

TERMS AND CONDITIONS

“RHB Premier Member-Get-Member Programme”

RHB Bank Berhad (Company No. 196501000373 (6171-M)) and RHB Islamic Bank Berhad (Company No. 200501003283 (680329-V)) will be collectively referred to as “RHB”.

PROGRAMME PERIOD

1. “RHB Premier Member-Get-Member Programme 2019” (“**the Programme**”) will run from 1 April 2019 – 31 December 2019 (“**the Programme Period**”) (both dates inclusive).
2. The Programme comprises of the following periods in Table 1:-

Table 1

Period	Programme Period	Successful Referral Period
Period 1 (Q2)	1 Apr 2019 – 30 Jun 2019	1 Apr 2019 – 31 Jul 2019
Period 2 (Q3)	1 Jul 2019 – 30 Sep 2019	1 Jul 2019 – 31 Oct 2019
Period 3 (Q4)	1 Oct 2019 – 31 Dec 2019	1 Oct 2019 – 31 Jan 2020

3. RHB reserves the right at any time to change the duration and/or the commencement and/or the expiry dates of the Programme Period with sufficient prior notice.

ELIGIBILITY

4. The Programme is open to all existing active RHB Premier Customers, both residents and non-residents, excluding commercial, corporate, sole proprietorships, partnerships, charitable/non-profit organizations, societies, schools, and companies. (“**the Eligible Customer**”).
5. RHB reserves the right to grant or refuse the Programme enrollment at its discretion. The following shall not be eligible for the Programme:
 - a. All permanent and/or contract RHB staff, including its subsidiaries and related companies and their immediate family members (spouse, children, parents, brothers & sisters);
 - b. RHB customers whose investment and/or deposit account(s) are terminated or who have breach any other agreements with RHB during the Programme Period;
 - c. Any investments/deposits account(s) held with RHB that is deemed to be delinquent or unsatisfactorily conducted at RHB’s discretion; and
 - d. Any other persons as RHB may decide to exclude at its discretion without notice and without assigning any reason(s) thereof.

PARTICIPATION

6. To participate into the Programme, the Eligible Customer(s) must refer his/her friend(s)/family (“**Potential Customer(s)**”) by completing and submitting the Member-Get-Member Referral Electronic Form (“**Referral e-Form**”) before the name of Potential Customer(s) is registered in the system as RHB Premier customer during the Programme Period.
7. By completing and submitting the Referral e-Form, the Eligible Customer(s) represents, undertakes and confirms to RHB the following:-
 - a. The Eligible Customer(s) to submit Referral e-Form by log on to www.rhbgroup.com/mgm to key in Potential Customer(s) information.
 - b. The Eligible Customer(s) has obtained express consent from the potential customer to disclose his/her name and contact details to RHB;
 - c. The Eligible Customer(s) has confirmed that the Potential Customer(s) has no objections to RHB contacting them for the purposes of the Programme;
 - d. The Eligible Customer(s) has informed the Potential Customer(s) to read the privacy notice at RHB’s website www.rhbgroup.com; and

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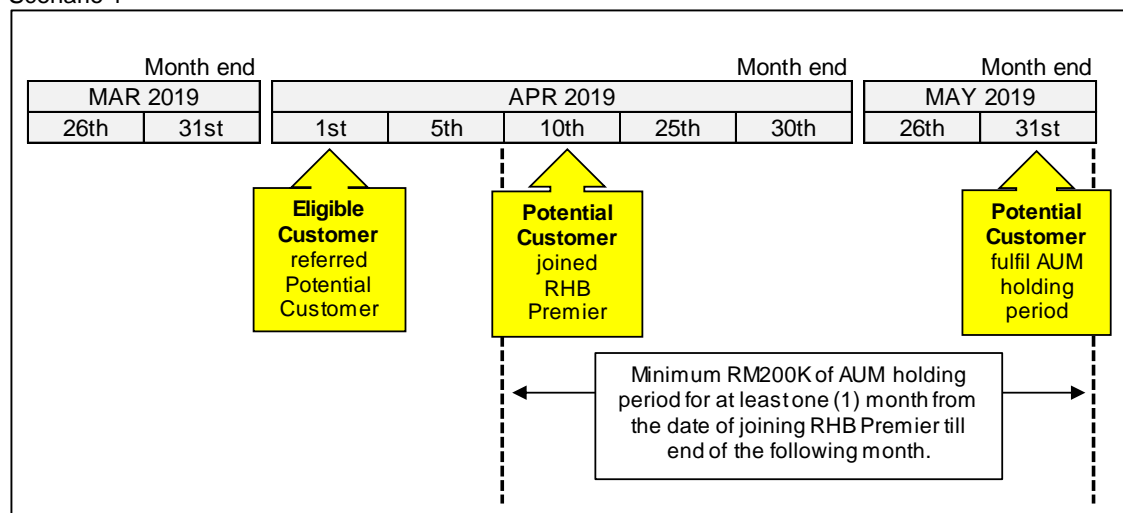
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- e. The Eligible Customer(s) agree and consent for his/her name to be disclosed to the Potential Customer(s) for the purpose of the Programme.
8. In the event the Potential Customer(s) name is:-
- Introduced by more than one (1) Eligible Customer(s) or there is a duplication in submission of the Potential Customer(s)'s information in the Programme, the first who submits the Potential Customer(s)'s information will get the Reward, determined by date and time, first come first serve basis; and
 - Introduced in other RHB programme/campaign of similar mechanics or nature, the reward will be determined by date and time of the submission amongst the programmes/campaigns.
9. Each of the Eligible Customer(s) is limited to one (1) Reward(s) during the Programme Period. The Eligible Customer(s) who participate in other RHB programme of similar mechanics or nature are not allowed to qualify for both programmes.

