



## TERMS AND CONDITIONS FOR SGD FIXED DEPOSIT PROMOTION (“PROMOTION”)

### Eligibility

1. This Promotion is open to all new and existing non-individual (i.e. corporate & unincorporated entity) customer (“Customer”) which makes a Singapore Dollar (SGD) placement(s) (“Eligible Placement”) into their SGD Fixed Deposit Account (“Eligible Account”) opened or maintained with RHB Bank Berhad (UEN No. S99FC5710J) (“RHB” or “the Bank”) during the promotional period between 1 September 2022 and 30 November 2022 (both dates inclusive) or at such other period as RHB may at its sole discretion determine (the “Campaign Period”).
2. By participating in this Promotion, you agree to be bound by these terms.
3. The promotional fixed deposit interest rate (“Promotional Rate”) is as follows:

Deposit Amount	Tenure (Months)	Promotional Rate, p.a.
Minimum S\$100,000-00	3	1.50%
	6	2.00%

4. To qualify for the Promotional Rate, all placements must be made with fresh funds and excludes any fund transfers from existing RHB accounts or from cheque, cashier’s orders or demand drafts drawn on the Bank.
5. You may make more than one placement but each placement has to be for a minimum amount SGD100,000-00 and for a period of 3 months or 6 months in order to qualify.
6. Only customers whose accounts are approved by RHB will qualify for the Promotional Rate. The approval process will be in accordance with RHB’s prevailing practice and RHB reserves the right to extend its processing time.
7. Promotional Rates and tenure(s) are determined by RHB in its absolute discretion and such rate(s) and tenure(s) are applicable for a limited time period only and are subject to change by the Bank at its sole discretion and without notice or reason.
8. No interest shall be payable on partially withdrawn amounts and premature withdrawals regardless of the number of completed months at the time of partial/premature withdrawal.
9. Upon maturity of the Placement, if the Bank does not receive any further instructions from the Customer in respect of the Placement, the total amount of Principal and Interest (P+I) will be renewed automatically for a similar period as the matured placement; at the Bank’s prevailing Board rates for SGD FD.



10. Companies/Entities which have RHB Banking Group employees/directors/ or related parties as partners or Board members are not eligible to participate in this Promotion.

### **General Terms and Conditions**

11. This Promotion is not valid in conjunction with any other privileges or promotions organised by RHB unless otherwise stated.
12. RHB reserves the right in its sole and absolute discretion and without prior notice, to vary, modify, delete or add to these Terms and Conditions (T&Cs) and may also withdraw or discontinue the Promotion at any time without liability to any customer. RHB's decision in respect of the Promotion shall be final and binding.
13. RHB's Terms and Conditions Governing Accounts shall apply.
14. All participants in the Promotion permit and authorise the Bank to disclose, reveal and divulge information collected on it by the Bank to any person (including but not limited to the parties involved in organising, promoting and conducting the Promotion) as the Bank deems fit.
15. In the event of any inconsistency between these T&Cs and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, these T&Cs shall prevail.
16. The Bank shall be entitled to a reasonable period of time to process instructions and may not complete any placement / transaction in respect of an Eligible Account on the same day of receipt of the customer's instruction. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
17. These T&Cs shall be governed by and construed in accordance with the laws of Singapore and the Customer shall be deemed to have agreed to the exclusive jurisdiction of the Singapore courts.
18. A person who is not a party to these T&Cs has no right under the Contracts (Rights of Third Parties) Act to enforce any of these T&Cs.
19. By participating in this Promotion, you hereby agree and accept these T&Cs.

All information is correct at the time of publishing or posting online.

### **Deposit Insurance Scheme**

SGD deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation for up to S\$75,000 in aggregate per depositor per scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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