DUAL CURRENCY GOLD INVESTMENT

RESPONSIBILITY STATEMENT

This **Product Highlights Sheet** has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of RHB Bank Berhad ("RHB Bank" or "the Bank") and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The relevant information and document in relation to the **Dual Currency Gold Investment**, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the **Dual Currency Gold Investment**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **Dual Currency Gold Investment** or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of RHB Bank responsible for the **Dual Currency Gold Investment** and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

WARNING

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.

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PRODUCT HIGHLIGHTS SHEET

Read this Product Highlights Sheet before you decide to take up the Dual Currency Gold Investment. This Product Highlights Sheet only highlights the key features and risks of this product. Be sure to also read the General Terms and Conditions, Risk Disclosure Statement, Master Term Sheet and be subject to a Suitability Assessment where applicable before deciding to invest in the Dual Currency Gold Investment.

The Information provided in this sheet is valid as at _____.

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Dual Currency Gold Investment

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

Dual Currency Gold Investment ("DCI Gold") is a gold and foreign currency linked structured product investment. This structured product has an embedded derivative (the Reference Derivative) that is linked to the performance of gold measured against a selected foreign currency offered by the Bank. Gold is internationally quoted as "XAU", which is the price of 1 Troy Ounce of gold in the particular foreign currency (e.g. "XAU/USD" means the price of 1 Troy Ounce of gold in US Dollars). The RHB Multi Currency Account ("MCA") includes gold as a currency in the MCA Gold Investment Account (MCA Gold IA) and any amount paid in gold under the terms of the particular DCI Gold will be credited into the MCA Gold IA. Investors should take note that there will be no entitlement for physical delivery of gold notwithstanding a credit balance in the MCA Gold IA. Please refer to the product terms below on the MCA Gold IA for further details on the mechanism for debiting and crediting the MCA Gold IA in relation to this structured product investment.

Prior to making an investment, the Investor will need to decide on the currency pair which shall be the Base (Investment) Currency and the Alternate Currency, the Tenor of the investment, and the Conversion Rate. The Base Currency refers to the currency in which the initial investment is made and Alternate Currency is the second currency to be paired with the Base Currency for the DCI Gold. For example, if the Investor chooses gold as their Base Currency, the Alternate Currency will be foreign currency and vice versa. On the Start Date, the initial Investment Amount will be debited from the Investor's MCA or MCA Gold IA.

On the Maturity Date, the initial Investment Amount will be paid in either gold or foreign currency, depending on which is the weaker currency based on the prevailing Spot Rate at 2pm KL time on the Expiry Date. Regardless of whether the initial investment is paid in either gold or foreign currency to the Investor, the interest payable on the DCI Gold will always be paid in the foreign currency. If the Spot Rate is equal to the Conversion Rate on the Expiry Date, the Bank has the sole discretion to determine the currency in which the initial Investment Amount will be repaid.

DCI Gold is not a principal protected investment.

This structured investment is not insured by Perbadanan Insurans Deposit Malaysia

PRODUCT SUITABILITY

2. Who is this product suitable for?

You must be a high net worth individual, high net worth corporation/entity or an accredited investor (each as defined in the Structured Investment Application Form) to invest in this investment. This product may be suitable for investors:

