

TERMS AND CONDITIONS
RHB PARTNERS REWARDS PROGRAMME (“PROGRAMME”)
RHB Home/Property Loan or Financing/-i and Commercial Property Financing/i

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

PROGRAMME VALIDITY

1. This Programme is valid until such a date as notified to the Referrer by RHB pursuant to clause 9.

PROGRAMME ELIGIBILITY

2. The Programme is applicable to all reference made by Referrers (as defined herein) for RHB Home/Property Loan or Financing/i and Commercial Property Financing/i only which is obtained or to be obtained by an individual for the purpose of financing and/or refinancing of residential and/or commercial properties.

PROGRAMME CRITERIA FOR CASH INCENTIVE

3. All loans/financing must be approved and accepted (based on the loan origination system update) by the customer in order for Referrers to qualify for the cash incentive (“Cash Incentive”).
4. The minimum loan/financing amount is RM100K and RM200K (excluding MRTA/CLTA/MRTT/MLTT* financing) for secondary market and primary market respectively to be entitled for this Programme.
5. This Programme is open to the following Referrers and is subject to successful registration on RHB Partners app. Referrers will be rewarded with Cash Incentives based on the accepted loan/financing value (excluding MRTA/CLTA/MRTT/MLTT* financing value) as follows:

Category of Referrers	Incentive Payout*	Target Property Segment
Real Estate Agents	0.10% of the loan/financing value (exclude MRTA/MRTT), max RM5K per case	Completed properties (secondary market transactions - sub sales or refinancing, auctioned properties and completed properties purchased directly from developer)
	≥ RM200k–RM500k: RM100 per case > RM500k–RM1 mil: RM150 per case > RM1 mil: RM250 per case	Under construction properties (primary market – purchased directly from developer)
Developer Staff	≥ RM200k–RM500k: RM100 per case > RM500k–RM1 mil: RM150 per case > RM1 mil: RM250 per case	Under construction properties (primary market – purchased directly from developer)

Insurance/Takaful Agents	0.10% of the loan/financing value (exclude MRTA/MRTT), max RM5K per case	Completed properties (secondary market transactions - sub sales or refinancing only)
RHB Asset Management Agents	0.10% of the loan/financing value (exclude MRTA/MRTT), max RM5K per case	Completed properties (secondary market transactions - sub sales or refinancing only)
RHB Investment Bank Remisiers	0.10% of the loan/financing value (exclude MRTA/MRTT), max RM5K per case	Completed properties (secondary market transactions - sub sales or refinancing only)
RHB Salaried Dealers' Representatives	0.10% of the loan/financing value (exclude MRTA/MRTT), max RM5K per case	Completed properties (secondary market transactions - sub sales or refinancing only)

Note: Minimum loan/financing amount for completed properties is RM100K; under-construction properties is RM200K.

**MRTA refers to Mortgage Reducing Term Assurance; CLTA refers to Credit Level Term Assurance; MRTT refers to Mortgage Reducing Term Takaful; MLTT refers to Mortgage Level Term Takaful.*

6. Cash Incentives shall be calculated and paid in the manner set out in clause 5 above. Notwithstanding this, RHB reserves at its discretion the right to revise the Cash Incentive payout from time to time for any reason whatsoever and sufficient prior notice will be given to referrers.
7. No duplicated Cash Incentives will be given to RHB Salaried Dealers' Representatives for the same accepted loan/financing across various internal programmes or campaigns by RHB that are running concurrently, which include the Sell & Gain Programme, a referral scheme for RHB staff. In the event that duplicated rewards are identified, RHB reserves the right to claw back the full amount of the Cash Incentive, if applicable.
8. All Cash Incentives earned will only be credited to Referrer's Current and Savings Account ("CASA/-i") held with RHB in three (3) months' time from the date of loan/financing acceptance by the customer. For example, if the loan/financing acceptance is on 31 January, the Cash Incentive will be credited to the Referrer's CASA/-i after 30 April. For Referrers who do not maintain any CASA/-i with RHB, their rewards earned shall be forfeited. The Referrer(s)' CASA/-i must be valid and active (not closed or dormant or terminated) as determined by RHB at its discretion, to be eligible for participation in the Programme to qualify for the Cash Incentives. If during the Programme and Cash Incentive fulfilment, the Referrer(s) closed the CASA/-i for any reason whatsoever, his/her participation in the Programme becomes null and void with immediate effect.
9. RHB reserves the right to cancel, terminate or suspend this Programme by way of posting on RHB's website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice to the Referrer. For the avoidance of doubt, cancellation, termination or suspension by RHB of this Programme shall not entitle the Referrer to any claim or compensation against RHB for any and all losses or damages suffered or incurred by the Referrer as a direct or indirect result of the act of cancellation, termination or suspension.

