

RHB Investment Bank Berhad "Share Margin Financing Classic & Exclusive Campaign" Terms and Conditions ("T&Cs")

Campaign Period

1. The Share Margin Financing Classic & Exclusive ("**SMF C&E**") Campaign ("**Campaign**") is organised by RHB Investment Bank Berhad ("**RHBIB**") and will run from 1 May 2022 to 31 August 2022, both dates inclusive ("**Campaign Period**"), or such other dates as may be extended by RHBIB from time to time at its sole discretion with or without prior notice.

Eligibility

2. The Campaign is open for participation to new and/or existing retail equities trading clients ("**Eligible Participants**") of RHBIB who opens a new SMF Classic and/or SMF Exclusive account with RHBIB between 1 May 2022 and 31 August 2022. Existing clients who wish to open a new SMF C&E account must meet criteria of minimum 50% utilization in existing account.

Campaign Mechanics

3. Eligible Participants will enjoy with every new SMF Classic and/or SMF Exclusive account opened:
 - a) Zero brokerage for the first 3 BUY contracts completed online between 1 May 2022 and 30 September 2022.
 - b) Special rate of 3.55% p.a. (BR + 1.05% p.a.) between 1 May 2022 and 31 December 2022. For avoidance of doubt, existing SMF Classic and/or SMF Exclusive account will not be accorded this special rate.
 - c) Facility fee waiver by transferring a minimum 30% of the required collateral to RHBIB before 31 December 2022.
 - d) Facility limit up to RM5,000,000.00.

RHB Banking Group PDPA Privacy Notice

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

General

5. By participating in the Campaign, all Eligible Participants:
 - a) Are deemed to have read, understood and agree to be bound by the T&Cs stated herein and further agree that RHBIB's decision on all matters relating to the

- Campaign shall be final, conclusive and binding against them and shall not be subject to a review. No further correspondence, queries, appeals or protests to dispute such decisions will be entertained.
- b) 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.
 - c) Shall not be entitled to claim for any compensation from RHBIB for any and all losses and damages suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the amendments to the T&Cs herein, termination or suspension of the Campaign.
6. 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 RHBIB has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
 7. RHBIB reserves the right to cancel, terminate or suspend the Campaign without any prior notice and/or without assigning any reason thereto. For avoidance of doubt, any cancellation, termination or suspension of the Campaign by RHBIB shall not entitle the Eligible Participants to any claim or compensation against RHBIB for any loss or damage incurred by the Eligible Participants as a direct and indirect result of such cancellation, termination or suspension.
 8. 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.
 9. 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 Participants' account by Bursa Malaysia nor due to prohibition of any laws, regulations and legislatives in connection to any arrangements during the Campaign.
 10. RHBIB may at its absolute and sole discretion suspend the Eligible Participants from participating in the Campaign if the Eligible Participants' account is suspended by Bursa Malaysia and/or RHBIB;
 11. RHBIB shall not be liable or have any responsibility for any losses, damages, expenses, liabilities, costs or claims whatsoever and howsoever caused or arising, including but not limited to (a) any failure, downtime, crash, breakdown or malfunction of, or defects, virus, bugs, tampering or glitches in the computer system or electronic or mechanical or telecommunication equipment of any relevant stock exchanges including but not limited to Bursa Malaysia Securities Berhad ("Bursa

Securities”) or any other stock exchanges recognised by Bursa Securities, any telecommunication network operators, any internet service providers or any other parties; (b) any delay, fault, failure or loss of access to, or unavailability due to communications network failure; and (c) any telecommunication or interconnection defects, faults or problems, system crashes, software errors or defects, operator errors, sabotage or unlawful access;

12. RHBIB reserves the right at its absolute discretion to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (the “Amendment”) any of the T&Cs herein at any time without prior notice. The Amendment shall be effected at RHBIB’s absolute discretion via RHBIB’s website www.rhbinvest.com and/or www.rhbtradesmart.com. The Eligible Participants agree to ensure to be kept up-to-date on any changes or variations to the T&Cs herein. The Amendment shall be deemed as binding on the Eligible Participants as from the date of notification of the Amendment or from such other date as may be specified by RHBIB.
13. These T&Cs as may be varied or amended from time to time pursuant to Clause 12, shall prevail over any provisions or representations contained in any other promotional materials for advertising the Campaign.
14. These T&Cs herein, shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.