

RHB Investment Bank Berhad “Discretionary Financing” Campaign Terms and Conditions

Campaign Period

1. The “Discretionary Financing Campaign” (“**Campaign**”) is organised by RHB Investment Bank Berhad (“**RHBIB**”) and will run from 6th May 2019 to 30th September 2019, both dates inclusive (“**Campaign Period**”).

Eligibility

2. The Campaign is opened to all new and existing retail clients of RHBIB who trade online and/or offline on Bursa Malaysia Exchange for transactions executed via RHBIB (“**Eligible Participants**”).

Campaign Mechanics

3. For new Eligible Participants who open an equities trading account between 6th May 2019 and 31st August 2019, and commences trading between 6th May 2019 and 30th September 2019, will be eligible to receive a one-off 2,000 reward points as “Welcome Gift”. The Welcome Gift shall be credited into the online trading account of the Eligible Participants between 15 and 45 days from the date of completed trade.
4. All Eligible Participants who utilise Discretionary Financing when trading during the Campaign Period will be eligible to receive 2x reward points for every RM1 brokerage, the normal being 1x reward point for every RM1 brokerage. The extra 1x reward point will be credited and reflected in the online trading account of the Eligible Participants between 15 and 45 days from the date of completed trade.
5. Waiver of Share Transfer Fees for up to 20 counters (quoted shares listed on Bursa Malaysia with minimum market value of RM1,000 per counter) to all newly signed up Discretionary Financing for Eligible Participants.

General

6. By participating in the Campaign, all Eligible Participants are deemed to have read, understood and agree to be bound by these Terms & Conditions and agree that any decisions of RHBIB in relation to every aspect of the Campaign, including the determination of Eligible Participants and reward points shall be final and conclusive. No correspondence, queries, appeals or protests will be entertained.
7. In addition to the above, the Eligible Participants further agree to continue to be bound with the terms of all the agreements including but not limited to the Terms and Conditions for Equities executed by the Eligible Participants with RHBIB.
8. The Eligible Participants further (i) agree to co-operate and comply with all reasonable requests from RHBIB for the purpose of organizing, promoting and conducting the Campaign; and (ii) consent to receive promotional, marketing and other publicity information from RHBIB from time to time. Eligible Participants who do not wish to receive such promotional, marketing and other publicity information must notify RHBIB in writing.
9. The reward points stated in clauses (3) & (4) shall be credited to Eligible Participants’ online trading account between 15 and 45 days from the date of completed trade. Eligible

Participants are responsible to have the online trading account for the purpose of crediting the reward points. Failing which, the points will be forfeited.

10. In no event will RHBIB be liable for any loss or damages (including without limitations, loss of income, profits or goodwill, direct or indirect, incidental consequential, exemplary, punitive or special damages or proceedings brought by 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.
11. RHBIB reserves the absolute right at any time without assigning any reasons to add, alter, modify, change or vary the Campaign Period and/or Campaign Terms and Conditions contained herein, wholly or in part at its absolute discretion.
12. RHBIB reserves the right, in its sole discretion, to disqualify any Eligible Participants and/or to forfeit any reward points from an Eligible Participant it believes has undertaken fraudulent practice and/or activities harmful to this Campaign or the Campaign submission process. Any reward points that have been credited prior to Eligible Participants undertaking fraudulent practice and/or activities harmful to this Campaign will be forfeited.
13. RHBIB shall not be responsible for any problems or technical malfunction of any telephone network or lines, computer on-line-systems, servers or providers, computer equipment, software, failure of email or contestants on account of technical problems or traffic congestion on the internet or at any website or combination thereof, including any loss or damage to the Eligible Participants or to any other person's computer related to or resulting from participating in this Campaign.
14. Any failure by RHBIB to enforce any of these Campaign Terms and Conditions in any instance(s) will not give rise to any claim by any person.
15. RHBIB reserves the absolute right at any time without assigning any reasons thereto to cancel, terminate, postpone or suspend indefinitely the Campaign. Any cancellation, termination or suspension of the Campaign by RHBIB shall not entitle the Eligible Participants to any claim against RHBIB or compensation for any loss or damage incurred by the Eligible Participants as a direct and indirect result of such cancellation, termination or suspension.
16. The Terms and Conditions shall be governed by, and construed in accordance with, the laws of Malaysia and the parties hereby submit to the exclusive jurisdiction of the courts of Malaysia.

Definition

“Discretionary Financing” is a facility that allows clients to settle their outstanding purchase at any time up to T+7. Bursa Malaysia’s official settlement cycle introduced on 29th April 2019 is T+2.