Terms and Conditions

RHB Partners Rewards Programme - RHB Home/Property Loan or Financing/-i and Commercial Property Financing/i_Aug2023

10. RHB reserves the right at its discretion to amend, delete or add to any of these Terms and Conditions, either wholly or in part, from time to time by way of posting on RHB's website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice to the Referrer.

GENERAL TERMS AND CONDITIONS

11. By participating in this Programme, the Eligible Referrer:-
 - a. Agrees to be bound by the Terms and Conditions stated herein and the decision of RHB in connection with this Programme;
 - b. Agrees to access RHB's website to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;
 - c. Agrees that the Cash Incentives featured in all printed materials and/or RHB's website are for illustration purpose only. Any props, accessories or equipment featured with the Cash Incentives in any pictorial materials are for decorative purposes and shall not form part of Cash Incentives;
 - d. Agrees that the Cash Incentives 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;
 - e. Agrees that RHB shall not be liable in any circumstances for any loss, defacement, tear, and damage, expired or stolen Cash Incentives upon the handover the Cash Incentives. In this instance, any request for replacement of such loss, defacement, torn, damaged, expired or stolen Cash Incentives shall not be entertained by RHB. For further clarification, please refer to the RHB Customer Contact Centre Details found in Clause 11(I);
 - f. 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 Cash Incentives;
 - g. Agrees to discontinue any further participation in this Programme by informing RHB if any future modifications of these Terms and Conditions are unacceptable;
 - h. Agrees that by providing the personal information, the Referrer consents to RHB processing his/her personal information for any and/or all of the following purposes ("Purpose"), if applicable:
 - i. Administering this Programme and contacting the Referrer in relation to the same;
 - ii. Cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
 - iii. Other related and legitimate business purposes.
 - i. Agrees that the Referrer's personal information may be disclosed to other companies within RHB Banking Group [which shall include its holding company, subsidiary(ies), and any associated company(ies)], 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, standard, guidelines and/or obligations) applicable to RHB.

- j. Agree that it is necessary for RHB to process the Referrer's personal information for the Purpose, without which the Referrer will not be able to participate in this Programme;
 - k. Agrees that photographs/images of the winner(s) may be captured and may be used for RHB's publications together with winner(s) name, where applicable;
 - l. May request for correction (if his/her personal information is inaccurate, outdated, incomplete, etc) or deletion of the Referrer(s)' personal information at any time hereafter by submitting such request via the following RHB Customer Contact Centre Details:
Email: customer.service@rhbgroup.com
Telephone number: 03-92068118
Facsimile number: 03-92068088
RHB Now Inbox: <https://logon.rhb.com.my/>
12. RHB's decision on all dispute matters related to this Programme shall be final, conclusive and binding. The decision is made based on the Programme requirements. If there is any further dispute, please refer to RHB Customer Contact Centre at 03-9206 8118 or the Ombudsman for Financial Services (OFS) which can be found in Clause 15.
13. RHB reserves the right to:
- a. Disqualify any and all entries from any Referrer in this Programme and prohibit that person from further participating in this Programme in the event that there is suspicion of which the Referrer tampered with and/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. Any cancellation, termination or suspension of the Programme by RHB shall not entitle the Referrer to any claim or compensation against RHB for any loss or damage incurred by the Referrer as a direct and indirect result of such cancellation, termination or suspension;
14. RHB shall not be liable for any default in respect of the Programme due to any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents.
15. If the Referrer is not satisfied with the resolution of financial services provided by the Bank, he/she may contact the Ombudsman for Financial Services (formerly known as Financial Mediation Bureau) at:
- Ombudsman for Financial Services
Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: 03-2272 2811
Fax: 03-2272 1577
Email: enquiry@ofs.org.my
16. 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.

