

Date of Issuance:

CALL SPREAD 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 **Call Spread 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 **Call Spread Structured Investment**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **Call Spread 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 **Call Spread 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 Call Spread 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, Master Term Sheet and be subject to a Suitability Assessment where applicable before deciding to invest in the Call Spread 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>Call Spread Structured Investment</p>															
BRIEF INFORMATION ON THE PRODUCT															
<p>1. What is this product about?</p> <p>Call Spread Structured Investment ("CSSI") is a principal-protected investment with embedded derivatives. The performance of the embedded derivatives will determine the interest payable for the investment. At the inception of the investment, the Investor agrees to the underlying currency pair, the Strike Rates and the Tenor. The Strike Rates are pre-determined exchange rates of the currency pair.</p> <p>CSSI has two Strike Rates, the Upper Strike Rate and Lower Strike Rate. If the Fixing Spot Rate (<i>the prevailing exchange rate of the currency pair at 2pm KL time</i>) is equal to or more than (\geq) the Upper Strike Rate, the Investor will receive the Maximum Interest Rate on maturity. If the Fixing Spot Rate of the currency pair is equal to or less than (\leq) the Lower Strike Rate, the Investor will receive the Minimum Interest Rate on maturity. The CSSI also provides the Investor with participation in the strengthening of the chosen currency in the currency pair whereby if the Fixing Spot Rate of the currency pair is above ($>$) the Lower Strike Rate but below ($<$) the Upper Strike Rate, the Investor will receive interest at a rate which is more than the Minimum Interest Rate but less than the Maximum Interest Rate based on a fixed formula. Please see Section 6: for illustrations on how the CSSI works.</p> <p>The Interest payable for the CSSI will be determined based on the Fixing Spot Rate of the currency pair at 2pm KL time on the Expiry Date. Please take note that the Minimum Interest Rate could be zero based on the terms of the particular CSSI.</p> <p>This structured investment is insured by Perbadanan Insurans Deposit Malaysia. Please refer to the Risk Disclosure Statement for further details on the amount 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 foreign exchange rate movements 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 even be zero, on the chance of earning the Maximum Interest Rate 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>Minimum Investment Amount</td> <td>MYR100,000 (or equivalent in foreign currency ("FC"))</td> </tr> <tr> <td>Tenor</td> <td>From 1-month up to 12-months (availability is subject to market liquidity)</td> </tr> <tr> <td>Embedded Derivatives</td> <td>A combination of plain vanilla Currency Options</td> </tr> <tr> <td>Currency Pair</td> <td>Any currency pair offered by the Bank such as USD/MYR, USD/CNH and AUD/USD</td> </tr> <tr> <td>Fixing Spot Rate</td> <td>Prevailing exchange rate of the currency pair at 2pm Kuala Lumpur time on the Expiry Date</td> </tr> <tr> <td>Strike Rates</td> <td>The pre-determined exchange rates agreed upon before the transaction is concluded. The CSSI consists of 2 Strike Rates which is the Lower Strike Rate and the Upper Strike Rate. The performance of the currency pair against the Strike Rates at 2pm on the Expiry Date will determine whether the Investor will receive the Minimum Interest Rate, Maximum Interest Rate or the Participating Interest Rate</td> </tr> <tr> <td>Minimum Interest Rate</td> <td>The Investor will receive the Minimum Interest Rate if the Fixing Spot Rate is</td> </tr> </tbody> </table>		Minimum Investment Amount	MYR100,000 (or equivalent in foreign currency ("FC"))	Tenor	From 1-month up to 12-months (availability is subject to market liquidity)	Embedded Derivatives	A combination of plain vanilla Currency Options	Currency Pair	Any currency pair offered by the Bank such as USD/MYR, USD/CNH and AUD/USD	Fixing Spot Rate	Prevailing exchange rate of the currency pair at 2pm Kuala Lumpur time on the Expiry Date	Strike Rates	The pre-determined exchange rates agreed upon before the transaction is concluded. The CSSI consists of 2 Strike Rates which is the Lower Strike Rate and the Upper Strike Rate. The performance of the currency pair against the Strike Rates at 2pm on the Expiry Date will determine whether the Investor will receive the Minimum Interest Rate, Maximum Interest Rate or the Participating Interest Rate	Minimum Interest Rate	The Investor will receive the Minimum Interest Rate if the Fixing Spot Rate is
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	equal to or less than (\leq) the Lower Strike Rate. Please take note that the Minimum Interest Rate could be zero based on the terms of the particular CSSI
Maximum Interest Rate	The Investor will receive the Maximum Interest Rate if the Fixing Spot Rate is equal to or more than (\geq) the Upper Strike Rate
Participating Interest Rate	<p>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 Fixing Spot Rate is above ($>$) the Lower Strike Rate but below ($<$) the Upper Strike Rate. The Participating Interest Rate is calculated based on the following formula:</p> <p>Participating Interest Rate = Minimum Interest Rate + Enhanced Yield*</p> <p><i>*Enhanced Yield = (Fixing Spot Rate – Lower Strike Rate) x Beta x Business Day Convention/Tenor</i></p>
Beta	A function of the prevailing KLIBOR and implied price movement of the option. Beta is a fixed number determined upfront by the Bank and provided to the Investor to calculate the Enhanced Yield
Interest Payment Frequency	Once on the Maturity Date
Interest Calculation	<p><u>If investor receives the Minimum interest Rate</u> Investment Amount x Minimum Interest Rate x Tenor / Day Count Convention*</p> <p><u>If investor receives the Maximum Interest Rate</u> Investment Amount x Maximum Interest Rate x Tenor / Day Count Convention*</p> <p><u>If investor receives the Participating Interest Rate</u> Investment Amount x Participating Interest Rate x 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>
Trade Date	The date the transaction is concluded between the Investor and the Bank
Start Date	<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 costs</p>
Expiry Date	Two (2) business days before Maturity Date. On the Expiry Date, the interest to be paid will be determined based on the Fixing Spot Rate of the underlying currency pair against the Strike Rates at 2pm KL time
Maturity Date	<p>a) The last day of the Tenor as pre-determined on the Trade Date.</p> <p>b) The date when the Investment Amount plus Interest is paid out to the Investor</p>
Redemption at Maturity	<p>The Investor will receive the full Investment Amount with either the Minimum, Maximum or the Participating Interest Rate on the Maturity Date based on the conditions below:</p> <ol style="list-style-type: none"> Investor will receive the Minimum Interest Rate if the Fixing Spot Rate is equal to or less than the Lower Strike Rate (Fixing Spot Rate \leq Lower Strike Rate) Investor will receive the Maximum Interest Rate if the Fixing Spot Rate is equal to or more than the Upper Strike Rate (Fixing Spot Rate \geq Upper Strike Rate)

