



Date of Issuance:

## ONE-TOUCH 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 **One-Touch 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 **One-Touch Structured Investment**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **One-Touch 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 **One-Touch 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.**



RHB BANK BERHAD (6171-M) Incorporated in Malaysia

**PRODUCT HIGHLIGHTS SHEET**

Read this Product Highlights Sheet before you decide to take up the One-Touch 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 Master Term Sheet and be subject to a Suitability Assessment where applicable, before deciding to invest in the One-Touch Structured Investment.

The Information provided in this sheet is valid as at \_\_\_\_\_.

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One-Touch Structured Investment

**BRIEF INFORMATION ON THE PRODUCT**

**1. What is this product about?**

**One-Touch Structured Investment** ("One-Touch") is a principal-protected investment with an embedded reference derivative. The performance of the embedded derivative will determine the interest payable for the Investment. At the inception of the Investment, the Investor agrees to the underlying currency pair for the One-Touch and the 'Trigger Rate'. The Trigger Rate which is a fixed upfront is the exchange rate of the currency pair which determines whether the Investor will receive the minimum or maximum interest on the Maturity Date. If the Spot Rate of the currency pair touches or equals to the Trigger Rate at any point in time during the Observation Period, the Investor will receive the Maximum Interest Rate. Otherwise, the Minimum Interest Rate will be paid to the Investor. The Observation Period for the One-Touch starts from the Trade Date and continues 24 hours each day until 2pm KL time on the Expiry Date. Please take note that the Minimum Interest Rate can be zero depending on the terms of the particular One-Touch Investment.

The initial Investment Amount is protected only if the investment is held until maturity.

**This structured investment is insured by Perbadanan Insurans Deposit Malaysia. Please refer to the Risk Disclosure Statement for further details on the limit 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 foreign exchange movements
- 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 even be zero, on the chance of earning the Maximum Interest Rate
- d) who are able to hold the investment to maturity.

**KEY PRODUCT FEATURES**

**3. Who is this product suitable for?**

<b>Minimum Investment Amount</b>	MYR100,000 (or equivalent in foreign currency ("FC"))
<b>Investment Tenor</b>	From 2-years up to 5-years
<b>Reference Derivative</b>	One-Touch Currency Option - A currency option that gives the Investor a payout if the Spot Rate of the chosen currency pair touches or equals to the pre-determined Trigger Rate at any point in time during the Observation Period
<b>Underlying Asset/Reference</b>	Currency pair
<b>Currency Pair</b>	Any currency pair offered by the bank such as USD/MYR, USD/CNH or AUD/USD
<b>Spot Rate</b>	Prevailing exchange rate of the currency pair

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<b>Trigger Rate</b>	The Spot Rate of the currency pair which needs to be touched or equalled to at any point in time during the Observation Period for the Investor to receive the Maximum Interest Rate
<b>Minimum Interest Rate (Y %)</b>	The interest rate which the Investor will receive if the Spot Rate of the currency pair does not touch or does not equal to the Trigger Rate at any point in time during the Observation Period. Please take note that the Minimum Interest Rate could be zero based on the terms of the particular One-Touch
<b>Maximum Interest Rate (X %)</b>	The interest rate which the Investor will receive if the Spot Rate of the currency pair touches or equals to the Trigger Rate at any point in time during the Observation Period
<b>Interest Payment Frequency</b>	Once on the maturity date
<b>Interest Calculation</b>	<p><b><u>If Investor receives the Minimum Interest Rate</u></b></p> <p>Investment Amount x Minimum Interest Rate (Y%) x Investment Tenor / Day Count Convention*</p> <p><b><u>If Investor receives the Maximum Interest Rate</u></b></p> <p>Investment Amount x Maximum Interest Rate (X%) x Investment Tenor / Day Count Convention*</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>
<b>Trade Date</b>	The date the transaction is concluded between the Investor and the Bank
<b>Start Date</b>	<p>a) Two (2) business days after the Trade Date; and</p> <p>b) The date the Investment Amount is debited from the Investor's Current Account ("CA") 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</p>
<b>Expiry Date</b>	Two (2) business days before Maturity Date. On the Expiry Date, the Observation Period ends at 2pm KL time
<b>Maturity Date</b>	<p>a) The last day of the Investment Tenor as pre-determined on the Trade Date</p> <p>b) The date when the Investment Amount with either the Minimum or Maximum Interest Rate is paid out to the Investor</p>
<b>Redemption at Maturity</b>	The Investor will receive the full Investment Amount with either the Minimum or the Maximum Interest Rate on the Maturity Date. The Maximum Interest Rate is paid out to the Investor if the Spot Rate of the currency pair touches or equals to the Trigger Rate at any point in time during the Observation Period. Otherwise, the Minimum Interest Rate will be paid to the Investor.
<b>Observation Period</b>	Twenty-four (24) hours starting from the Trade Date until 2pm KL time on the Expiry Date
<b>Sales Period</b>	The period of time before the Trade Date during which the Bank may accept orders from Investors. Where there is a Sales Period, the final terms of the One-Touch executed by the Bank may differ from the indicative terms provided to the Investor.