TERMS AND CONDITIONS**RHB PARTNERS APP: AUTO FINANCING REFERRAL PROGRAMME**

1. **RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)]** (“RHB Islamic”) is referred to as “RHB” unless specifically distinguished.

PROGRAMME VALIDITY

2. RHB PARTNERS APP: AUTO FINANCING REFERRAL PROGRAMME (“The Programme”) is valid until such a date as notified to the Eligible Referrer by RHB pursuant to clause 12 (b) of this Terms and Conditions

PROGRAMME ELIGIBILITY AND MECHANISM

3. The Programme is applicable to any party who has successfully registered on RHB Partners app and refer any potential customers via RHB Partners app (“Referee”) to apply for RHB Islamic Auto Financing for all car conditions inclusive of new, pre-registered, unregistered reconditioned and used vehicles. (hereinafter referred as “Eligible Referrer”)
4. The Programme is not applicable for RHB Auto Owners staff
5. By submitting the Referral, the Eligible Referrer(s) represents, undertakes and confirms to RHB the following:
 - a) The Eligible Referrer(s) has obtained express consent from the Referee(s) to disclose his/her personal information to RHB; and
 - b) The Eligible Referrer(s) has confirmed that the Referee(s) has no objections to RHB contacting them for the purposes of the Programme; and
 - c) The Eligible Referrer(s) has informed the Referee(s) to read the Privacy Notice at RHB’s website <https://www.rhbgroup.com>; and
 - d) The Eligible Referrer(s) agree and consent for his/her name to be disclosed to the Referee(s)
6. All information provided by the Eligible Referrer(s) in relation to or for the purpose of the Programme must be true, accurate, current and complete. The Eligible Referrer(s) who have failed to adhere to this requirement will be immediately disqualified from this Programme and will not be entitled for any incentive.
7. In the event of a similar Referee(s) is:
 - a. Introduced by more than one (1) Eligible Referrer(s), RHB shall prioritize the Eligible Referrer who selected the occupation as car dealer during registration on RHB Partners app and the incentive stipulated in Clause 8 shall be rewarded to such Eligible Referrer, unless the Eligible Referrer who is a car dealer does not refer the Referee(s) through RHB Partners app;
 - b. Introduced in other RHB programmes/campaigns of similar mechanics or nature, RHB reserves at its discretion to determine the cash incentive payout.

8. The Eligible Referrer will be rewarded with an incentive as stipulated below for every financing successfully disbursed to the Referee(s) during the period of the Programme (“Cash Incentive”)

Amount of Financing Disbursed	Incentive
< RM100,000	RM50.00
≥ RM100,000	RM100.00

PROGRAMME CRITERIA

9. RHB reserves the right at its discretion to revise the Cash Incentive payout from time to time for any reason whatsoever and sufficient prior notice will be given to Eligible Referrer.
10. All Cash Incentives earned will be credited to Eligible Referrer’s Current and Savings Account/-I (“CASA/-i”) one (1) month after the financing is disbursed to the Referee(s). The Eligible Referrer(s)’ CASA/-i must be valid and active.

GENERAL TERMS AND CONDITIONS

11. By participating in the Programme, the Eligible Referrer:-
- a. Agrees to be bound by the Terms and Conditions stated herein and the decision of RHB in connection with this Programme;
 - b. Agrees to access RHB’s website to view the Terms and Conditions and undertakes to be kept up to-date on any change or variation to the Terms and Conditions;
 - c. Agrees that the Cash Incentives featured in all printed materials and/or RHB’s website are for illustration purposes only. Any props, accessories or equipment featured with the Cash Incentives in any pictorial materials are for decorative purposes and shall not form part of Cash Incentives;
 - d. Agrees that the Cash Incentives are non-transferable to any third (3rd) party and nonexchangeable for up-front cash, credit, cheque or in kind; in part or in full;
 - e. Agrees that RHB shall not be liable in any circumstances for any loss, defacement, tear, and damage, expired or stolen Cash Incentive upon the handover of the Cash Incentive. In this instance, any request for replacement of such loss, defacement, torn, damaged, expired or stolen Cash Incentive shall not be entertained by RHB. For further clarification, please refer to the RHB Customer Contact Centre Details found in Clause 11(I);
 - f. 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 Cash Incentives;

