

Date of Issuance: 22 September 2016

FOREIGN EXCHANGE RANGE ACCRUAL STRUCTURED 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 Foreign Exchange Range Accrual Structured 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 **Foreign Exchange Range Accrual Structured Investment**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **Foreign Exchange Range Accrual Structured 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 **Foreign Exchange Range Accrual Structured 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.

PRODUCT HIGHLIGHTS SHEET

Read this Product Highlights Sheet before you decide to take up the Foreign Exchange Range Accrual Structured 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, Indicative Term Sheet and be subject to a Suitability Assessment where applicable before deciding to invest in the Foreign Exchange Range Accrual Structured Investment.

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

RHB BANK BERHAD (6171-M) Incorporated in Malaysia

Foreign Exchange Range Accrual Structured Investment

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

Foreign Exchange Range Accrual Structured Investment ("FX-Range Accrual") is a principal protected investment with an embedded derivative. At the inception of the investment, the Investor agrees to the underlying currency pair and its Range. The Range which is fixed upfront is a set of exchange rates of the currency pair which forms the upper and lower limit for the FX-Range Accrual. The performance of the underlying currency pair will be determined on a daily basis during the Observation Period. The Interest payable on the investment will be paid on each Interest Payment Date determined by the actual number of days the Spot Rate of the underlying currency pair is within the Range (i.e. Lower Limit \leq Spot Rate \leq Upper Limit) for each Observation Period. Please see **Section 3: Interest Calculation** for a more in depth explanation on how the interest is calculated for each Observation Period.

If the Spot Rate stays within the Range every day of the Observation Period, the Investor will receive the Maximum Interest Rate. If the Spot Rate stays outside the Range every day during the Observation Period, the Investor will receive the Minimum Interest Rate. If the Spot Rate moves within and outside of the Range during the Observation Period, the Investor will receive a Participating Interest Rate which is more than the Minimum Interest Rate but lower than the Maximum Interest Rate based on the total number of days the Spot Rate stays within the Range during the Observation Period. Please see **Section 4: Simulation** for some illustrations on how the FX-Range Accrual may perform.

Depending on the terms of the particular FX-Range Accrual, it may include a Callable feature which gives RHB Bank the right to terminate the FX-Range Accrual on any Interest Payment Date prior to the Maturity Date and return the initial Investment Amount together with any interest due up to the Call Date to the Investor.

The initial Investment Amount is protected only if the investment is held until maturity or in the event of a Call prior to maturity.

This structured investment is insured by Perbadanan Insurans Deposit Malaysia. Please refer to the Risk Disclosure Statement for further details on the limits insured.

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:

- a) who have a view on the movements of a particular underlying currency pair for the investment period
- b) with risk appetite and are looking for potentially higher returns on their investments
- c) who are willing to take the risk of earning the Minimum Interest Rate which could be zero, on the chance of earning the Maximum Interest Rate
- d) who are looking for a longer tenor investment product
- e) who are able to hold the investment to maturity

KEY PRODUCT FEATURES

3. What am I investing in? What do I get from this product?

Trade Date	The date the transaction is concluded between the Investor and the Bank
Start Date	<ol style="list-style-type: none"> a) Two (2) business days after Trade Date; and b) The date the Investment Amount is debited from the Investor's account. 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