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	The Bank shall on a best effort basis execute the One-Touch 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
<b>Cooling Off Period</b>	Applicable during the Sales Period. During the cooling off period, Investor may cancel the investment without any cost and will receive the full Investment Amount back
<b>Business Day Convention</b>	If the Start Date and/or the Maturity Date falls on a day that is not a business day, an adjustment will be made so that the Start 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
<b>Documentations</b>	<ul style="list-style-type: none"> <li>a) For individuals Structured Investment Application Form, General Terms &amp; Conditions, Risk Disclosure Statement, Master Term Sheet, Indicative/Final Term Sheet, Product Highlights Sheet and Suitability Assessment</li> <li>b) For corporates Structured Investment Application Form, General Terms &amp; Conditions, Risk Disclosure Statement, Master Term Sheet, Indicative/Final Term Sheet, Product Highlights Sheet, Suitability Assessment (as may be required), Board of Directors' Resolution and Memorandum and Articles of Association</li> </ul>
<b>Principal Protection</b>	<b><u>The Structured Product Investment is principal protected, only if held to maturity</u></b>
<b>4. What are the key terms and conditions of this product that I should know?</b>	
<b>Premature Termination/ Cancellation</b>	<b>Strictly discouraged.</b> 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
<b>Penalty for Premature Termination/ Cancellation</b>	None
<b>Unwinding Cost</b>	(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
<b>Other Key Terms</b>	<ul style="list-style-type: none"> <li>a. <b>Operating Requirements:</b> Investor to maintain a (CA) and a (MCA) with the Bank.</li> <li>b. <b>Transfer Restrictions:</b> The Investor may not transfer or assign the investment to any other party</li> <li>c. <b>Investment Risk:</b> By investing in this product, investors are exposed to currency exchange risk and all other risks as stipulated below</li> </ul>
<b>Additional Terms</b>	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.

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	<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 are the possible outcomes of my investment?**

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

<b>Trade Date</b>	25 March 2014	<b>Start Date</b>	27 March 2014
<b>Expiry Date</b>	29 December 2014	<b>Maturity Date</b>	31 December 2014
<b>Currency Pair</b>	USD/CNH	<b>Investment Amount</b>	USD 100,000
<b>Minimum Interest Rate</b>	2.00% p.a	<b>Maximum Interest Rate</b>	4.00% p.a
<b>Trigger Rate</b>	6.02		