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<p>a) who have a view on the short term outlook on gold and foreign currency exchange rate movements</p> <p>b) with risk appetite and are looking for higher returns on their investments</p> <p>c) who are MCA Gold IA account holders and wish to earn interest for their gold investment</p> <p>d) who are comfortable with receiving the redemption of the investment in either gold or the selected foreign currency</p>	
KEY PRODUCT FEATURES	
3. What am I investing in? What do I get from this product?	
Minimum Investment Amount	Equivalent to MYR 50,000 in foreign currency or gold
Tenor	From 1-week up to 12-months (availability is subject to market liquidity)
Reference Derivative	Currency option linked to gold
Underlying Asset/Reference	Gold and foreign currency
Currency Pair	Gold and any foreign currency offered by the Bank to be paired with gold (XAU) such as USD, AUD, JPY, GBP, EUR and NZD
Spot Rate	Prevailing exchange rate of gold against the foreign currency
Conversion Rate	The exchange rate between gold and foreign currency to be agreed upon before the transaction is concluded. This is the rate which will be used if the initial Investment Amount is converted on the Expiry Date in accordance with the terms of the DCI Gold
MCA Gold IA	The account in which any amount received from or paid to the Investor in gold will be debited or credited. In this account, the currency unit for gold used by RHB Bank will be "GLD" which is denominated in grams. Due to the difference between the international standard of XAU and the Bank's denomination of GLD, the XAU amount will be converted to GLD using a standard equation of 32.1507 Troy Ounce of gold equals 1000 grams of gold (i.e. 32.1507 XAU = 1000 GLD). Please note that the GLD amount is quoted as a whole number while the XAU amount will be rounded up or down to 3 decimals by convention. If the Investment Amount is repaid in gold on the Maturity Date, the Investor's MCA Gold IA will be credited with the GLD amount equivalent to the XAU sum
Interest Payment Frequency	Once on the Maturity Date
Interest Calculation	<p><u>When the Base Currency is in Foreign Currency (FC)</u> $FC \text{ Investment Amount} \times \text{Interest Rate} \times \text{Investment Tenor/Day Count Convention}^{**}$</p> <p><u>When the Base Currency is in Gold (XAU)</u> $\text{Value of Gold In Foreign Currency}^* \times \text{Interest Rate} \times \text{Investment Tenor/Business Day Convention}^{**}$</p> <p><i>*Value of Gold in Foreign Currency is calculated as = XAU amount in Troy Ounces x Spot Rate of XAU/FC at the Start of the Investment</i></p> <p><i>**Day Count Convention refers to the number of days in the interest period as a fraction of the number of days in a year based on the applicable convention for the investment currency</i></p>

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Trade Date	The date the transaction is concluded between the Investor and the Bank
Start Date	a) Two (2) business days after the Trade Date; and b) The date the Investment Amount is debited from the Investor's MCA or MCA Gold IA. If there are insufficient funds in the MCA or MCA Gold IA to be debited by 11.00 a.m. on the Start Date, the investment will be terminated and the Investor shall be liable for any unwinding costs
Expiry Date	Two (2) business days before Maturity Date on which the Spot Rate at 2pm Kuala Lumpur time will be determined by the Bank for purposes of ascertaining the currency of payment of the initial Investment Amount
Maturity Date	a) The last day of the Investment Tenor as pre-determined on the Trade Date b) The date when the Investment Amount plus Interest is paid to the Investor
Redemption at Maturity	<p><u>When the Base Currency is in Foreign Currency (FC)</u> If XAU strengthens against the FC (XAU/FC Spot Rate > Conversion Rate) at 2pm KL time on the Expiry Date, the Investor will receive the initial Investment Amount in foreign currency. If XAU weakens against the FC (XAU/FC Spot Rate < Conversion Rate) at 2pm KL time on Expiry Date, the Investor will receive the initial Investment Amount in gold.</p> <p><u>When the Base Currency is in Gold (XAU)</u> If XAU weakens against the FC (XAU/FC Spot Rate < Conversion Rate) at 2pm KL time on the Expiry Date, the Investor will receive the initial Investment Amount in gold. If XAU strengthens against the FC (XAU/FC Spot Rate > Conversion Rate) at 2pm KL time on Expiry Date, the Investor will receive the initial Investment Amount in foreign currency.</p> <p><i>If the XAU/FC Spot Rate is equal to the Conversion Rate on the Expiry Date, the Bank has the sole discretion to determine the currency in which the initial Investment Amount will be repaid. Please take note that regardless of whether the initial Investment Amount is paid in either gold or foreign currency to the Investor, the interest payable on the DCI Gold will always be paid in foreign currency</i> Please refer to Section 6 for the example</p>
Business Day Convention	If the Start Date and/or Maturity Date falls on a day that is not a business day, an adjustment will be made so that the Start Date and/or Maturity Date will be the first following day that is a business day unless that day falls in the next calendar month, in which case the relevant date will be the first preceding day that is a business day
Documentation	a) For individuals Structured Investment Application Form, General Terms & Conditions, Risk Disclosure Statement, Master Term Sheet,

