



RHB Investment Bank Berhad “e-KYC Big Reward” campaign Terms and Conditions (“T&Cs”)

Campaign Period

1. The e-KYC Big Reward campaign (“**Campaign**”) is organised by RHB Investment Bank Berhad (“**RHBIB**”) and will run from 1st January 2023 to 30th June 2023, 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 to bank clients of RHBIB (“**Eligible Customers**”) inclusive of staff of RHB Group of companies, who successfully open retail equities trading account (Conventional / Islamic) with RHBIB online through any of the two Electronic Know-Your-Customer (e-KYC) mobile applications, RHB Investment Apply Now or RHB TradeSmart mobile application during the Campaign Period.

Campaign Mechanics

3. Eligible Customers will enjoy reimbursement of CDS account opening fee (RM10) for successful RHBIB trading account open through any of the two e-KYC mobile applications and zero brokerage, capped at RM1,000 for all online Equities buy for one month (30 calendar days from account opening date).

a) CDS Account Opening Fee Reimbursement

- i) Eligible Customers with new retail equities account opened through any of the two e-KYC mobile applications during the Campaign Period shall be entitled to reimbursement of the CDS account opening fee (RM10)
- ii) Eligible Customers will be required to pay the CDS account opening fee of RM10 which will later be reimbursed by crediting the RM10 into the Eligible Customers’ trust account by 25th of the next month of the account opening month or such other time as may be determined by RHBIB from time to time.
- iii) The reimbursement is applicable to Eligible Customers only
- iv) Any account opening before or after the campaign period will not be taken into account for CDS fee reimbursement

b) Zero Brokerage

- i) Eligible Customers with new retail equities account opened through any of the two e-KYC mobile applications during the Campaign Period and performed their Equities online “buy” trade within 30 calendar days from account opening date are eligible for zero brokerage, capped at RM1,000



- ii) Zero Brokerage is applicable for multiple Equities online “buy” trades that performed within 30 calendar days from account opening date. Each Eligible Customer can enjoy a maximum accumulated zero brokerage of RM1,000 only.
- iii) Any trades made after 30 calendar days of the account opening date will not be taken into account for the zero brokerage
- iv) Zero Brokerage is applicable for securities listed on the Bursa Malaysia Securities Berhad (“BMSB”) only;
- v) Zero Brokerage is solely applicable for online buy trades executed through:
 - RHB online trading platform and desktop app, RHB TradeSmart (www.rhbtradesmart.com);
 - RHB online trading platform, RHB Share Trading (www.rhbinvest.com)
 - RHB mobile application, RHB TradeSmart;
 - RHB mobile application, RHB Share Trading;
- vi) Zero Brokerage is not applicable to call-in (offline) trades;
- vii) Zero Brokerage is not applicable to direct business transaction (DBT);
- viii) The brokerage fee is still chargeable for all securities traded by the Eligible Customers during the Campaign Period. Subsequently this brokerage fee then will be credited to the Eligible Customers’ trust account by 25th of the next month after the 30 calendar days zero brokerage trading period

RHB Banking Group PDPA Privacy Notice

4. By participating in this Campaign, Eligible Customers 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 Customers:
 - a) Are deemed to have read, understood and agreed to be bound by the T&Cs stated herein and further agreed 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 correspondences, queries, appeals or protests to dispute such decisions will be entertained.
 - b) Agreed to comply with Bursa Malaysia rules and regulations governing the trading activities by Bursa Malaysia and further agreed 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, cancellation, termination or suspension of the Campaign.
6. RHBIB reserves the right, in its sole discretion, to disqualify any Eligible Customers and/or to forfeit the reimbursement and zero brokerage from an Eligible Customers in



the event there is termination of the trading account(s) of the Eligible Customers during the Campaign Period or non-compliance with the terms and conditions herein, without providing prior notice or assigning any reason whatsoever.

7. 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, 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.
8. RHBIB reserves the right at any time, in its sole discretion to cancel, terminate, postpone 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 Customers to any claim or compensation against RHBIB for any loss or damage incurred by the Eligible Customers as a direct and indirect result of such cancellation, termination or suspension.
9. 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, wilful default, gross negligence and/or wilful misconduct on the part of RHBIB and/or any of its employees, representatives and agents.
10. 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, or otherwise, as a result of suspension of the Eligible Customers' account by Bursa Malaysia or due to prohibition of any laws, regulations and legislatives in connection with the account and/or the Campaign.
11. RHBIB may at its absolute and sole discretion suspend the Eligible Customers from participating in the Campaign if the Eligible Customers' account is suspended by Bursa Malaysia and/or RHBIB;
12. 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;



13. 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 affected at RHBIB's absolute discretion via RHBIB's website www.rhbinvest.com and/or www.rhbtradesmart.com. The Eligible Customers 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 Customers as from the date of notification of the Amendment or from such other date as may be specified by RHBIB.
14. These T&Cs as may be varied or amended from time to time pursuant to Clause 13, shall prevail over any provisions or representations contained in any other promotional materials for advertising the Campaign.
15. In the event of any conflict or inconsistencies between the provisions in this T&Cs and any brochure, marketing or promotional materials relating to the Campaign, the terms and conditions in this T&Cs shall prevail only to the extent of the clauses varied and amended herein.
16. These T&Cs herein, shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.