

TERMS AND CONDITIONS
ENVIRONMENTAL, SOCIAL and CORPORATE GOVERNANCE SHARE MARGIN FINANCING/-i
("ESG-SMF/-i") CAMPAIGN ("T&Cs")

1. RHB Investment Bank Berhad (Registration No. 19663-P) will be referred to as "RHBIB" and RHB Islamic Bank Berhad (Registration No. 200501003283 (680329-V)) will be referred to as "the Bank".

Campaign Period

2. The "**Environmental, Social and Corporate Governance Share Margin Financing ("ESG-SMF/-i") Campaign**" ("Campaign") is organised by RHBIB and will run from 1 December 2021 to 31 December 2022 (both dates inclusive) ("Campaign Period"), or such other dates as may be extended by RHBIB from time to time with or without notice at its sole discretion.

Eligibility

3. The Campaign is open for participation to all new and existing retail equities trading clients ("Eligible Individual Participants") of RHBIB who are:
 - a) Residents of Malaysia;
 - b) Existing retail equities trading clients who currently enjoy RHBIB Conventional Share Margin Financing ("SMF") facility and/or the Bank Islamic Share Margin Financing ("SMF-i") facility;
 - c) Not subject to bankruptcy proceedings or clients who are already adjudged a bankrupt.

Campaign Mechanics

4. Eligible Individual Participants must open and maintain an active ESG-SMF/-i account with RHBIB and the Bank respectively, during the Campaign Period to enjoy the following features:
 - a) 2.88% p.a. interest rate/effective profit rate (Base Rate Islamic ("BRI") + 0.25% p.a.) from 1 December 2021 – 17 June 2022; 3.13% p.a. interest rate/effective profit rate (BRI + 0.25% p.a.) from 18 June 2022 – 31 June 2022; 3.00 % p.a. interest rate/effective profit rate (BRI + 0.25% p.a.) from 1-12 July 2022; 3.25% p.a. interest rate/effective profit rate (BRI + 0.25% p.a.) from 13-31 July 2022; 3.25% p.a. interest rate/effective profit rate (Standard Base Rate Islamic ("SBRI") + 1.00% p.a.) from 1 August – 31 December 2022 on all constituents of FTSE4Good Bursa Malaysia and FTSE4Good Bursa Malaysia Shariah except RHB Bank Berhad (Stock Code: 1066).
 - b) Waiver of Central Depository System ("CDS") Share Transfer Fee for up to twenty (20) counters (listed on FTSE4Good Bursa Malaysia or FTSE4Good Bursa Malaysia Shariah with minimum market value of RM1,000 per counter) for all newly signed-up ESG-SMF/-i accounts.
 - c) Stamp duty cash back (for SMF-i) 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 nine (9) months from the Letter of Offer ("LO") date.*
 - d) Reimbursement of facility fee (for SMF) 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 nine (9) months from the LO date.*
5. Margin of Financing at 60%.
6. Approved limit is capped at RM300,000 per ESG-SMF/-i account.

Fulfilment

7. The stamp duty cash back / facility fee stated in 4(c) and 4(d) above will only be reimbursed to Eligible Individual Participants in the tenth (10th) month from the LO date, or such other date as to be determined by RHBIB at its sole discretion provided that the Eligible Individual Participants' respective ESG-SMF/-i accounts are not closed at the point of reimbursement.

RHB Banking Group PDPA Privacy Notice

8. By participating in this Campaign, Eligible Individual Participants agree and consent to allow his/her personal data being collected, processed and used by RHBIB in accordance with RHB Banking Group PDPA Privacy Notice, which may be viewed on www.rhbgroup.com.

General Terms and Conditions

9. By participating in the Campaign, all Eligible Individual Participants:
 - a. Agree to be bound by the T&Cs of the Campaign;
 - b. Agree and fully understand that the terms and conditions under this T&Cs are applicable to both ESG-SMF/-i accounts.
 - c. Agree to access RHBIB's website to view the T&Cs and undertake to be kept up-to-date on any change or variation to the T&Cs;
 - d. Agree to discontinue any further participation in this Campaign by informing RHBIB if any future modifications of the T&Cs are unacceptable;
 - e. Agrees that by providing personal information, the Eligible Individual Participants consent to RHBIB processing their personal information for any and/or all of the following purposes ("Purpose"), if applicable:
 - i. administering this Campaign and contacting the Eligible Individual Participants 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.
 - f. Agree to comply with Bursa Malaysia rules and regulations governing the trading activities by Bursa Malaysia and further agree to abide by RHBIB's trading policies.
 - g. Agree that the Eligible Individual Participants' 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 the times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBIB.
 - h. May exercise their options in respect of receiving marketing materials (including cross selling, marketing and promotions as described above) by contacting us through the RHBIB Contact Details.
 - i. May request for correction (if their personal information is inaccurate, outdated, incomplete, etc.) access to, or deletion (if the Eligible Individual Participants no longer have any existing products/services with RHB Banking Group) of the Eligible Individual Participants personal information or limit the processing thereof at any time thereafter by submitting such request via the following RHBIB Contact Details:

RHBIB Contact Details

Email: support@rhbgroup.com

Telephone number: 03-21138118

10. If there is any further dispute in relation to this Campaign, please refer to RHB Contact Centre at 03-92068118 or the Ombudsman for Financial Service (OFS) at 03-22722811.

11. RHBIB reserves its right, at its discretion to:
 - a. Disqualify any and all Campaign offers from any Eligible Individual Participants in this Campaign and prohibit that person from further participating in this Campaign in the

- event that there is suspicion that the Eligible Individual Participants tampered with or benefited from the tampering of the regulations of this Campaign or the T&Cs stated herein;
- b. Cancel, terminate or suspend or extend the Campaign without notice and without assigning any reason thereto. Any cancellation, termination or suspension of the Campaign by RHBIB shall not entitle the Eligible Individual Participants to any claim or compensation against RHBIB for any and all loss or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination, suspension or extension of the Campaign;
 - c. Suspend the Eligible Individual Participants from participating in the Campaign if the Eligible Individual Participants' account is being suspended by Bursa Malaysia and/or RHBIB;
 - d. Add, delete, suspend or vary the terms and conditions contained in this T&Cs, either wholly or in part at its discretion by way of posting on RHBIB's website at www.rhbinvest.com and/or www.rhbtradesmart.com and/or other means of communication that may be deemed appropriate by RHBIB with sufficient prior notice.
12. In no event will RHBIB be liable for any losses or damages (including without limitations, loss of income, profits or goodwill, direct or indirect, incidental consequential, exemplary, punitive or special damages or any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Campaign, even if Eligible Individual Participant has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
13. RHBIB shall not be liable for any default in respect of the Campaign due to any act of God, war (whether declared or undeclared), strike, riot, civil commotion, pandemic, epidemic and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHBIB and/or any of its employees, representatives and agents.
14. In no event shall RHBIB be liable for any losses or damages (including without limitations, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages or any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, as a result of suspension of the Eligible Individual Participants' account by Bursa Malaysia nor due to prohibition of any laws, regulations and legislatives in connection to the arrangements during the Campaign.
15. In the event of any inconsistencies between this T&Cs and any brochure, marketing or promotional materials relating to the Campaign, the terms and conditions in these T&Cs shall prevail.
16. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Individual Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.