

Date of Issuance: 3 May 2017

INTEREST RATE 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 **Interest Rate 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 **Interest Rate Range Accrual Structured Investment**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **Interest Rate 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 **Interest Rate 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							
<p>Read this Product Highlights Sheet before you decide to take up the Interest Rate 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, and be subject to a Suitability Assessment where applicable before deciding to invest in the Interest Rate Range Accrual Structured 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>Interest Rate Range Accrual Structured Investment</p>							
BRIEF INFORMATION ON THE PRODUCT							
<p>1. What is this product about?</p> <p>Interest Rate Range Accrual Structured Investment ("IR-Range Accrual") is a principal protected investment with an embedded derivative. At the inception of the investment, the Investor agrees to the Reference Interest Rate and its Range. The Reference Interest Rate can be based on any interest rate index (such as 3 month KLIBOR, 6 month SIBOR or other reference index) and the Range is the upper and lower limit for the movement of interest rates of the chosen index during the tenor of the investment. The performance of the Reference Interest Rate 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 Reference Interest Rate stays within the Range (Lower Limit \leq Reference Interest 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 Date.</p> <p>If the Reference Interest Rate stays within the Range every day of the Observation Period, the Investor will receive the Maximum Interest Rate. If the Reference Interest Rate stays outside the Range every day during the Observation Period, the Investor will receive the Minimum Interest Rate. If the Reference Interest 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 Reference Interest Rate stays within the Range during the Observation Period. Please take note that the Minimum Interest Rate can be zero depending on the terms of the particular IR-Range Accrual. Please see Section 6 for some illustrations on how the IR-Range Accrual may perform.</p> <p>Depending on the terms of the particular IR-Range Accrual, it may include a Callable feature which allows RHB Bank the right to terminate the IR-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.</p> <p>The initial Investment Amount is protected only if the investment is held until maturity or in the event of a Call prior to maturity.</p> <p>This structured investment is insured by Perbadanan Insurans Deposit Malaysia. Please refer to the Risk Disclosure Statement for further details on the limits insured.</p>							
PRODUCT SUITABILITY							
<p>2. Who is this product suitable for?</p> <p>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:</p> <ol style="list-style-type: none"> who have a view on the movements of a particular interest rate index for the investment period with risk appetite and are looking for potentially higher returns on their investments 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 who are looking for a longer tenor investment product 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"> <tbody> <tr> <td style="width: 30%;">Trade Date</td> <td>The date the transaction is concluded between the Investor and the Bank</td> </tr> <tr> <td>Start Date</td> <td> <ol style="list-style-type: none"> Two (2) business days after Trade Date; and 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 </td> </tr> <tr> <td>Maturity Date</td> <td> <ol style="list-style-type: none"> The last day of the investment tenor as pre-determined on the Trade Date The date when the interest payment for the last Observation Period and the Investment Amount are paid to the Investor </td> </tr> </tbody> </table>		Trade Date	The date the transaction is concluded between the Investor and the Bank	Start Date	<ol style="list-style-type: none"> Two (2) business days after Trade Date; and 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 	Maturity Date	<ol style="list-style-type: none"> The last day of the investment tenor as pre-determined on the Trade Date The date when the interest payment for the last Observation Period and the Investment Amount are paid to the Investor
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Tenor	From 5-years up to 10-years
Minimum Investment Amount	MYR 100,000 (or equivalent in foreign currency ("FC"))
Embedded Derivative	Interest Rate Range Accrual Swap – A form of interest rate derivative for which the interest is only earned on days when the Reference Interest Rate stays within the pre-determined Range
Reference Interest Rate	Interest Rate index (i.e. 3 month KLIBOR, 6 month SIBOR or other reference index offered by the Bank)
Observation	On a daily basis during the Observation Period. The performance of the Reference Interest Rate each day will determine the interest payable to the Investor for each Observation Period
Observation Period (M)	For the first Observation Period, the period from the Start Date up to but excluding the first Interest Payment Date. Thereafter, the Observation Period is the period from the previous Interest Payment Date up to but excluding the next Interest Payment Date
Range	A pre-determined set of the interest rates which fixes a lower limit and upper limit of the Range. The Reference Interest Rate must stay within the Range (Lower Limit ≤ Reference Interest Rate ≤ 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 Reference Interest Rate stays outside the Range (Reference Interest Rate < Lower Limit or Reference Interest Rate > Upper Limit) every day during an Observation Period. Please take note that the Minimum Interest Rate could be zero based on the terms of the particular IR-Range Accrual
Maximum Interest Rate (Rmax)	The Interest Rate which the Investor will receive if the Reference Interest Rate stays within the Range (Lower Limit ≤ Reference Interest Rate ≤ Upper Limit) every day during an 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 Reference Interest 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 IR-Range Accrual. Interest is payable on each Interest Payment Dates
Interest Payment Dates	One (1) business day after the end of each Observation Period. The dates that the Interest will be paid to the Investor. Depending on the terms of the particular IR-Range Accrual, the Interest Payment Dates could be quarterly or semi-annually
Interest Calculation	<p>The Interest Amount is payable in the Investment Currency and is calculated based on the following formula :</p> <p>Investment Amount x [(Rmin) + (Rmax – Rmin) x n*/N**] x Actual number of days/Day Count Convention***</p> <p><i>*n = Number of days in which the Reference Interest 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></p>
Redemption	<p>The Investor will receive either the Minimum, Maximum or the Participating Interest Rate on each Interest Payment Date based on the conditions below:</p> <ol style="list-style-type: none"> Investor will receive the Minimum Interest Rate if the Reference Interest Rate stays outside the Range (Reference Interest Rate < Lower Limit or Reference Interest Rate > Upper Limit) every day during each Observation Period Investor will receive the Maximum Interest Rate if the Reference Interest Rate stays within the Range (Lower Limit ≤ Reference Interest Rate ≤ Upper Limit) every day during each Observation Period