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	<p>Product Highlights Sheet and Suitability Assessment</p> <p>b) For corporates Structured Investment Application Form, General Terms & Conditions, Risk Disclosure Statement, Master Term Sheet, Product Highlights Sheet, Suitability Assessment (as may be required), Board of Directors' Resolution and Memorandum and Articles of Association and/or the constitutional documents of the Company</p>
Principal Protection	<u>This Structured Product Investment is not principal protected</u>
4. What are the key terms and conditions of this product that I should know?	
Premature Termination/ Cancellation	Strictly discouraged. Investor is likely to incur unwinding cost if the investment is uplifted/terminated prior to the Maturity Date, including cancellation between Trade Date and Start Date. The actual amount to be returned to Investors will be adjusted for the Bank's unwinding cost arising from the premature termination/ cancellation
Penalty for Premature Termination / Cancellation	None
Unwinding Costs	((i) the cost of funds in relation to the early termination/upliftment of the investment amount and (ii) the cost of terminating, liquidating or re-establishing any hedge or trading position related to the embedded Reference Derivative
Other Key Terms	<p>a. Operating Requirements: Investor to maintain MCA (for foreign currency and gold) with the Bank</p> <p>b. Transfer Restrictions: The Investor may not transfer or assign the investment to any other party</p> <p>c. Investment Risk: By investing in this product, investors are exposed to currency exchange risk and all other risks as stipulated below</p>
Additional Terms	<p>The Structured Product Investment will be offered to the Investor on the basis that RHB Bank or its affiliates will not be providing information, advice or recommendation of any sort except factual information about the terms of this product and no fiduciary duty or obligation shall be owed by RHB Bank to the Investor.</p> <p>The Investor shall be aware that no communication received from RHB Bank or its affiliates shall be deemed to be an assurance or guarantee as to the expected result on the return on the investment(s).</p> <p>The Structured Product Investment is subject to Bank Negara Malaysia Foreign Exchange Administration Rules (the "Rules") as may be applicable from time to time. If applicable, the Investor must comply with and obtain any approvals required under the Rules.</p>

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5. Who am I investing with?

RHB Bank

6. What is the possible outcome of my investment?

6.1 When the Base Currency is in foreign currency

The following scenarios are meant for illustration purposes and **do not** reflect the current or future market trends.

Trade Date	25 March 2014	Start Date	27 March 2014
Expiry Date	1 April 2014	Maturity Date	3 April 2014
Currency Pair	XAU/USD	Investment Amount	USD 63,272.43
Base Currency	USD	Alternate Currency	XAU
Conversion Rate	1230 (price of 1 Troy Ounce of gold in USD)	Interest Rate p.a.	11.00% p.a

1000 Grams (GLD) = 32.1507 Troy Ounces (XAU)

Scenario 1: On the Expiry Date (1 April 2014), the XAU has strengthened against the USD and the XAU/USD Spot Rate is above the Conversion Rate (XAU/USD Spot Rate > 1230). USD is not converted to XAU. On the Maturity Date (3 April 2014), the Investor will receive:

Initial Investment Amount in foreign currency + (Initial Investment Amount in foreign currency x Interest Rate x Investment Tenor/Day Count Convention)

$$\begin{aligned}
 &= \text{USD } 63,272.43 + (\text{USD } 63,272.43 \times 11.00\% \times 7/360) \\
 &= \text{USD } 63,272.43 + \text{USD } 135.33 \\
 &= \text{USD } 63,407.76
 \end{aligned}$$

Scenario 2: On the Expiry Date (1 April 2014), the XAU has weakened against the USD and the XAU/USD Spot Rate is below the Conversion Rate (XAU/USD Spot Rate < 1230). USD is converted to XAU. On the Maturity Date (3 April 2014), the Investor will receive:

Investment Amount converted to gold + (Initial Investment Amount in foreign currency x Interest Rate x Investment Tenor/Day Count Convention)

$$\begin{aligned}
 &\text{Investment Amount converted to gold} \\
 &= (\text{USD } 63,272.43/1230) = \text{XAU } 51.441 \\
 &= (\text{XAU } 51.441/32.1507) * 1000 \\
 &= \underline{\underline{\text{GLD } 1600}}
 \end{aligned}$$

$$\begin{aligned}
 &\text{Interest in foreign currency} \\
 &= \text{USD } 63,272.43 \times 11.00\% \times 7/360 \\
 &= \underline{\underline{\text{USD } 135.33}}
 \end{aligned}$$

$$\begin{aligned}
 &\text{Total Redemption Amount} \\
 &= \underline{\underline{\text{GLD } 1600 + \text{USD } 135.33}}
 \end{aligned}$$

*1000 grams = 32.1507 XAU

WARNING

There is a risk that the Investor would not be able to recoup the initial Investment Amount of USD 63,272.43 if the Investor chooses to immediately convert the GLD received on Maturity

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Date (3 April 2014). Based on Scenario 2, if the GLD 1600 received on the Maturity Date is immediately converted back to USD at the Spot Rate of 1100 (3 April 2014), the USD amount would be USD 56,585.10 + USD 135.33 = USD 56,720.43, which is less than the initial amount invested of USD 63,272.43.**

**** (GLD 1600/1000) x 32.1507 = 51.441 x 1100 = USD 56,585.10**

Scenario 3: The Spot Rate = Conversion Rate at 2pm KL time on the Expiry Date regardless whether the Base Currency is in gold or foreign currency.