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Expiry Dates	Two (2) business days before each Interest Payment Date
Maturity Date	a) The last day of the investment tenor as pre-determined on the Trade Date; b) The date when the interest payment for the last Observation Period and the Investment Amount are paid to the Investor
Tenor	From 1-month up to 2-years
Minimum Investment Amount	MYR 100,000 [or equivalent in foreign currency ("FC")]
Embedded Derivative	Foreign Exchange Range Accrual Swap – A form of foreign exchange derivative for which the interest is only earned on days when the Spot Rate of the currency pair stays within the pre-determined Range
Spot Rate	Prevailing exchange rate of the currency pair
Currency Pair	Underlying currency pair offered by the Bank (i.e. USD/MYR, AUD/USD or USD/CNH etc.)
Observation	On a daily basis during the Observation Period. The performance of the Spot Rate of the underlying currency pair each day will determine the interest payable to the Investor for each Observation Period
Observation Period (N)	For the first Observation Period, the period from the Start Date up to and including the first Expiry Date. Thereafter, the Observation Period is the period from (but excluding) the previous Expiry Date up to and including the next Expiry Date
Range	A pre-determined set of exchange rates of the underlying currency pair which fixes a lower limit and upper limit of the Range. The Spot Rate must stay within the Range (Lower Limit \leq Spot Rate \leq Upper Limit) every day during the Observation Period for Investor to receive the Maximum Interest Rate
Minimum Interest Rate (Rmin)	The Interest Rate which the Investor will receive if the Spot Rate stays outside the Range (Spot Rate < Lower Limit or Spot Rate > Upper Limit) every day during the Observation Period. Please take note that the Minimum Interest Rate could be zero based on the terms of the particular FX-Range Accrual
Maximum Interest Rate (Rmax)	The Interest Rate which the Investor will receive if the Spot Rate stays within the Range (Lower Limit \leq Spot Rate \leq Upper Limit) every day during the Observation Period
Participating Interest Rate	The interest payable which is more than the Minimum Interest Rate but less than the Maximum Interest Rate. The Investor will receive the Participating Interest Rate if the Spot Rate moves within and outside of the Range during the Observation Period.
Interest Payment Frequency	Quarterly or Semi-annually based on the terms of the particular FX-Range Accrual. Interest is payable on each Interest Payment Date
Interest Payment Dates	Two (2) business day after the Expiry Dates. The dates where the Interest will be paid to the Investor. Depending on the terms of the particular FX-Range Accrual, the Interest Payment Date could be quarterly or semi-annually
Interest Calculation	The Interest Amount is payable in the Investment Currency and is calculated based on the following formula : Investment Amount x [(Rmin) + (Rmax – Rmin) x n*/N**] x Actual number of days/ Day Count Convention*** <i>*n = Number of days in which the Spot Rate stays within the Range for each Observation Period</i> <i>**N = Number of days in the Observation Period</i> <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>
Redemption	The Investor will receive either the Minimum, Maximum or the Participating Interest Rate on each Interest Payment Date based on the conditions below: 1. Investor will receive the Minimum Interest Rate if the Spot Rate stays

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	<p>outside the Range (Spot Rate < Lower Limit or Spot Rate > Upper Limit) every day during each Observation Period.</p> <p>2. Investor will receive the Maximum Interest Rate if the Spot Rate stays within the Range (Lower Limit ≤ Spot Rate ≤ Upper Limit) every day during each Observation Period.</p> <p>3. Investor will receive the Participating Interest Rate if the Spot Rate moves within and outside of the Range during the Observation Period. The Participating Interest Rate is calculated based on the Interest Calculation formula.</p> <p>The initial Investment Amount will be paid on the Maturity Date together with the final Interest Payment</p> <p>Please refer to Section 6 for a more detailed illustration on the Redemption.</p>
Sales Period	The period of time before the Trade Date during which the Bank may accept orders from the Investor. Where there is a Sales Period, the final terms of the FX-Range Accrual executed by the Bank may differ from the indicative terms provided to the Investor. The Bank shall on a best effort basis execute the FX-Range Accrual on final terms as close as possible to the indicative terms however this will be subject to market conditions. A cooling-off period will apply during the Sales Period
Callable Feature	A feature of the FX-Range Accrual giving RHB Bank the right to terminate the investment prior to Maturity Date and return the initial Investment Amount and any interest due to the Investor calculated from the last Interest Payment Date up to but excluding the Call Date. The Callable feature may be included depending on the terms of the particular FX-Range Accrual, and Investor will be notified whether the Callable feature is included in the Indicative Term Sheet/Final Term Sheet
Call Date	The date on which RHB Bank may choose to terminate and return the initial Investment Amount to the Investor. The Call Date will always coincide with an Interest Payment Date and notification will be given five (5) business days before the Call Date
Cooling Off Period	Applicable during the Sales Period. During the cooling off period, Investor may cancel the investment without any cost and the full Investment Amount will be returned
Business Day Convention	If the Start Date, Interest Payment 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, Interest Payment Date and/or the 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 date will be the first preceding day that is a business day
Documentation	<p>a) For individuals Structured Investment Application Form, General Terms & Conditions, Risk Disclosure Statement, Indicative Term Sheet, Product Highlights Sheet and Suitability Assessment</p> <p>b) For corporates Structured Investment Application Form, General Terms & Conditions, Risk Disclosure Statement, Indicative Term Sheet, Product Highlights Sheet, Suitability Assessment (as may be required), Board of Directors' Resolution and Memorandum and Articles of Association</p>
Principal Protection	<u>The Structured Investment is principal protected, only if held to maturity or in the event of a Call prior to maturity</u>
4. What are the key terms and conditions of this product that I should know?	
Premature Termination/ Cancellation	Strictly discouraged. Investors may incur unwinding cost if the investment is uplifted/terminated prior to the Maturity Date. The actual amount to be returned to Investors will be adjusted for the Bank's unwinding cost arising from the premature termination/cancellation