- g. Agrees to discontinue any further participation in this Programme by informing RHB if any future modifications of these Terms and Conditions are unacceptable;
- h. Agrees that by providing the personal information, the Eligible Referrer consents to RHB processing his/her personal information for any and/or all of the following purposes (“Purpose”), if applicable;
 - (a) administering this Programme and contacting the Eligible Referrer in relation to the same;
 - (b) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances (except where the Eligible Referrer has chosen not to allow the Bank to make any disclosure under this Clause 11(h)); or
 - (c) other related and legitimate business purposes.
- i. Agrees that the Eligible Referrer’s personal information may be disclosed to other companies within RHB Banking Group [which shall include its holding company, subsidiary(ies), and any associated company(ies)], 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.
- j. Agrees that it is necessary for RHB to process the Eligible Referrer’s personal information for the Purpose, without which the Eligible Referrer will not be able to participate in this Programme;
- k. Agrees that photographs/images of the Eligible Referrer(s) may be captured and may be used for RHB’s publications together with winner(s) name, where applicable;
- l. May request for correction (if his/her personal information is inaccurate, outdated, incomplete, etc) or deletion of the Eligible Referrer(s)’ personal information at any time hereafter by submitting such request via the following RHB Customer Contact Centre Details:

RHB Customer Contact Centre Details

Email: customer.service@rhbgroup.com

Telephone number: 03-9206 8118

RHB’s decision on all dispute matters relating to this Programme shall be final, conclusive and binding. The decision is made based on the Programme requirements. If there is any further dispute, please refer to RHB Customer Contact Centre at 03-9206 8118 or the Ombudsman for Financial Services (OFS) which can be found in clause 15.

12. RHB reserves the right to:

- a. Disqualify any and all entries from any Eligible Referrer in this Programme and prohibit that person from further participating in this Programme in the event that there is suspicion of which the Eligible Referrer tampered with and/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 written notice by RHB. Any cancellation, termination or suspension of the Programme by RHB shall not entitle the Eligible Referrer to any claim or compensation against RHB for any loss or damage incurred by the Eligible Referrer as a direct and indirect result of such cancellation, termination or suspension, save and except where such loss or damage

- are attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents;
- c. 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.
13. RHB shall not be liable for any default in respect of the Programme due to any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents.
14. If the Eligible Referrer is not satisfied with the resolution of financial services provided by RHB, he/she may contact the Ombudsman for Financial Services (formerly known as Financial Mediation Bureau) at:
Ombudsman for Financial Services
Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: 03-2272 2811
Fax: 03-2272 1577
Email: enquiry@ofs.org.my
15. 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.

TERMS AND CONDITIONS

SME Financing Scheme Referral Program

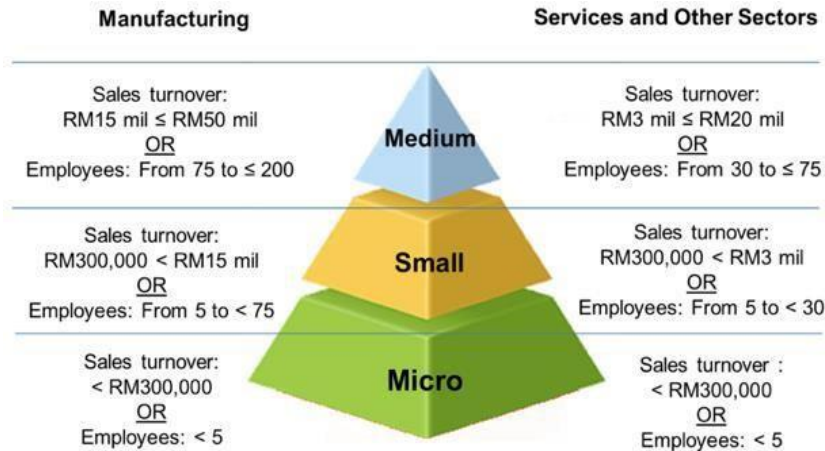
1. Both RHB Bank Berhad (Registration No. 196501000373 (6171-M)) (“RHB Bank”) and RHB Islamic Bank Berhad (Registration No. 200501003283 (680329-V)) (“RHB Islamic”) are collectively referred to as “**RHB**” unless specifically distinguished.