If the XAU/USD on the Expiry Date (1 April 2014) is equal to the Conversion Rate, it is up to the Bank's discretion whether to pay the Investment Amount in gold or foreign currency. Irrespective of whether the Investment Amount is paid in gold or foreign currency, the Interest Payable on the DCI Gold will always be paid in foreign currency.

Scenario 4: When the Investor decides to cancel the Investment before the Maturity Date

On 28 March 2014, which is before the Maturity Date, the Investor decides to cancel the investment. The actual amount to be returned to the Investor will be adjusted for any unwinding cost payable arising from the cancellation. The Investor may receive an amount less than their initial investment.

Cancellation Date	28 March 2014
Investment Amount	USD 63,272.43
Cost of Funding	(USD 100)
Cost of Terminating the embedded Reference Derivative	(USD 250)
Total Amount Redeemed (USD 63,272.43 – (USD 100 + USD 250))	USD 62,922.43

Investor receives USD 62,922.43 which is less than the USD 63,272.43 due to deduction of unwinding costs on premature withdrawal.

PLEASE TAKE NOTE: The actual amount to be returned to the Investor due to deduction on unwinding costs will always be paid in the Base Currency.

6.2 When the Base Currency is in gold

Trade Date	25 March 2014	Start Date	27 March 2014
Expiry Date	1 April 2014	Maturity Date	3 April 2014
Conversion Rate	1230 (Price of 1 Troy Ounce of gold in USD)	Spot Rate at the Start of the Investment	1250
Investment Amount in GLD	1600 grams of gold	Investment Amount in XAU	51.441*
Base Currency	XAU	Alternate Currency	USD
Currency Pair	XAU/USD	Interest Rate p.a.	11%
1000 Grams (GLD) = 32.1507 Troy Ounces (XAU)			

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Scenario 5: On the Expiry Date (1 April 2014), the XAU has strengthened against the USD and the XAU/USD Spot Rate is above the Conversion Rate (XAU/USD Spot Rate > 1230). XAU is converted to USD. On the Maturity Date (3 April 2014), the Investor will receive:

Investment Amount converted to foreign currency + (Value of gold in foreign currency x Interest Rate x Investment Tenor/Day Count Convention)

Investment Amount converted to foreign currency

= 51.441 x 1230
= **USD 63,272.43**

Value of gold in foreign currency x Interest Rate x Investment Tenor/Day Count Convention

= (51.441 x 1250) x 11% x 7/360
= **USD 137.53**

Total Redemption Amount

= USD 63,272.43 + USD 137.53
= **USD 63,409.96**

Please note that the Interest Payable on the DCI Gold will always be paid in foreign currency

WARNING:

*There is a risk that the Investor would not be able to recoup the initial Investment Amount of GLD 1600 if the Investor chooses to immediately convert the USD received on Maturity Date (3 April 2014). Based on Scenario 5, if the USD 63,409.96 received on the Maturity Date is immediately converted back to GLD at the Spot Rate of 1345 (3 April 2014), the amount converted would be GLD 1466**, which is less than the initial amount invested of GLD 1600.*

**** (USD 63,409.96/1345) x (1000/32.1507) = GLD 1466**

Scenario 6: On the Expiry Date (1 April 2014), the XAU has weakened against the USD and the XAU/USD Spot Rate is below the Conversion Rate (XAU/USD < 1230). XAU is not converted to USD. On the Maturity Date (3 April 2014), the Investor will receive:

Investment Amount in gold + (Value of gold in foreign currency x interest rate x Investment Tenor/Day Count Convention)

Investment Amount in gold

= **GLD 1600**

Value of gold in foreign currency x Interest Rate x Investment Tenor/Day Count Convention

= (51.441 x 1250) x 11% x 7/360
= **USD 137.53**

Total Redemption Amount

= **GLD 1600 + USD 137.53**

**** Please note that the Interest Payable on the DCI Gold will always be paid in foreign currency**

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PLEASE TAKE NOTE: *The above simulations are being provided for illustrative purposes only and are not a forecast or indication of any expectation or performance. It does not represent actual termination or unwind cost that may be available to you. It does not present all possible outcomes or describe all factors that may affect the value of the transaction.*

