TERMS AND CONDITIONS GOVERNING SGD FRESH FUND FIXED DEPOSIT PROMOTION 2026

1. The RHB SGD Fresh Fund Fixed Deposit Promotion (the "Promotion") is open to all new and existing non-individual customers (the "Customer") who make an eligible Singapore Dollar Fixed Deposit placements (the "Placement") with RHB Bank Berhad (acting out of its Singapore office) (the "Bank") into a Singapore Dollar Fixed Deposit Account maintained with the Bank (the "Eligible Account").

2. The Promotion is valid from 17 July 2026 until such date as may be determined by the Bank at its sole and absolute discretion (the "Promotion Period").

3. The Promotion is only applicable to non-individual Customer only.

4. The promotional fixed deposit rates ("Promo Rates") are applicable only to fresh fund placed during the Promotion Period, with a minimum Placement of SGD1,000,000 in a single Placement.

5. For the purposes of the Promotion, "Fresh Funds" refers to cash (excluding withdrawals from any existing accounts maintained with the Bank), new funds received via telegraphic transfer and/or FAST from another financial institution, local cheque or banker's cheque issued by another financial institution.

6. The Customer's account shall remain in good standing at all times (i.e. must not be suspended, frozen, cancelled or terminated) and must be conducted in a proper and satisfactory manner at all times, as determined by the Bank in its sole and absolute discretion.

7. Only Customers whose accounts and the Placement are approved by the Bank shall be eligible for the Promo Rates. The approval shall be subject to the Bank's prevailing policies and requirements. The Bank reserves the right to extend its processing time of the Placement.

8. To qualify for the Promo Rates, the following conditions must be fulfilled throughout the Promotion Period:

   (i) the Eligible Account must be fully funded with the Placement amount indicated by the Customer;
   (ii) the Placement must be placed in the Eligible Account;
   (iii) all required information and documentation must be duly provided to the satisfaction of the Bank, and
   (iv) the Customer must satisfy all applicable due diligence and relevant checks as determined by the Bank at its sole and absolute discretion, within the Promotion Period. For the avoidance of doubt, if any of the aforesaid requirements are not satisfied within the Promotion Period, the Bank reserves the right to reject the Placement. In such event, the Bank may transfer the funds into the account from which the Placement was funded or to any other account maintained by the Customer with the Bank, as determined by the Bank.

9. The Promo Rates and tenure(s) are determined by the Bank at its sole and absolute discretion. The Bank reserves the right to amend, vary or withdraw the Promo Rates and/or tenure(s) at any time without prior written notice.

10. Multiple eligible Placements may be made into an Eligible Account. Each Placement must satisfy the minimum Placement amount of SGD1,000,000 to qualify for the applicable Promo Rates, as below:

Tenure	**Promotional Interest Rate (p.a.)**
3 Months	1.40%
6 Months	1.50%
12 Months	1.50%

11. No interest shall be payable any Placement that is withdrawn prior to its maturity date. Upon maturity of the Placement, the principle and the accrued interest amounts shall be renewed at the Bank's prevailing promotional fixed deposit rates (if any) or where no promotional rate is applicable, the prevailing fixed deposit board rates applicable to the respective tenure, currency and amounts, unless otherwise instructed by the Customer.

General Terms

12. The Promotion is not valid in conjunction with other privileges or promotions organized by the Bank, unless otherwise stated.

13. The Bank reserves the right in its sole and absolute discretion and without prior notice, to vary, modify, delete or add to these Terms and Conditions and may also withdraw or discontinue the Promotion at any time without prior notice or liability to the Customer. The Bank's decision in respect of the Promotion shall be final and binding.

14. Prevailing terms and conditions applicable to the accounts maintained with the Bank shall continue to apply and be binding on the Customer. Please refer to https://rhbgroup.com.sg/rhb/business/terms-and-conditions (Terms and Conditions Governing Accounts) for the applicable terms and conditions.

15. If there are any inconsistencies or discrepancies between these Terms and Conditions and any advertisements, promotions, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.

16. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and the Customer shall be deemed to have agreed to submit to the exclusive jurisdiction

of the courts of Singapore

17. A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.

18. By participating in the Promotion, the Customer agrees and accept these Terms and Conditions.

All information herein 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 SGD 100,000 in aggregate per depositor per scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.