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Penalty for Premature Termination/Cancellation	None
Unwinding Cost	(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 a CA and a MCA 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 foreign exchange risk and all other risks as stipulated below</p>
Additional Terms	<p>The Structured Investment will be offered to the Investor on the basis that RHB Bank and 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 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>The Structured Investment constitutes the direct and unsecured obligation of RHB Bank and ranks without any preference equally with all other outstanding unsecured and unsubordinated obligations of RHB Bank, present and future except for those which are mandatorily preferred by operation of law</p>

5. Who am I investing with?

RHB Bank

6. What is the possible outcome of my investment?

Investor will either receive the Minimum, Maximum or the Participating Interest Rate from this Investment. The following are illustrations of the possible outcome from this Investment:

Trade Date	30 Jan 2015	Start Date	5 Feb 2015
Observation Period	First Observation Date = 5 Feb 2015 – 3 Aug 2015 (or 180 days) Second Observation Date = 4 Aug 2015 – 3 Feb 2016 (or 184 days)	Actual number of days	181 days ; 184 days
Expiry Dates	3 Aug 2015; 3 Feb 2016	Interest Payment Dates	5 Aug 2015 ; 5 Feb 2016
Maturity Date	5 Feb 2016	Currency Pair	USD/MYR
Investment Amount	MYR 100,000	Range	3.4900 – 3.6200
Minimum Interest Rate (Rmin)	1.00% p.a.	Maximum Interest Rate (Rmax)	5.75% p.a.
Participating Interest Rate	1.00% ≤ Participating Interest Rate ≤ 5.75%	Interest Payment Frequency	Semi Annually

The Interest Amount is payable in the Investment Currency and is calculated based on the below formula:

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Investment Amount x [(Rmin) + (Rmax – Rmin) x n*/N] x Actual number of days / Day Count Convention*****

*n = Number of days in which the Spot Rate stays within the Range for each Observation Period

**N = Number of days in the Observation Period

***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

Scenario 1: USD/MYR stays outside the Range of 3.4900 – 3.6200 every day during the Observation Period starting from 5 Feb 2015 to 3 Aug 2015. The number of days interest is accrued for this Observation Period is 0 days. The Investor will receive the Minimum Interest of **MYR 495.89** for that Observation Period on the Interest Payment Date (5 Aug 2015):

= Investment Amount x [(Rmin) + (Rmax – Rmin) x n*/N**] x Actual number of days / Day Count Convention***
 = MYR 100,000 x [(1.00%) + (5.75% - 1.00%) x 0/180] x 181/365
 = **MYR 495.89**

Please take note that the initial Investment Amount will only be paid on the Maturity Date (5 Feb 2016) which will be the final Interest Payment Date

Scenario 2: USD/MYR stays within the Range of 3.4900 – 3.6200 every day during the Observation Period starting from 5 Feb 2015 to 3 Aug 2015. The number of days interest is accrued for this Observation Period is 180 days. The Investor will receive the Maximum Interest of **MYR 2851.37** for that Observation Period on the Interest Payment Date (5 Aug 2015):

= Investment Amount x [(Rmin) + (Rmax – Rmin) x n*/N**] x Actual number of days / Day Count Convention***
 = MYR 100,000 x [(1.00%) + (5.75% - 1.00%) x 180/180] x 181/365
 = **MYR 2851.37**