REWARDS AND FULFILLMENT CONDITIONS

10. For the Eligible Customer to be eligible for the Cash Rewards (“**Reward**”), Potential Customer(s):
- Must be at least 18 years old;
 - Must be new to RHB Premier (not an existing RHB Premier customer) within each of the Successful Referral Period;
 - Must be the primary account holder of the Conventional and/or Islamic investment and/or deposit account(s);
 - Must have minimum RM 200,000 AUM in Conventional and/or Islamic investment and/or deposit account(s); of which minimum RM 10,000 must be placed in RHB Conventional and/or Islamic Current and/or Savings Account; and
 - Must maintain **ALL** the criteria in Clause 10 for at least one (1) month from the date of joining RHB Premier. RHB will perform validation upon successful referral and/or Reward fulfilment at every end of the following month (to refer below Scenario 1).

Scenario 1



Note: “Month end” - RHB will perform validation upon successful referral and/or Reward fulfilment at every end of the following month.

11. RHB reserves the right to reject any account opening application and need not to furnish a reason for the rejection.

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12. A successful referral is when the Potential Customer(s) fulfilled all criteria under Clause 10 under the Programme. In the event the Potential Customer(s) opens a joint RHB Current / Savings Account where both joint account holders are new to RHB Premier, the Eligible Customer(s) will only get one (1) Reward for that successful referral under this Programme, subject to the Potential Customer(s) have fulfilled all criteria under Clause 10 under the Programme.
13. RHB at its discretion will follow up directly with the Potential Customer(s) whose details were furnished by the Eligible Customer(s) in the Referral e-Form.
14. Upon successful fulfillment of criteria in accordance with all the clauses above, the Eligible Customer(s) will be entitled to receive the Reward within each Successful Referral Period as per stated in Table 2:

Table 2

Number of Successful Referral	Cash Rewards for each Successful Referral (RM)
1st and/or 2nd successful referral	388
3rd successful referral onwards	588

15. The Reward will be credited into the Eligible Customer(s) active RHB Current / Savings Account which is stated on the Referral e-Form by the Eligible Customer(s) in the period of thirty (30) working days after Potential Customer(s) fulfil the AUM holding period.
16. RHB will, at its discretion, select any one of the active RHB Current / Savings Account under the individual Eligible Customer(s)'s name for the crediting of the Reward in the event that the RHB Current / Savings Account which is stated on the Referral e-Form by the Eligible Customer(s) is invalid, incorrect, inactive or dormant. If the RHB Current / Savings Account which is stated on the Referral e-Form by the Eligible Customer(s) is invalid, incorrect, inactive or dormant and there is no other alternative active RHB Current / Savings Account under the individual Eligible Customer(s)'s name, then the Reward's entitlement will be forfeited.
17. The Reward will be in Ringgit Malaysia (“MYR”) and reflected in the Eligible Customer(s)' Current / Savings Account statement.
18. The Eligible Customer(s) hereby agrees:
 - a. To only introduce the Potential Customer(s) to RHB;
 - b. To exercise the skill and care appropriate to that of a prudent person when referring the Potential Customer(s) to RHB;
 - c. To obtain the Potential Customer(s)'s consent to disclose his or her personal data such as name and contact number(s) to RHB to contact them;
 - d. RHB to contact the Potential Customer(s) regarding any information in the Referral e-Form and/or the Programme via any mode of communication; and
 - e. RHB to mention the Eligible Customer(s)'s name in the event the Potential Customer(s) enquires about the source of reference.
19. Further, the Eligible Customer(s) is not authorized to, and the Eligible Customer shall not:
 - a. At any time conduct any sales process for himself or herself on behalf of RHB;
 - b. Enter into any commitment or contract on behalf of RHB;
 - c. Make any representation or offer, or to give any assurances, on behalf of RHB to Potential Customer(s);
 - d. Incur any liabilities on behalf of RHB;
 - e. Sign any documents on behalf of RHB;
 - f. Receive any monies on behalf of RHB;
 - g. Refer any RHB document or advertisement without RHB's specific written consent;