FEES AND CHARGES

7. What are the fees and charges I have to pay?

None

KEY RISKS

8. What are the key risks associated with this product?

Investor will be exposed to the following risks:

- i) If you terminate your investment prior to maturity, you will be subject to unwinding costs which can be significant. The amount redeemed upon an early termination will be after deduction of these costs and will be less than the initial Investment Amount.
- ii) Price and Market Risk
- iii) Liquidity and Market Disruption
- iv) Currency Risk
- v) Credit and Legal Risk
- vi) Options Risk
- vii) Operational Risk

Please refer to the Risk Disclosure Statement for further details of the above key risks factors.

You are advised to read this Product Highlights Sheet for Dual Currency Gold Investment together with the Master Term Sheet, General Terms & Conditions and Risk Disclosure Statement for the detailed terms and conditions applicable to and risks of investing in this product. You are advised to carefully consider all risk factors before making an investment decision. You may also be required to complete a Suitability Assessment in accordance with applicable guidelines

9. How often are valuations available?

Valuations on **Dual Currency Gold Investment** will not be available due to the short-dated nature of the product.

10. How can I exit from this investment and what are the risks and costs involved?

Cooling-off period is not applicable for this short-dated product. Please refer to the explanation above on premature termination/cancellation of DCI Gold

11. What do I need to do if there are changes to my contact details?

It is important that you inform us immediately of any change in your contact details to ensure that all correspondences reach you in a timely manner.

12. Where can I get further information?

Should you require additional general information about investments, please refer to the *bankinginfo* booklet on 'Investing Your Money', available at all our branches and the www.bankinginfo.com.my website. If you have any enquiries, please contact us at:

RHB Banking Group Customer Care Centre
Level 7, Menara AA, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.
Telephone number : 03 9206 8118
Facsimile number : 03 9206 8088
Email: customer.service@rhbgroup.com

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13. Other Investments Linked to Derivatives products available

- One-Touch
- DCI (Dual Currency Investment)
- Digital Option (DG)
- Double No-Touch

14. What can I do if I have a complaint?

1. If you have any feedback, inquiries or complaints, you may contact us:-
 - a) via phone : 03-9206 8118
 - b) via email : customer.service@rhbgroup.com
2. If you are dissatisfied with the outcome of the Bank's internal dispute resolution process, you may refer your dispute to the following:-

SECURITIES COMMISSION

(i) Securities Industry Dispute Resolution Center (SIDREC)

- a) via phone : 03-2282 2280
- b) via fax : 03-2282 3855
- c) via email : info@sidrec.com.my
- d) via letter : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1
59000 Kuala Lumpur

(ii) You may also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the Securities Commission Malaysia's Consumer & Investor Office:

- a) via phone to the Aduan Hotline : 03-6204 8999
- b) via fax : 03-6204 8991
- c) via email : aduan@seccom.com.my
- d) via online complaint form available at : www.sc.com.my
- e) via letter : Consumer & investor Office
Securities Commission Malaysia
No. 3, Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

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BANK NEGARA MALAYSIA

(i) **Laman Informasi Nasihat dan Khidmat (BNMLINK)**

- a) via phone : 03-2698 8044 extension 8950/8958
- b) via website : <http://www.bnm.gov.my/bnmlink/index.htm>
- c) via Walk-in Customer Service Centre : Ground Floor, D Block
Jalan Dato' Onn
50480 Kuala Lumpur

(ii) **BNMTELELINK**

- a) via phone : 1300-88-LINK (1300-88-5465) / (Overseas: 603-2174 1717)
- b) via fax : 03-2174 1515
- c) via email : bnmtelelink@bnm.gov.my
- d) via letter : Jabatan Komunikasi Korporat
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

We hereby acknowledge that we have read and understood this Product Highlights Sheet.

<p>Individual</p> <p>-----</p> <p>Name of Investor: _____ Name of Investor: _____ MyKad No: _____ MyKad No: _____ Date : _____ Date : _____</p>	<p>Company</p> <p>Name of Company: _____</p> <p>-----</p> <p>Business Reg No: _____</p> <p>-----</p> <p>Name of Authorised Representative/ Signatory _____ Name of Authorised Representative/ Signatory _____ Mykad No: _____ MyKad No: _____ Date : _____ Date : _____</p>
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