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	<p>3. Investor will receive the Participating Interest Rate if the Fixing Spot Rate is above the Lower Strike Rate but below the Upper Strike Rate. (Lower Strike Rate < Fixing Spot Rate < Upper Strike Rate)</p> <p>The Participating Interest Rate will be the Minimum Interest Rate plus the Enhanced Yield*.</p> <p><i>*Enhanced Yield = (Fixing Spot Rate – Lower Strike Rate) x Beta x Business Day Convention/Tenor.</i></p> <p>Please refer to Section 6 for a more detailed illustration on the Redemption at Maturity</p>
Sales Period	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 CSSI executed by the Bank, such as the Strike Rates and the Beta, may differ from the indicative terms provided to the Investor. The Bank shall on a best effort basis execute the CSSI 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 costs and will receive the full Investment Amount back
Business Day Convention	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 relevant 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, Master Term Sheet, Indicative/Final Term Sheet, Product Highlights Sheet and Suitability Assessment</p> <p>b) For corporates Structured Investment Application Form, General Terms & 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</p>
Principal Protection	<u>The Structured Product Investment is principal protected, only if held 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 derivatives
Other Key Terms	a. Operating Requirements: Investor to maintain a CA and a MCA with the Bank.

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	<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 currency exchange risk and all other risks as stipulated below</p>																										
<p>Additional Terms</p>	<p>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.</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 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> <p>The Structured Product 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>																										
<p>5. Who am I investing with?</p>																											
<p>RHB Bank</p>																											
<p>6. What is the possible outcome of my investment?</p>																											
<p>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:</p>																											
<table border="1"> <tr><td>Trade Date</td><td>9 June 2014</td></tr> <tr><td>Expiry Date</td><td>7 October 2014</td></tr> <tr><td>Currency Pair</td><td>USD/MYR</td></tr> <tr><td>Lower Strike Rate</td><td>3.1800</td></tr> <tr><td>Minimum Interest Rate</td><td>1% p.a.</td></tr> <tr><td>Participating Interest Rate</td><td>Between 1% - 8%</td></tr> <tr><td>Beta</td><td>0.2500</td></tr> </table>	Trade Date	9 June 2014	Expiry Date	7 October 2014	Currency Pair	USD/MYR	Lower Strike Rate	3.1800	Minimum Interest Rate	1% p.a.	Participating Interest Rate	Between 1% - 8%	Beta	0.2500	<table border="1"> <tr><td>Start Date</td><td>11 June 2014</td></tr> <tr><td>Maturity Date</td><td>9 October 2014</td></tr> <tr><td>Investment Amount</td><td>MYR 100,000</td></tr> <tr><td>Upper Strike Rate</td><td>3.3100</td></tr> <tr><td>Maximum Interest Rate</td><td>8% p.a.</td></tr> <tr><td>Tenor</td><td>120 days</td></tr> </table>	Start Date	11 June 2014	Maturity Date	9 October 2014	Investment Amount	MYR 100,000	Upper Strike Rate	3.3100	Maximum Interest Rate	8% p.a.	Tenor	120 days
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<p>Scenario 1: USD/MYR trades less than the Lower Strike Rate of 3.1800 at 2pm KL time on the Expiry Date (7 Oct 2014), for example USD/MYR trades at 3.1500. Investor will receive the Minimum Interest Rate of 1% p.a. plus the initial Investment Amount of MYR 100,000 on the Maturity Date (9 Oct 2014):</p>																											
<p>Investment Amount + (Investment Amount x Minimum Interest Rate x Tenor/Day Count Convention) = MYR 100,000 + (MYR 100,000 x 1% x 120/365) = MYR 100,000 + MYR 328.77 = MYR 100,328.77</p>																											
<p>Scenario 2: USD/MYR trades more than the Upper Strike Rate of 3.3100 at 2pm KL time on the Expiry Date (7 Oct 2014), for example USD/MYR trades at 3.3500. Investor will receive the Maximum Interest Rate of 8% p.a. plus the initial Investment Amount of MYR 100,000 on the Maturity Date (9 Oct 2014):</p>																											
<p>Investment Amount + (Investment Amount x Maximum Interest Rate x Tenor/Day Count Convention) = MYR 100,000 + (MYR 100,000 x 8% x 120/365) = MYR 100,000 + MYR 2630.14 = MYR 102,630.14</p>																											
<p>Scenario 3: USD/MYR trades between the Lower Strike Rate and the Upper Strike Rate (3.1800 - 3.3100) at 2pm KL time on the Expiry Date (7 Oct 2014), for example USD/MYR trades at 3.2500. Investor will receive the Participating Interest Rate of 6.32% p.a. plus the initial Investment Amount of MYR 100,000 on the Maturity Date (9 Oct 2014):</p>																											
<p>Enhanced Yield* = (Fixing Spot Rate – Lower Strike Rate) x Beta x Day Count Convention/Tenor = (3.2500 – 3.1800) x 0.2500 x 365/120 = 5.32</p>																											
<p>Participating Interest Rate = Minimum Interest Rate + Enhanced Yield*</p>																											