PROGRAMME

2. The SME Financing Scheme Referral Program (“**Program**”) will run from 1st July 2023 to 31 December 2023, both dates inclusive (“**Program Period**”) or such extended period that will be announced from time to time.
3. RHB reserves the right at any time to change the duration and/or the commencement and/or the expiry dates of the Program Period with sufficient prior notice.
4. This Program terms must be read together with Commercial Mortgage Property Loan/Financing (“**CMP Loan/Financing**”) Letter of Offer (“**LO**”), Facility Agreement (“**FA**”) and security documents.

ELIGIBILITY

5. The Program is open only to Referrers that has successfully registered under RHB Partners app (“**Eligible Referrer(s)**”).
6. The following entities shall NOT be eligible to participate in the Program:
 - a) Permanent and/or contract employees of RHB Banking Group, including its subsidiaries and related companies and their immediate family members (both residents and nonresidents; and
 - b) Any other persons as RHB may decide to exclude at its discretion with prior written notice and stating the reason in such notice.
 - c) Non Small and Medium Enterprise (“**SME**”) entity, where an entity is defined as an SME if it meets either one of the two criteria, annual sales turnover or head count of full time employees, according to the category and industry type as shown below:



All SMEs must be entities registered with Suruhanjaya Syarikat Malaysia (SSM)/Companies Commission of Malaysia (CCM) or other equivalent bodies. The following businesses are deemed as non-SMEs although they fit the above criteria:

- Public-listed companies in the main board;
- Subsidiaries of:
 - a) Publicly-listed companies in the main board;
 - b) Multinational Corporations (MNCs); Government-linked companies (GLCs); Syarikat Menteri Kewangan Diperbadankan (MKDs); and State-owned enterprises.

PARTICIPATION

7. To participate in the Program, the Eligible Referrer(s) shall refer SME customer(s) (“Potential Customer(s)”) via RHB Partners App during the Program Period.
8. By submitting the Referral, the Eligible Referrer(s) represents, undertakes and confirms to RHB the following:
 - a) The Eligible Referrer(s) has obtained express consent from the Potential Customer(s) to disclose his/her name, company name and contact details to RHB;
 - b) The Eligible Referrer(s) has confirmed that the Potential Customer(s) has no objections to RHB contacting them for the purposes of the Program;
 - c) The Eligible Referrer(s) has informed the Potential Customer(s) to read the Privacy Notice at RHB’s website <https://www.rhbgroup.com>; and
 - d) The Eligible Referrer(s) agree and consent for his/her name to be disclosed to the Potential Customer(s) for the purpose of the Program.
9. In the event the Potential Customer(s) name is:

- a) Introduced by more than one (1) Eligible Referrer(s) or there is a duplication in submission of the Potential Customer(s)'s information in the Program, the first who submits the Potential Customer(s)'s information will get the Cash Incentive (as defined in clause 11 herein), determined by date and time, first come first serve basis; and
- b) Introduced in other RHB programs/campaigns of similar mechanics or nature, the Cash Incentive will be determined by date and time of the submission amongst the programs/campaigns.

