

Date of Issuance: 22 September 2016

DUAL CURRENCY 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 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 Investment**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **Dual Currency 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 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					
<p>Read this Product Highlights Sheet before you decide to take up the Dual Currency 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, and Master Term Sheet and be subject to a Suitability Assessment where applicable before deciding to invest in the Dual Currency Investment.</p> <p>The Information provided in this sheet is valid as at _____.</p>					
<p>RHB BANK BERHAD (6171-M) Incorporated in Malaysia</p> <p>Dual Currency Investment</p>					
BRIEF INFORMATION ON THE PRODUCT					
<p>1. What is this product about?</p> <p>Dual Currency Investment (DCI) is a type of foreign exchange linked structured product investment. DCI is a structured product with an embedded derivative (the Reference Derivative) linked to the performance of a pair of currencies which allows Investor to enjoy potentially higher returns than traditional deposits.</p> <p>Prior to making an investment you 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. On maturity, you will receive the initial investment amount either in the Base Currency or the Alternate Currency depending on where the prevailing exchange rate of the currency pair settles against the Conversion Rate on the Expiry Date.</p> <p>The Base Currency refers to the currency in which the initial Investment is made and Alternate Currency is the second currency of the chosen currency pair to be paired with the Base Currency for the DCI.</p> <p>The initial investment will always be repaid in the weaker currency as determined on the Expiry Date. Regardless of the currency in which the initial investment amount is returned to you, the interest payable on the DCI will always be paid in the Base Currency. If the prevailing exchange 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.</p> <p><u>DCI is not a principal protected investment.</u></p> <p>This structured product investment is not insured by Perbadanan Insurans Deposit Malaysia.</p>					
PRODUCT SUITABILITY					
<p>2. Who is this product suitable for?</p> <p>You must be a high net worth individual, high net worth corporate/entity or an accredited investor (each as defined in the Structured Investment Application Form) to invest in this product.</p> <p>This product may be suitable for Investors:-</p> <ol style="list-style-type: none"> who have a view on short term foreign exchange rate movements with risk appetite and are looking for higher returns on their investments who are indifferent to and comfortable with receiving the redemption of the investment in either the Base Currency or the Alternate Currency who are able to hold the investment to maturity. 					
KEY PRODUCT FEATURES					
<p>3. What am I investing in? What do I get from this product?</p> <table border="1"> <tr> <td style="width: 20%;">Trade Date</td> <td>The date the DCI transaction is concluded between the Investor and the Bank</td> </tr> <tr> <td>Start Date</td> <td>a) Two (2) business days after Trade Date; and</td> </tr> </table>		Trade Date	The date the DCI transaction is concluded between the Investor and the Bank	Start Date	a) Two (2) business days after Trade Date; and
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	b) The date the Investment Amount is debited from the Investor's Current Account ("CA")/Savings Account ("SA") or Multi Currency Account ("MCA"). If there are insufficient funds in the account 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 cost
Expiry Date	Two (2) business days before Maturity Date. On this date, Bank will determine the Spot Rate at 2pm Kuala Lumpur time for purposes of ascertaining the currency of payment of the initial Investment Amount
Maturity Date	a) The last day of the DCI Tenor as pre-determined on Trade Date b) The date when the Base Currency or Alternate Currency plus Interest is paid out to the Investor
Investment Amount	Minimum MYR50,000 (or equivalent in foreign currency ("FC"))
Base Currency	The currency in which the initial investment is made
Alternate Currency	The second currency to be paired with the Base Currency
Spot Rate	Prevailing exchange rate of the currency pair
Conversion Rate	Conversion Rate is the exchange rate to be agreed upon before the transaction is concluded. This is the rate which will be used if the Base Currency is converted to the Alternate Currency on the Expiry Date in accordance with the terms of the DCI
Investment Tenor	Ranges from a minimum of 1-week up to 12 months (availability is subject to market liquidity)
Principal Protection	This product is non-principal protected
Redemption at Maturity	The investor will receive the initial Investment Amount either in the Base or Alternate Currency, depending on where the Spot Rate of the currency pair settles against the Conversion Rate on the Expiry Date, as per the terms and conditions of the DCI. The interest earned on the investment will always be paid in the Base Currency.
Interest Payable	X% of Interest determined upfront based on the Bank's prevailing rate; payable upon maturity in the Base Currency
Interest Payment Frequency	Once on the Maturity Date
Interest Calculation	Investment Amount in Base Currency x Interest Rate x Investment Tenor / Day Count Convention* <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>
Reference Derivative	Currency option
4. What are the key terms and conditions of this product that I should know?	