**Scenario 1:** USD/CNH **does not touch or does not equal to** the Trigger Rate of 6.02 during the Observation Period from Trade Date (25 March 2014) until 2pm KL time on Expiry Date (29 December 2014). On the Maturity Date (31 December 2014), the Investor receives the Minimum Interest Rate of 2% p.a. plus the initial Investment Amount:-

$$\begin{aligned}
 & \text{Investment Amount} + (\text{Investment Amount} \times \text{Minimum Interest Rate} \times \text{Investment Tenor/Day Count Convention}) \\
 &= \text{USD } 100,000 + (\text{USD } 100,000 \times 2.00\% \times 279/360) \\
 &= \text{USD } 100,000 + \text{USD } 1,550 \\
 &= \text{USD } 101,550
 \end{aligned}$$

**Scenario 2:** USD/CNH **touches or equals to** the Trigger Rate of 6.02 on 3 July 2014 (within the Observation Period). On the Maturity Date, the Investor receives the Maximum Interest Rate of 4% p.a. plus the initial Investment Amount:-

$$\begin{aligned}
 & \text{Investment Amount} + (\text{Investment Amount} \times \text{Maximum Interest Rate} \times \text{Investment Tenor/Day Count Convention}) \\
 &= \text{USD } 100,000 + (\text{USD } 100,000 \times 4.00\% \times 279/360) \\
 &= \text{USD } 100,000 + \text{USD } 3,100 \\
 &= \text{USD } 103,100
 \end{aligned}$$

**Scenario 3:** On 1 July 2014, which is before the Maturity Date, the Investor decides to cancel their investment. The actual amount to be returned to the Investor depends on the Spot Rate of the currency pair less any unwinding cost arising from the cancellation. The Investor may receive an amount less than their initial investment:-

Unwinding Cost for premature termination/cancellation:	
Cancellation Date	1 July 2014

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Investment Amount	USD 100,000
Unwinding Cost	(USD 900)
Total Amount Redeemed (USD 100,000 – USD 900)	USD 99,100

The Investor receives USD 99,100 which is less than the initial Investment Amount of USD 100,000 due to 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 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) Based on the performance of the currency pair exchange rate, you may receive the Minimum Interest Rate which, depending on the terms of your investment, could be zero.
- ii) 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.
- iii) Price and Market Risk
- iv) Liquidity and Market Disruption
- v) Currency Risk
- vi) Credit and Legal Risk
- vii) Options Risk
- viii) Operational Risk

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

**You are advised to read this Product Highlights Sheet for One-Touch Structured 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 **One-Touch Structured 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?

A cooling-off period will apply during the Sales Period. After the closure of Sales Period, the investor is strongly discouraged from early terminating the investment. Early termination of the **One-Touch Structured Investment** will be subject to unwinding cost and the Investor may receive an amount less than the initial investment.

##### 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](http://www.bankinginfo.com.my) website. If you have any enquiries, please contact us at:

Head, Service Recovery Management,  
RHB Banking Group  
Level 6, Menara AA  
Jalan Tun Razak

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50400 Kuala Lumpur

Tel : 1300 882 847

Email : [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)

### 13. Other Investments Linked to Derivatives products available

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

### 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](mailto:customer.service@rhbgroup.com)
- c) via website : [www.rhbgroup.com](http://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](mailto: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](mailto:aduan@seccom.com.my)
- d) via online complaint form available at : [www.sc.com.my](http://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) **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>

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(ii)	<b>BNMTELELINK</b>
a) via phone	: 1300-88-LINK (1300-88-5465)
b) via fax	: 03-2174 1515
c) via email	: <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a>
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>---</p> <p>Name of Investor: _____</p> <p>MyKad No: _____</p> <p>Date : _____</p>	<p>Name of Company: _____</p> <p>Business Reg No: _____</p> <p>-----</p> <p>Name of Authorised Representative/ Signatory _____</p> <p>Mykad No: _____</p> <p>Date : _____</p>
<p>Name of Investor: _____</p> <p>MyKad No: _____</p> <p>Date : _____</p>	<p>Name of Authorised Representative/ Signatory _____</p> <p>MyKad No: _____</p> <p>Date : _____</p>

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