REWARDS AND FULFILMENT CONDITIONS

- 10. All loan/financing must be approved by RHB (based on RHB's credit assessment), accepted by the Potential Customer(s) and legal documents must be executed within ninety (90) days from the Letter of Offer acceptance date in order for Eligible Referrer(s) to qualify for the cash incentive ("Cash Incentive").
- 11. This Programme is open to the following Eligible Referrer(s). Eligible Referrer(s) will be rewarded with the Cash Incentive based on the accepted loan/financing value (refer to the approved loan/financing amount only (excludes MRTA/CLTA/MRTT/MLTT* financing, FMC costs, etc) as follows:

Referral Agents	Applicability	Cash Incentive
Real Estate Agents & Developer Staff	Completed properties (commercial, industrial, residential) excluding land financing	0.10% of the loan/financing value, capped at RM3,000 per case
	Property under Construction (primary market – purchased directly from developer)	> RM500K – RM1.0mil: RM150/ case > RM1.0mil: RM250/case

*MRTA refers to Mortgage Reducing Term Assurance; CLTA refers to Credit Level Term Assurance; MRTT refers to Mortgage Reducing Term Takaful; MLTT refers to Mortgage Level Term Takaful.

- 12. The Cash Incentive shall be calculated and paid in the manner set out in clause 11 above. Notwithstanding this, RHB reserves at its discretion the right to revise the Cash Incentive payout from time to time for any reason whatsoever without assigning any reason thereto.
- 13. All Cash Incentive earned will only be credited to Eligible Referrer(s)' Current and Savings Account ("CASA/-i") held with RHB within two (2) months' time from the date of legal documents execution. For example, if the legal documents are executed on 31st January, the Cash Incentive will be credited to the Eligible Referrer(s)' CASA/-i by 31st March. Eligible Referrer(s) who do not maintain any CASA/-i with RHB, their Cash Incentive earned shall be forfeited. The Eligible Referrer(s)' CASA/-i must be valid and active (not closed or dormant or terminated) as determined by RHB at its discretion, to be eligible for participation in the Programme to qualify for the Cash Incentive. If during the Programme and Cash Incentive fulfilment, the Eligible Referrer(s) closed the CASA/-i for any reason whatsoever, his/her participation in the Programme becomes null and void with immediate effect.

14. RHB reserves the right to cancel, terminate or suspend this Program by way of posting on RHB's website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice to the Eligible Referrer(s). For the avoidance of doubt, cancellation, termination or suspension by RHB of this Program shall not entitle the Eligible Referrer(s) to any claim or compensation against RHB for any and all losses or damages suffered or incurred by the Eligible Referrer(s) as a direct or indirect result of the act of cancellation, termination or suspension.
15. RHB reserves the right at its discretion to amend, delete or add to any of these Terms and Conditions, either wholly or in part, from time to time by way of posting on RHB's website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice to the Eligible Referrer(s).
16. There is no limit on the number of referrals that can be referred by each Eligible Referrer(s) throughout the Program Period.
17. The Eligible Referrer(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, company name and contact number(s) to contact them;
 - d) RHB to contact the Potential Customer(s) regarding any information in the Referral e-Form and/or the Program via any mode of communication; and
 - e) RHB to mention the Eligible Referrer(s)' name in the event the Potential Customer(s) enquires about the source of reference.
18. Further, the Eligible Referrer(s) is not authorized to, and the Eligible Referrer(s) 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;
 - 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 Referrer(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).
19. RHB reserves the right to substitute the Cash Incentive with any item with similar value at any time with sufficient prior notice.

20. All information provided by the Eligible Referrer(s) in relation to or for the purpose of the Program must be true, accurate, current and complete. The Eligible Referrer(s) who have failed to adhere to this requirement will be immediately disqualified from this Program and will not be entitled for the Cash Incentive.

GENERAL TERMS AND CONDITIONS

21. By participating in this Program, the Eligible Referrer(s):
- a) Agrees to be bound by the Terms and Conditions of the Program;
 - b) Agrees to access RHB's Referral e-Form to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;
 - c) Agrees that the Cash Incentive(s) featured in all printed materials and/or RHB's website are for illustration purposes only. Any props, accessories or equipment featured with the Cash Incentive(s) in any pictorial materials are for decorative purposes and shall not form part of the Cash Incentive(s);
 - d) Agrees that the Cash Incentive(s) are non-transferable to any third (3rd) party and nonexchangeable for up-front cash, credit, cheque or in kind; in part or in full;
 - e) Agrees that RHB's decision on all matters relating to the Program, the Cash Incentive(s) shall be final, conclusive and binding against them. The decision is made based on the Program criteria. If there is any further dispute, please refer to RHB Contact Centre at 03-9206 8118 or the Ombudsman for Financial Services (OFS) at 03- 2272 2811;
 - f) 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 Cash Incentive(s);
 - g) Agrees to discontinue any further participation in this Program by informing RHB if any future modifications of these Terms and Conditions are unacceptable;
 - h) Agrees that by providing the personal information, the Eligible Referrer(s) consents to RHB processing their personal information for any and/or all of the following purposes ("**Purpose**"), if applicable:
 - i) administering this Program and contacting the Potential Customer(s) in relation to the same;
 - ii) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
 - iii) other related and legitimate business purposes;
 - i) Agrees that the Eligible Referrer(s) personal information may be disclosed to other