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	<p>3. Investor will receive the Participating Interest Rate if the Reference Interest 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><i>Please refer to Section 6 for a more detailed illustration on the Redemption.</i></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 IR-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 IR-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
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
Callable Feature	A feature of the IR-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 IR-Range Accrual, and Investor will be notified whether the Callable feature is included in the Indicative Term Sheet
Call Date	The date on which RHB Bank may choose to terminate and return the initial Investment Amount to the Investor. Call Date will always coincide with the Interest Payment Date and notification will be given five (5) business days before the Call Date
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, 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 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 interest rate risk and all other risks as stipulated below</p>

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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>
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5. Who am I investing with?

RHB Bank

6. What is the possible outcome of my investment?

Investor will 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	12 July 2014	Start Date	14 July 2014
Observation Period	14 July 2014 – 13 October 2014 (91 days)	Actual number of days	91 days
Maturity Date	14 January 2015	Interest Payment Dates	14 October 2014; 14 January 2015
Tenor	6 months	Reference Interest Rate	3 month KLIBOR
Investment Amount	MYR 100,000	Range	3.00 – 5.00
Minimum Interest Rate (Rmin)	0.00% p.a.	Maximum Interest Rate (Rmax)	6.00% p.a.
Participating Interest Rate	0.00% ≤ Participating Interest Rate ≤ 6.00%	Interest Payment Frequency	Quarterly

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

$$\text{Investment Amount} \times [(R_{min}) + (R_{max} - R_{min}) \times n^*/N^{**}] \times \text{Actual number of days} / \text{Day Count Convention}^{***}$$

*n = Number of days in which the Reference Interest 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: 3 month KLIBOR stays outside the Range of 3.00% – 5.00% every day during the Observation Period starting from 14 July 2014 to 13 October 2014. The number of days interest is accrued for this Observation Period is 0 days. The Investor will receive the Minimum Interest of **MYR 0.00** for that Observation Period on the Interest Payment Date (14 October 2014):

$$\begin{aligned} &= \text{Investment Amount} \times [(R_{min}) + (R_{max} - R_{min}) \times n^*/N^{**}] \times \text{Actual number of days} / \text{Day Count Convention}^{***} \\ &= \text{MYR } 100,000 \times [(0.00\%) + (6.00\% - 0.00\%) \times 0/91] \times 91/365 \\ &= \text{MYR } 0.00 \end{aligned}$$

