



Date of Issuance:

## DIGITAL OPTION 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 **Digital Option 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 **Digital Option Structured Investment**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **Digital Option 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 **Digital Option 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**

Read this Product Highlights Sheet before you decide to take up the Digital Option 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 Digital Option Structured Investment.

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

RHB BANK BERHAD (6171-M) Incorporated in Malaysia

Digital Option Structured Investment

**BRIEF INFORMATION ON THE PRODUCT**

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

**Digital Option Structured Investment** ("Digital Option") 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 Digital Option and the 'Trigger Rate'. The Trigger Rate which is fixed upfront is the exchange rate for the currency pair which determines whether the Investor will receive a minimum or maximum interest on the Maturity Date. The terms of the particular Digital Option may provide for a Trigger Rate which is either higher than or lower than the Spot Rate on the Trade Date. If the Trigger Rate is fixed upfront as higher than the Spot Rate on the Trade Date, the Investor will receive the maximum interest rate if the Spot Rate at 2pm KL time on Expiry Date is higher than the Trigger Rate. Otherwise, the minimum interest rate will be paid to the Investor. If on the other hand, the Trigger Rate is fixed upfront as lower than the Spot Rate on the Trade Date, the Investor will receive the maximum interest rate if the Spot Rate at 2pm KL time on Expiry Date is lower than the Trigger Rate. Otherwise, the minimum interest rate will be paid to the Investor. In either case if the Spot Rate at 2pm KL time on the Expiry Date is equal to the Trigger Rate, the minimum interest rate will be paid to the Investor. Please take note that the minimum interest rate can be zero depending on the terms of the particular Digital Option.

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 amount 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 rate movements for the investment period
- 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. What am I investing in? What do I get from this product?**

|                                   |  |
|-----------------------------------|--|
| <b>Minimum Investment Amount</b>  | MYR100,000 (or equivalent in foreign currency ("FC"))  |
| <b>Investment Tenor</b>           | From 1-month up to 2-years   |
| <b>Reference Derivative</b>       | Digital Option Currency Option – A currency option that gives the Investor a payout if the Spot Rate of the chosen currency pair exceeds the pre-determined Trigger Rate at 2pm on the Expiry Date |
| <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  |

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|                                   |  |
|-----------------------------------|--|
| <b>Spot Rate</b>                  | Prevailing exchange rate of the currency pair  |
| <b>Trigger Rate</b>               | The exchange rate for a currency pair fixed upfront which determines whether the minimum or maximum interest rate is paid on the Digital Option  |
| <b>Minimum Interest Rate (Y%)</b> | <p>The Interest Rate which the Investor will receive if the Spot Rate of the currency pair:</p> <p>a) is equal to or below the Trigger Rate at 2pm KL time on the Expiry Date (if the Trigger Rate fixed upfront as <u>higher than</u> the Spot Rate on the Trade Date); or</p> <p>b) is equal to or higher than the Trigger Rate at 2pm KL time on the Expiry Date (if the Trigger Rate is fixed upfront as <u>lower than</u> the Spot Rate on the Trade Date)</p> <p>Please take note that the Minimum Interest Rate could be zero based on the terms of the particular Digital Option</p>   |
| <b>Maximum Interest Rate (X%)</b> | <p>The Interest Rate which the Investor will receive if the Spot Rate of the currency pair:</p> <p>a) is higher than the Trigger Rate at 2pm KL time on the Expiry Date (if the Trigger Rate is fixed upfront as <u>higher than</u> the Spot Rate on the Trade Date); or</p> <p>b) is lower than the Trigger Rate at 2pm KL time on the Expiry Date (if the Trigger Rate is fixed upfront as <u>lower than</u> the Spot Rate on the Trade Date)</p>  |
| <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><br/>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><br/>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 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 interest to be paid will be determined based on the Spot Rate of the currency pair 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 the 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 Maturity Date depending on whether the conditions for payment of the Maximum Interest Rate for the particular Digital Option have been achieved. If the Trigger Rate is fixed upfront as <u>higher than</u> the Spot Rate on the Trade Date, the Investor will receive the Maximum Interest Rate if the Spot Rate at 2pm KL time on Expiry Date is <u>higher than</u> the Trigger Rate. Otherwise, the Minimum Interest Rate will be paid to the Investor. If on the other hand, the Trigger Rate is fixed upfront as <u>lower than</u> the Spot Rate on the Trade Date, the Investor will receive the maximum interest rate if the Spot Rate at 2pm KL time on Expiry Date is <u>lower than</u> the Trigger Rate. Otherwise, the minimum interest rate will be paid to the Investor. In either case if the Spot Rate at 2pm KL time on the Expiry Date is <u>equal</u> to the Trigger Rate, the minimum interest rate will be paid to the Investor |
| <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 Digital Option 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 Digital Option 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 Maturity Date falls on a day that is not a business day, an adjustment will be made so that the Start Date and/or 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>Documentation</b>  | <p>a) For individuals<br/>Structured Investment Application Form, General Terms &amp; Conditions, Risk Disclosure Statement, Master Term Sheet, Indicative/Final Term Sheet, Product Highlights Sheet and Suitability Assessment</p> <p>b) For corporates<br/>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</p>   |
| <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>  | This is a short term investment. Premature Termination is strictly discouraged and subject to the Bank's consent. You may receive a sum less than your initial Investment Amount if you withdraw the investment before it matures. The actual amount paid to you will be adjusted for the Bank's unwinding cost and this may translate into a loss on the initial amount invested   |
| <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>  | <p>a. <b>Operating Requirements:</b> Investor to maintain a CA and a MCA with the Bank.</p> <p>b. <b>Transfer Restrictions:</b> The investment shall not be transferred, novated or assigned to other parties by the Investor.</p> <p>c. <b>Investment Risk:</b> By investing in this product, investors are exposed to currency exchange risk and all other risks as stipulated below</p>  |
| <b>Additional Terms</b>   | <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 the 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> |
| <b>5. Who am I investing with?</b>  |   |
| RHB Bank  |   |

