

FREQUENTLY ASKED QUESTIONS

GENERAL

1. What is this Environmental, Social and Corporate Governance Share Margin Financing/-i (ESG-SMF/-i) Campaign about?

This ESG-SMF/-i Campaign is organised by RHB Investment Bank Berhad (RHBIB) from 1st December 2021 till 31st December 2022 (both dates inclusive) to reward those who open and trade with an ESG/SMF-i account.

2. Who is eligible to participate in this Campaign?

This Campaign is opened to all new and existing retail equities trading clients of RHBIB who are:

- residents of Malaysia
- existing retail equities trading clients who currently enjoy RHBIB Conventional Share Margin Financing (SMF) facility and/or Islamic Share Margin Financing (SMF-i) facility
- not bankrupt or subject to bankruptcy proceedings.

3. What must I do to be able to participate in this Campaign?

To participate, open and maintain an active ESG-SMF/-i account with RHBIB between 1st December 2021 and 31st December 2022, both dates inclusive.

4. What are the features that I will enjoy from this Campaign?

When you open and maintain a new ESG-SMF/-i account with RHBIB between 1st December 2021 and 31st December 2022, you will enjoy these features:

- 3.00 % p.a. interest rate/effective profit rate (Base Rate Islamic ("BRI") + 0.25% p.a.) from 1-12 July 2022; 3.25% p.a. (BRI + 0.25% p.a.) from 13 July – 31 July 2022; 3.25% p.a. (Standard Base Rate Islamic ("SRI") + 1.00% p.a.) on all constituents of FTSE4Good Bursa Malaysia and FTSE4Good Bursa Malaysia Shariah except RHB Bank Berhad (Stock Code: 1066)
- Waiver of Central Depository System ("CDS") Share Transfer Fee** for up to 20 counters (listed Shariah-compliant counters on Bursa Malaysia with minimum market value of RM1,000 per counter) for all newly signed-up ESG-SMF/-i accounts.
- Clients who take up ESG-SMF-i will be eligible for **stamp duty cash back** upon meeting this requirement: *achieve 1.5 times the gross brokerage which must be more than or equal to the stamp duty paid within the first 9 months from the Letter of Offer ("LO") date.*
- Clients who take up ESG-SMF will be eligible for **facility fee reimbursement** upon meeting this requirement: *achieve 1.5 times the gross brokerage which must be more than or equal to the facility fee paid within the first 9 months from the LO date.*
- Margin of financing at 60%.
- Approved limit will be capped at RM300,000 per ESG-SMF/-i account.

5. I am an existing ESG-SMF/-I customer. What will be the interest rate applied to my account?

You will enjoy 3.00% (BR/-I + 0.25% p.a.) beginning from 1 July 2022.



6. How do I open a new ESG-SMF/-i account?

If you are an existing RHBIB client, you can speak to your Dealer's Representative to open a new ESG-SMF/-i account. If you are new to RHBIB, you can walk in to any of our [RHB Investment Bank branches](#), or contact our Call Centre at 03-2113 8118 for assistance/guidance.

FULFILMENT

7. When will I receive the stamp duty cash back / facility fee reimbursement?

If you meet the criteria stated in 4 (c&d), cash back / reimbursement will be made in the tenth month from your Letter of Offer date provided your ESG-SMF/-i account is still active.

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