Please take note that the initial Investment Amount will only be paid on the Maturity Date (5 Feb 2016) which will be the final Interest Payment Date

Scenario 3: USD/MYR stays within the Range of 3.4900 – 3.6200 for **110 days** during the Observation Period starting from 5 Feb 2015 to 3 Aug 2015. The number of days interest is accrued for this Observation Period is **110 days**. The Investor will receive the Participating Interest of **MYR 1935.35** for that Observation Period on the Interest Payment Date (5 Aug 2015):

= Investment Amount x [(Rmin) + (Rmax – Rmin) x n*/N**] x Actual number of days / Day Count Convention***
 = MYR 100,000 x [(1.00%) + (5.75% - 1.00%) x 110/180] x 181/365
 = **MYR 1935.35**

Please take note that the initial Investment Amount will only be paid on the Maturity Date (5 Feb 2016) which will be the final Interest Payment Date

Scenario 4: On 28 July 2015, which is before the Maturity Date, the Investor decides to terminate their investment. The actual amount to be returned to the Investor will be adjusted for any unwinding cost payable arising from early termination. The investor may receive an amount less than their initial Investment Amount depending on the unwinding cost:

Cancellation Date	28 July 2015
Investment Amount	MYR 100,000
Unwinding Cost	(MYR 2,300)
Total Amount Redeemed (MYR 100,000 – MYR 2,300)	MYR 97,700

Investor receives MYR 97,700 which is less than the initial Investment Amount of MYR 100,000 due to the deduction of unwinding cost on premature withdrawal.

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 prices 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

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KEY RISKS
<p>8. What are the key risks associated with this product?</p> <p>Investor will be exposed to the following risks:</p> <ul style="list-style-type: none"> i) Depending on the performance of the Spot Rate of the underlying currency pair during the Observation Period, the Investor may only receive the Minimum Interest Rate ii) RHB Bank may choose to exercise the Callable feature of the FX-Range Accrual which will result in early termination of the Investment. You may not be able to obtain a similar return if you chose to invest in other investment products upon such termination iii) 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 costs and will be less than the initial Investment Amount iv) Price and Market Risk v) Liquidity and Market Disruption vi) Currency Risk vii) Credit and Legal Risk viii) Options Risk ix) Operational Risk <p>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 FX-Range Accrual Structured Investment together with the Indicative 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</p>
<p>9. How often are valuations available?</p> <p>Valuations on FX-Range Accrual Structured Investment will be available upon request</p>
<p>10. How can I exit from this investment and what are the risks and cost involved?</p> <p>A cooling-off period will apply during the Sales Period. After closure of the Sales Period, the investor is strongly discouraged from early terminating the investment. Early termination of the FX-Range Accrual Structured Investment will be subject to unwinding cost and investor may receive an amount less than the initial investment</p>
<p>11. What do I need to do if there are changes to my contact details?</p> <p>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</p>
<p>12. Where can I get further information?</p> <p>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:</p> <p>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</p>
<p>13. Other Investments Linked to Derivatives products available</p> <ul style="list-style-type: none"> • DCI (Dual Currency Investment) • DCI Gold (Dual Currency Gold Investment) • One-Touch • Double No-Touch • Digital Option (DG) • Call Spread Strategy • Put Spread Strategy
<p>14. What can I do if I have a complaint?</p> <ul style="list-style-type: none"> 1. If you have any feedback, inquiries or complaints, you may contact us:- <ul style="list-style-type: none"> a) via phone : 1300 882 847

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- 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
Bukit Kiara
50490 Kuala Lumpur

BANK NEGARA MALAYSIA

(i) **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 Name of Company:
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----- Name of Investor: _____ MyKad No: _____ Date : _____	----- Name of Investor: _____ MyKad No: _____ Date : _____	_____ Business Reg No: _____ ----- Name of Authorised Representative/ Signatory _____ Name of Authorised Representative/ Signatory _____ Mykad No: _____ Date : _____
		----- Name of Authorised Representative/ Signatory _____ Name of Authorised Representative/ Signatory _____ Mykad No: _____ Date : _____

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