Please take note that the initial Investment Amount will only be paid on the Maturity Date (14 January 2015) which will be the final Interest Payment Date

Scenario 2: 3 month KLIBOR stays within the Range of 3.00% – 5.00% every day during the Observation Period starting from 14 July 2014 to 13 October 2014. The number of days interest is accrued for this Observation Period is 91 days. The Investor will receive the Maximum Interest of **MYR 1495.89** for that Observation Period on the Interest Payment Date (14 October 2014):

$$\begin{aligned} &= \text{Investment Amount} \times [(R_{min}) + (R_{max} - R_{min}) \times n^*/N^{**}] \times \text{Actual number of days} / \text{Day Count Convention}^{***} \\ &= \text{MYR } 100,000 \times [(0.00\%) + (6.00\% - 0.00\%) \times 91/91] \times 91/365 \\ &= \text{MYR } 1495.89 \end{aligned}$$

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Please take note that the initial Investment Amount will only be paid on the Maturity Date (14 January 2015) which will be the final Interest Payment Date

Scenario 3: 3 month KLIBOR stays within the Range of 3.00% – 5.00% for **50 days** during the Observation Period starting from 14 July 2014 to 13 October 2014. The number of days interest is accrued for this Observation Period is **50 days**. The Investor will receive the Participating Interest of **MYR 821.92** for this Observation Period on the Interest Payment Date (14 October 2014):

$$= \text{Investment Amount} \times [(R_{\text{min}}) + (R_{\text{max}} - R_{\text{min}}) \times n^*/N^{**}] \times \text{Actual number of days/ Day Count Convention}^{***}$$

$$= \text{MYR } 100,000 \times [(0.00\%) + (6.00\% - 0.00\%) \times 50/91] \times 91/365$$

$$= \text{MYR } 821.92$$

Please take note that the initial Investment Amount will only be paid on the Maturity Date (14 January 2015) which will be the final Interest Payment Date

Scenario 4: On 28 September 2014, 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 September 2014
Investment Amount	MYR 100,000
Unwinding Cost	(MYR 3,300)
Total Amount Redeemed (MYR 100,000 – MYR 3,300)	MYR 96,700

Investor receives MYR 96,700 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

KEY RISKS

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

Investor will be exposed to the following risks:

- i) Depending on the performance of the Reference Interest Rate 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 IR-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) Interest Rate Risk
- vii) Credit and Legal Risk
- viii) Options Risk
- ix) 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 IR-Range Accrual Structured Investment together with the 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 **IR-Range Accrual Structured Investment** will be available upon request

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<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 IR-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> <p>1. If you have any feedback, inquiries or complaints, you may contact us:-</p> <p>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</p> <p>2. If you are dissatisfied with the outcome of the Bank's internal dispute resolution process, you may refer your dispute to the following:-</p> <p>SECURITIES COMMISSION</p> <p>(i) Securities Industry Dispute Resolution Center (SIDREC)</p> <p>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</p> <p>(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:</p> <p>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</p>

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	Securities Commission Malaysia No. 3, Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur
<p>BANK NEGARA MALAYSIA</p> <p>(i) Laman Informasi Nasihat dan Khidmat (LINK)</p> <p>a) via phone : 03-2698 8044 extension 8950/8958</p> <p>b) via website : http://www.bnm.gov.my/bnmlink/index.htm</p> <p>(ii) BNMTELELINK</p> <p>a) via phone : 1300-88-LINK (1300-88-5465)</p> <p>b) via fax : 03-2174 1515</p> <p>c) via email : bnmtelelink@bnm.gov.my</p> <p>d) via letter : Jabatan Komunikasi Korporat Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur</p>	

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

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