companies within the RHB Banking Group (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;

- j) Agrees that it is necessary for RHB to process the Eligible Referrer(s) personal information for the Purpose, without which the Eligible Referrer(s) will not be able to participate in this Program. The Eligible Referrer(s) may exercise their options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) by contacting us through the RHB Contact Details;
- k) Agrees that photographs/images of the Eligible Referrer(s) as winner may be captured and may be used for RHB's publications, where applicable; and
- l) The Eligible Referrer(s) may request for correction (if their personal information is inaccurate, outdated, incomplete, etc.), access to (no fees and charges will be imposed except for the fees and charges specified in the terms and conditions of CASA/-i), or deletion (if the Eligible Referrer(s) no longer have any existing products/services with RHB) of the Eligible Referrer(s) personal information or limit the processing thereof at any time hereafter by submitting such request via the following RHB Contact Details:

RHB Contact Details

Email : customer.service@rhbgroup.com

Telephone number : 03-9206 8118

Facsimile number : 03-9206 8088

RHB Now Inbox : <https://logon.rhb.com.my/>

22. RHB reserves its right to:
- a) Disqualify any and all entries from any Eligible Referrer(s) in this Program and prohibit that person from further participating in this Program in the event that there is suspicion that the Eligible Referrer(s) tampered with or benefited from the tampering of the regulations of this Program or the Terms and Conditions stated herein;
 - b) Cancel, terminate or suspend the Program with sufficient prior notice. Any cancellation, termination or suspension of the Program by RHB shall not entitle the Eligible Referrer(s) to any claim or compensation against RHB for any loss or damage incurred by the Eligible Referrer(s) as a direct and indirect result of such cancellation, termination or suspension;
 - c) Change the Cash Incentive(s) at its discretion to another Cash Incentive(s) of similar value as per the Terms and Conditions of this Program; 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.

23. RHB shall not be liable for any default in respect of the Program due any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents.
24. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the Program, these Terms and Conditions shall prevail.

TERMS AND CONDITIONS
Loan/Term Financing-I (Amanah Saham
Bumiputera (ASB) / ASB2) Referrer
Programme (“Programme”)

1. Both RHB Bank Berhad [Registration No. 196501000373 (6171-M)] (“RHB Bank”) and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] (“RHB Islamic”) are collectively referred to as “**RHB**” unless specifically distinguished.

PROGRAMME VALIDITY

2. The Programme is valid until such a date as notified to the Referrer by RHB pursuant to clause 9.

PROGRAMME ELIGIBILITY

3. The Programme is applicable to licensed Sales Agents registered with RHB Asset Management Sdn Bhd (“Referrer”).
4. There is no limit on the number of referrals that can be referred by each eligible Referrer throughout the Programme period.
5. All information provided by the eligible Referrer(s) in relation to or for the purpose of the Programme must be true, accurate, current and complete. The eligible Referrer(s) who have failed to adhere to this requirement will be immediately disqualified from the Programme and will not be entitled for the Incentive.

PROGRAMME CRITERIA

6. The products applicable to the Programme are application of Loan/Term Financing-i (ASB/ASB2) with a financing amount from RM20,000 to RM200,000 via Conventional and Islamic Financing. The offering of ASB2 is dependent on availability of the fund.
7. In the event of any disposal or cancellation of Loan/Term Financing-i (ASB / ASB2) within six (6) months after disbursement, RHB has the right to claw back the incentive given.
8. For successful Referral, the incentive will be paid to the Referrer by RHB Asset Management Sdn Bhd after receiving the incentive payment as per the collaboration agreement signed between RHB and RHB Asset Management Sdn Bhd.
9. RHB reserves at its discretion the right to revise the Cash Incentive payout from time to time for any reason whatsoever and sufficient prior notice will be given to Referrers.