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**6. What are the possible outcomes of my investment?**

Customer will receive either the maximum or the minimum interest from this investment. The following are illustrations of the possible outcomes from this investment :

|  |                  |  |                  |
|--|------------------|--|------------------|
| <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>               | 5.00% p.a        |
| <b>Trigger Rate for Scenario 1,2 &amp; 3</b> | 6.02             | <b>Trigger Rate for Scenario 4 &amp; 5</b> | 5.90             |
| <b>Spot Rate on Trade Date</b>               | 5.95             |  |                  |

**Scenario 1: (If the Trigger Rate is fixed upfront as higher than the Spot Rate on Trade Date at 6.02)**

USD/CNH trades lower than the Trigger Rate of 6.02 at 2pm KL time on the Expiry Date (29 Dec 2014). Investor will receive the minimum interest rate of 2% p.a. plus the initial Investment Amount of USD 100,000 on the Maturity Date (31 Dec 2014):

$$\begin{aligned}
 & \text{Investment Amount} + (\text{Investment Amount} \times \text{Minimum Interest Rate} \times \text{Investment Tenor/Day Count Convention}) \\
 & = \text{USD } 100,000 + (\text{USD } 100,000 \times 2.00\% \times 279/360) \\
 & = \text{USD } 100,000 + \text{USD } 1550 \\
 & = \text{USD } 101,550
 \end{aligned}$$

**Scenario 2: (If the Trigger Rate is fixed upfront as higher than the Spot Rate on Trade Date at 6.02)**

USD/CNH trades higher than the Trigger Rate of 6.02 at 2pm KL time on the Expiry Date (29 Dec 2014). Investor will receive the maximum interest rate of 5% p.a. plus the initial Investment Amount of USD 100,000 on the Maturity Date (31 Dec 2014):

$$\begin{aligned}
 & \text{Investment Amount} + (\text{Investment Amount} \times \text{Maximum Interest Rate} \times \text{Investment Tenor/Day Count Convention}) \\
 & = \text{USD } 100,000 + (\text{USD } 100,000 \times 5.00\% \times 279/360) \\
 & = \text{USD } 100,000 + \text{USD } 3875 \\
 & = \text{USD } 103,875
 \end{aligned}$$

**Scenario 3:** On 1 July 2014, which is before the Maturity Date, 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:-

|   |             |
|---|-------------|
| Unwinding Cost for premature termination/cancellation : |             |
| Cancellation date                                       | 1 July 2014 |
| Investment Amount                                       | USD 100,000 |
| Unwinding Cost  | (USD 600)   |
| Total Amount Redeemed (USD 100,000 – USD 600)           | USD 99,400  |

Investor receive USD 99,400 which is less than the initial Investment Amount of USD 100,000 due to deduction of unwinding cost on premature withdrawal

**Scenario 4: If the Trigger Rate is fixed upfront as lower than the Spot Rate on Trade Date at 5.90**

USD/CNH trades higher than the Trigger rate of 5.90 at 2pm KL time on the Expiry Date (29 Dec 2014), for example USD/CNH trades at 5.92. Investor will receive the minimum interest rate of 2% p.a. plus the initial Investment Amount of USD 100,000 on the Maturity Date (31 December 2014):

$$\begin{aligned}
 & \text{Investment Amount} + (\text{Investment Amount} \times \text{Minimum Interest Rate} \times \text{Investment Tenor/Day Count Convention}) \\
 & = \text{USD } 100,000 + (\text{USD } 100,000 \times 2.00\% \times 279/360) \\
 & = \text{USD } 100,000 + \text{USD } 1550 \\
 & = \text{USD } 101,550
 \end{aligned}$$

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**Scenario 5: If the Trigger Rate is fixed upfront as lower than the Spot Rate on Trade Date at 5.90**

USD/CNH **trades lower than** the Trigger rate of 5.90 at 2pm KL time on the Expiry Date (29 Dec 2014), for example USD/CNH trades at 5.87. Investor will receive the maximum interest rate of 5% p.a. plus the initial Investment Amount of USD 100,000 on the Maturity Date (31 December 2014):

*Investment Amount + (Investment Amount x Maximum Interest Rate x Investment Tenor/Day Count Convention)*

$$= \text{USD } 100,000 + (\text{USD } 100,000 \times 5.00\% \times 279/360)$$

$$= \text{USD } 100,000 + \text{USD } 3875$$

$$= \text{USD } 103,875$$

**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) 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 Spot Rate of the currency pair at a fixed time and date i.e. 2pm on the Expiry Date regardless of the Spot Rate during the Tenor of the Digital Option.
- 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 Digital Option 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 the **Digital Option 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 **Digital Option 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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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  
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

- One-Touch
- DCI (Dual Currency Investment)
- Double No-Touch

#### 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)

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- 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>

(ii) **BNMTELELINK**

- a) via phone : 1300-88-LINK (1300-88-5465)
- b) via fax : 03-2174 1515
- c) via email : [bnmtelelink@bnm.gov.my](mailto: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.

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

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