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$$= 1\% + 5.32\%$$

$$= 6.32\%$$

Investment Amount + (Investment Amount x Participating Interest Rate x Tenor/Day Count Convention)
 = MYR 100,000 + (MYR 100,000 x 6.32% x 120/365)
 = MYR 100,000 + MYR 2077.81
 = **MYR 102,077.81**

Scenario 4: On 25 July 2014, which is before the Maturity Date, the Investor decides to cancel their investment. The actual amount to be returned to the Investor will be adjusted for any unwinding cost arising from the early termination. The Investor may receive an amount less than their initial Investment Amount:

Cancellation Date	25 July 2014
Investment Amount	MYR 100,000
Unwinding Costs	(MYR 3150)
Total Amount Redeemed (MYR 100,000 – MYR 3150)	MYR 96,850

Investor receives MYR 96,850 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 currency pair exchange rate, you may receive the Minimum Interest Rate which, depending on the terms of your investment, could be zero.
- ii) The opportunity to earn the Maximum Interest Rate is dependent on the Fixing Spot Rate of the currency pair at 2pm Kuala Lumpur time on the Expiry Date
- iii) If you terminate your investment prior to maturity, you will be subject to unwinding cost which can be significant. The amount redeemed upon an early termination will be after deduction of these costs and will be less than the initial Investment Amount.
- iv) Price and Market Risk
- v) Liquidity and Market Disruption
- vi) Currency Risk
- vii) Credit and Legal Risk
- viii) Options Risk
- ix) Operational Risk

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 Call Spread 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 **Call Spread 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 closure of the Sales Period, the investor is strongly discouraged from early terminating the investment. Early termination of the **Call Spread Structured Investment** will be subject to unwinding cost and 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?

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RHB BANK BERHAD (6171-M) Incorporated in Malaysia

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 website. If you have any enquiries, please contact us at:

**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

13. Other Investments Linked to Derivatives products available

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

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
- c) via website : www.rhbgroup.com
- d) via letter : Head, Service Recovery Management
RHB Banking Group
Level 6, Menara AA
Jalan Tun Razak
50400 Kuala Lumpur

2. If you are dissatisfied with the outcome of the Bank's internal dispute resolution process, you may refer your dispute to the following:-

SECURITIES COMMISSION

(i) Securities Industry Dispute Resolution Center (SIDREC)

- a) via phone : 03-2282 2280
- b) via fax : 03-2282 3855
- c) via email : info@sidrec.com.my
- d) via letter : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1
59000 Kuala Lumpur

(ii) You may also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the Securities Commission Malaysia's Investor Affairs & Complaints Department:

- a) via phone to the Aduan Hotline : 03-6204 8999
- b) via fax : 03-6204 8991
- c) via email : aduan@seccom.com.my
- d) via online complaint form available at : www.sc.com.my
- e) via letter : Investor Affairs & Complaints Department
Securities Commission Malaysia
No. 3, Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

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BANK NEGARA MALAYSIA	
(i)	Laman Informasi Nasihat dan Khidmat (LINK)
	a) via phone : 03-2698 8044 extension 8950/8958
	b) via website : http://www.bnm.gov.my/bnmlink/index.htm
(ii)	BNMTELELINK
	a) via phone : 1300-88-LINK (1300-88-5465)
	b) via fax : 03-2174 1515
	c) via email : bnmtelelink@bnm.gov.my
	d) via letter : Jabatan Komunikasi Korporat Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur

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

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

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