Terms and Conditions

RHB PARTNERS APP: Loan/Term Financing-i [Amanah Saham Bumiputera (ASB/ASB2) Referrer Programme _Aug2023

10. RHB also reserves the right to terminate or suspend the Programme for Referrer under Partner Apps platform. However, the termination and suspension of the Programme for Referrer should not have any impact to the existing collaboration agreement between RHB and RHB Asset Management.

GENERAL TERMS AND CONDITIONS

11. By participating in the Programme, the Referrer:-
- a) Agrees to be bound by the Terms and Conditions stated herein and the decision of RHB in connection with this Programme;
 - b) Agrees to access RHB's website to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;
 - c) Agrees that the Cash Incentives featured in all printed materials and/or RHB's website are for illustration purposes only. Any props, accessories or equipment featured with the Cash Incentives in any pictorial materials are for decorative purposes and shall not form part of Cash Incentives;
 - d) Agrees that the Cash Incentives 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;
 - e) Agrees that RHB shall not be liable in any circumstances for any loss, defacement, tear, and damage, expired or stolen Cash Incentive upon the handover the Cash Incentive. In this instance, any request for replacement of such loss, defacement, torn, damaged, expired or stolen Cash Incentive shall not be entertained by RHB. For further clarification, please refer to the RHB Customer Contact Centre Details found in Clause 11(l);
 - f) 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 Cash Incentives;
 - g) Agrees to discontinue any further participation in this Programme by informing RHB if any future modifications of these Terms and Conditions are unacceptable;
 - h) Agrees that by providing the personal information, the Referrer consents to RHB processing his/her personal information for any and/or all of the following purposes ("Purpose"), if applicable;
 - i. administering this Programme and contacting the Referrer in relation to the same;
 - ii. cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
 - iii. other related and legitimate business purposes
 - i) Agrees that the Referrer's personal information may be disclosed to other companies within RHB Banking Group [which shall include its holding company, subsidiary(ies), and any associated company(ies)], 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.
 - j) Agrees that it is necessary for RHB to process the Referrer's personal information for the Purpose, without which the Referrer will not be able to participate in this Programme;
 - k) Agrees that photographs/images of the winner(s) may be captured and may be used for RHB's publications together with winner(s) name, where applicable;

- l) May request for correction (if his/her personal information is inaccurate, outdated, incomplete, etc) or deletion of the Referrer(s)' personal information at any time hereafter by submitting such request via the following RHB Customer Contact Centre Details:
Email: customer.service@rhbgroup.com
Telephone number: 03-9206 8118
Facsimile number: 03-9206 8088
RHB Now Inbox: <https://logon.rhb.com.my/>
12. RHB's decision on all dispute matters relating to this Programme shall be final, conclusive and binding. The decision is made based on the Programme requirements. If there is any further dispute, please refer to RHB Customer Contact Centre at 03-9206 8118 or the Ombudsman for Financial Services (OFS) which can be found in clause 15.
13. RHB reserves its right to:
- a) Disqualify any and all entries from any Referrer in this Programme and prohibit that person from further participating in this Programme in the event that there is suspicion of which the Referrer 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. Any cancellation, termination or suspension of the Programme by RHB shall not entitle the Referrer to any claim or compensation against RHB for any loss or damage incurred by the Referrer as a direct and indirect result of such cancellation, termination or suspension;
 - c) 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 to the Referrer.
14. RHB shall not be liable for any default in respect of the Programme due to any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents.
15. If the Referrer is not satisfied with the resolution of financial services provided by the Bank, he/she may contact the Ombudsman for Financial Services (formerly known as Financial Mediation Bureau) at:
Ombudsman for Financial Services
Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: 03-2272 2811
Fax: 03-2272 1577
Email: enquiry@ofs.org.my
16. 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.