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<p>Premature Termination/ Cancellation</p>	<p>This is a short term investment. Premature Termination is strictly discouraged and subject to the Bank's consent. You may receive a sum less than your initial Investment Amount if you withdraw the investment before it matures. The actual amount paid to you will be adjusted for the Bank's unwinding cost and this may translate to a loss on the initial amount invested.</p>
<p>Penalty for Premature Termination/Cancellation</p>	<p>None</p>
<p>Unwinding Cost</p>	<p>(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</p>
<p>Other Key Terms</p>	<p>a) Operating Requirements: Investor to maintain a ("CA")/ ("SA") and a ("MCA") with the Bank</p> <p>b) Transfer Restrictions: The investment shall not be transferred, novated or assigned to other parties by the Investor</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>
<p>Additional Terms</p>	<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 the 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>
<p>5. Who am I investing with?</p>	
<p>RHB Bank</p>	

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6. What are the possible outcomes of my investments?			
The following scenarios are meant for illustration purposes and do not reflect the current or future market trends or performance of the DCI.			
Trade Date	25 March 2014	Start Date	27 March 2014
Expiry Date	1 April 2014	Maturity Date	3 April 2014
Currency Pair	AUD/USD	Investment Amount	AUD 100,000
Base Currency	AUD	Alternate Currency	USD
Conversion Rate	0.9120	Investment Tenor	7 days
Interest Rate p.a	9%		
Scenario 1: The Base Currency weakens against the Alternate Currency. The Investment Amount will not be converted on the Expiry Date. On the Maturity Date you will receive:-			
<i>Investment Amount in the Base Currency + Interest in the Base Currency</i>			
= AUD 100,000 + AUD 175 = AUD 100,175			
<u>Calculations :</u>			
<i>Interest = Investment Amount x Interest Rate x Investment Tenor/Day Count Convention</i>			
= AUD 100,000 x 9.00% x 7/360 = AUD 175			
Scenario 2: The Base Currency strengthens against the Alternate Currency. The Investment Amount will be converted on the Expiry Date. On the Maturity Date you will receive:-			
<i>Investment Amount in the Alternate Currency + Interest in the Base Currency</i>			
= USD 91,200 + AUD 175			
<u>Calculations:</u>			
<i>Investment Amount will be converted to the Alternate Currency at the Conversion Rate</i>			
= AUD 100,000 x 0.9120 = USD 91,200			
<i>Interest in the Base Currency = Investment Amount in Base Currency x Interest Rate x Investment Tenor/ Day Count Convention</i>			
= AUD 100,000 x 9.00% x 7/360 = AUD 175			
Warning: DCI is not principal protected. If your investment is repaid in the Alternate Currency on maturity, and you choose to immediately convert it back to the Base Currency, you may receive less than the original Investment Amount.			
Scenario 3: The Spot Rate is equal to the Conversion Rate on the Expiry Date.			
For scenario 3, the Bank has the sole discretion to determine whether the Investment Amount will be repaid in the Base Currency (AUD100,000) or the Alternate Currency(USD 91,200). The Interest earned will be paid in the Base Currency (AUD 175)			
Scenario 4: Unwinding Cost for Premature Termination/Cancellation			
If the investment is terminated/cancelled before the maturity date, the actual amount to be returned to the Investor might be less than the initial Investment Amount.			
Unwinding Cost for Premature Termination/Cancellation :			
Cancellation Date	28 March 2014		
Investment Amount	AUD 100,000		
Cost of Funding	(AUD 250)		
Cost of Terminating the embedded Reference Derivative	(AUD 320)		

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Total Amount Redeemed [AUD 100,000 – (AUD 250+320)]	AUD 99,430
Investor receives AUD 99,430 which is less than the initial Investment Amount of AUD 100,000 due to unwinding cost on premature withdrawal	
<i>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.</i>	
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:	
<ul style="list-style-type: none"> i) If you terminate your investment prior to maturity, you will be subject to unwinding cost which can be significant. The amount redeemed upon an early termination will be after deduction of these cost and is likely to 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 risk factors.	
You are advised to read this Product Highlights Sheet for DCI 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 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 cost involved?	
Cooling-off period is not applicable for this short-dated product. Please refer to the explanation above on premature termination/cancellation of DCI.	
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 <i>bankinginfo</i> 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:	

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Head, Service Recovery Management,
RHB Banking Group
Level 6, Menara AA
Jalan Tun Razak
50400 Kuala Lumpur
Tel : 1300 882 847
Email : customer.service@rhbgroup.com

13. Other Investments Linked to Derivatives products available

- One-Touch
- Digital Options
- 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 : 1300 882 847
- b) via email : customer.service@rhbgroup.com
- c) via website : www.rhbgroup.com
- d) via letter : Head, Service Recovery Management
RHB Banking Group
Level 6, Menara AA
Jalan Tun Razak
50400 Kuala Lumpur

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 Investor Affairs & Complaints Department:

- 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 : Investor Affairs & Complaints Department
Securities Commission Malaysia
No. 3, Persiaran Bukit Kiara

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Bukit Kiara
50490 Kuala Lumpur

BANK NEGARA MALAYSIA

(i) **Bank Negara Malaysia**

Laman Informasi Nasihat dan Khidmat (LINK)

a) via phone : 03-2698 8044 extension 8950/8958
b) via website : <http://www.bnm.gov.my/bnmlink/index.htm>

(ii) **BNMTELELINK**

a) via phone : 1300-88-LINK (1300-88-5465)
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.

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

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