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- h. Expressly offer products at rates or on terms other than those advised or published from time to time by RHB except with the prior written consent by RHB;
 - i. Expressly or by implication do or say something that misleads any person to conclude that the Eligible Customer(s) acts in any capacity other than an independent entity, and
 - j. Provide any form of advice to the Potential Customer(s) as to the features of any of RHB products which may directly or indirectly influence the decision of the Potential Customer(s).
20. To ensure confidentiality of any account opening application by the Potential Customer(s), RHB will not be able to disclose the application status to anyone other than the Potential Customer(s) themselves. To this effect, RHB will not disclose the application status to the Eligible Customer(s) as well.
21. RHB may use any of the following modes of communication to notify the Eligible Customer(s) in relation to this Programme:
- a. Individual notice by written notice or electronic means send to the Eligible Customer(s)'s latest mailing address, email address, or short message service (SMS) maintained in RHB's record;
 - b. Press advertisements;
 - c. Notice in the Eligible Customer(s)'s composite statement(s);
 - d. Display at RHB's business premises, or
 - e. Notice on RHB's corporate website(s).
22. The Reward is not transferrable and non-exchangeable in any kind. RHB shall not entertain any request from any of the Eligible Customer(s) or any other persons whomsoever to give away or change the Reward to any third (3rd) party.
23. RHB reserves the right to substitute the Reward with any item with similar value at any time with sufficient prior notice.
24. All information provided by the Eligible Customer(s) in relation to or for the purpose of the Programme must be true, accurate, current and complete. The Eligible Customer(s) who have failed to adhere to this requirement will be immediately disqualified from this Programme and will not be entitled for the Reward.

GENERAL TERMS AND CONDITIONS

25. By participating in the Programme, the Eligible Customer(s):-
- a. Agrees to be bound by the Terms and Conditions of the Programme;
 - b. Agrees that RHB shall not be liable in any circumstances for any loss, defacement, tear, and damage, expired or stolen Reward. Any request for replacement of such loss, defaced, torn, damaged, expired or stolen Reward shall not be entertained by RHB;
 - c. Agrees that the Reward are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind; in part or in full;
 - d. Agrees that RHB's decision on all matters relating to the Programme, the Reward shall be final, conclusive and binding against them;
 - e. Agrees to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Reward;
 - f. Agrees to discontinue any further participation in this Programme by informing RHB if any future modifications of these Terms and Conditions are unacceptable;
 - g. Agrees that by providing the personal information, the Eligible Customer(s) consents to RHB processing their personal information for any and/or all of the following purposes (“Purpose”), if applicable:-

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- i) Administering this Programme and contacting the Potential Customer(s) in relation to the same;
 - ii) Cross-selling, marketing and promotions of products and/or services of RHB and its strategic alliances; or
 - iii) Other related and legitimate business purposes.
- h. Agrees that the Eligible Customer(s) personal information may be disclosed to other companies within the RHB (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), service providers, and vendors and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHB; and
- i. Agrees that it is necessary for RHB to process the Eligible Customer(s) personal information for the Purpose, without which the Eligible Customer(s) will not be able to participate in this Programme. The Eligible Customer(s) may exercise their options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) by contacting us through our dedicated RHB Premier Careline at 03-9206 1188 or visit any Premier Centre nationwide.
26. RHB reserves its right to:-
- a. Disqualify any and all entries from any Eligible Customer(s) in this Programme and prohibit that person from further participating in this Programme in the event that there is suspicion that the Eligible Customer(s) tampered with or benefited from the tampering of the regulations of this Programme or the Terms and Conditions stated herein;
 - b. Cancel, terminate or suspend the Programme with sufficient prior notice. Any cancellation, termination or suspension of the Programme by RHB shall not entitle the Participant(s) to any claim or compensation against RHB for any loss or damage incurred by the Participant(s) as a direct and indirect result of such cancellation, termination or suspension;
 - c. Change the Reward at its discretion to another Reward of similar value as per the Terms and Conditions of this Programme; and
 - d. Add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part at its discretion by way of posting on RHB website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice.
27. RHB shall not be liable for any default in respect of the Programme due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, storm, technical or system failures or any event beyond the reasonable control of RHB.
28. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the Programme, these Terms and Conditions shall prevail.

- End -