

TERMS AND CONDITIONS (“T&C”) OF RHB BANK (CAMBODIA) PLC (“RHBBCP”) CASA CAMPAIGN (SGG3) - “Smart Savings with RHB Bank! Get High Interest Rates and Enjoy Special Guaranteed Gifts”

1. The campaign starts from 01 August 2025 to 31 January 2026 (“Campaign Period”).
2. The campaign is open to all customers:
 - Residents & Non-Residents
 - Premier & Non-Premier Customers
 - New To Bank (NTB) and Exiting To Bank (ETB) Customer

Note: Financial institutions and insurance companies are not eligible for the prizes offered under this campaign.

3. Customers will enjoy the promotional discount as below:

Product	Deposit						
Product Type	CASA						
Currency	USD						
Interest Rate	Based on the CASA products and up to 3.75% p.a.						
Eligible Products	<p>- All CASA products in the table below:</p> <table> <tr> <th>PRODUCT</th><th>PRODUCT TYPE</th></tr> <tr> <td>Saving Account (SA)</td><td> <ul style="list-style-type: none"> - RHB Smart Saving Account (RHB SSA) - RHB Saving Account (RHB SA) - RHB Junior Saving Account (RHB JSA) </td></tr> <tr> <td>Current Account (CA)</td><td> <ul style="list-style-type: none"> - RHB Current Account Advantage (RHB CAA) - RHB Premier Current Account (RHB PCA) - RHB Current Account (RHB CA) </td></tr> </table>	PRODUCT	PRODUCT TYPE	Saving Account (SA)	<ul style="list-style-type: none"> - RHB Smart Saving Account (RHB SSA) - RHB Saving Account (RHB SA) - RHB Junior Saving Account (RHB JSA) 	Current Account (CA)	<ul style="list-style-type: none"> - RHB Current Account Advantage (RHB CAA) - RHB Premier Current Account (RHB PCA) - RHB Current Account (RHB CA)
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Campaign Offers for NTB or Referrer (ETB) Customer

- Should an ETB customer successfully refer one NTB customer for the SGG3 campaign, he/she will enjoy the same freeze amount and freeze month of NTB customer. **Note:** NTB customer is the New CIFs created during the campaign period
- Special Guaranteed Gifts (iPhone 17 Pro Max, iPhone 16 Pro Max, and iPad Pro 11) based on Freeze Amount, and Freeze Month to redeem:
 - SSA:

SGG3	3-Month	6-Month	9-Month	12-Month	SGG3
	Freeze Amount \$				\$
iPhone 17 Pro Max (512GB, Black/White/Silver/ Natural)	485,500	242,500	151,800	121,500	1,820
iPhone 16 Pro Max (512GB, Black/White/Silver/ Natural)	405,500	202,500	126,800	101,500	1,520
iPad Pro 11 (512GB, Black/Silver)	338,500	169,500	105,800	84,500	1,270
 - SA, JSA, and CA:

SGG3	3-Month	6-Month	9-Month	12-Month	SGG3
	Freeze Amount \$				\$
iPhone 17 Pro Max (512GB, Black/White/Silver/ Natural)	182,000	91,000	57,000	45,500	1,820
iPhone 16 Pro Max (512GB, Black/White/Silver/ Natural)	152,000	76,000	47,500	38,000	1,520
iPad Pro 11 (512GB, Black/Silver)	127,000	63,500	39,500	31,800	1,270
 - CAA:

SGG3	3-Month	6-Month	9-Month	12-Month	SGG3
	Freeze Amount \$				\$
iPhone 17 Pro Max (512GB, Black/White/Silver/ Natural)	728,000	364,000	227,500	182,000	1,820
iPhone 16 Pro Max (512GB, Black/White/Silver/ Natural)	608,000	304,000	190,000	152,000	1,520
iPad Pro 11 (512GB, Black/Silver)	508,000	254,000	158,800	127,000	1,270

○ CAA:

SGG3	3-Month	6-Month	9-Month	12-Month	SGG3
	Freeze Amount \$				\$
iPhone 17 Pro Max (512GB, Black/White/Silver/Natural)	1,456,000	728,000	455,000	364,000	1,820
iPhone 16 Pro Max (512GB, Black/White/Silver/Natural)	1,216,000	608,000	380,000	304,000	1,520
iPad Pro 11 (512GB, Black/Silver)	1,016,000	508,000	317,500	254,000	1,270

○ PCA:

SGG3	3-Month	6-Month	9-Month	12-Month	SGG3
	Freeze Amount \$				\$
iPhone 17 Pro Max (512GB, Black/White/Silver/Natural)	2,912,000	1,456,000	910,000	728,000	1,820
iPhone 16 Pro Max (512GB, Black/White/Silver/Natural)	2,432,000	1,216,000	760,000	608,000	1,520
iPad Pro 11 (512GB, Black/Silver)	2,032,000	1,016,000	635,000	508,000	1,270

Note: To retain customers who do not want to redeem the SGG3 items, but prefer to receive cashback instead (as an option), it will be subject to the approval of the Head of Retail Banking via e-mail. Should an ETB customer successfully refer one NTB customer for the SGG3 campaign, he/she will enjoy the same freeze amount and freeze month of the NTB customer. The cashback shall be fixed at 90% of the SGG3 cost.

SGG3 Gift Items Eligibility and Fulfilment

- Valid for Residents & Non-Residents, Individuals and Corporates & SOEs.
- Valid for both NTB and ETB customers. **Note:** Financial institutions and insurance companies are not eligible for the offer in this campaign.
- The required CASA deposits under this campaign must be at least 100% of New Funds, which equals 100% of the freeze amount plus the ending balance as of 31 July 2025.
- Customers redeem SGG3 item:

	<ul style="list-style-type: none"> ○ All campaign gift items will be purchased directly from Apple Authorized Resellers in Cambodia only. ○ The gift items offered under this campaign cannot be changed or exchanged for other items or specifications such as colour, RAM or model. ○ Should the default gift items become unavailable or out of stock at anytime throughout the campaign, RHB reserves the right to select/replace another default item of similar value (<i>upon any of this campaign's Campaign Owner or Product Owner's approval</i>). ○ Eligible customers are required to sign on the consent form to acknowledge the Terms and Conditions in order to receive the gift items. Expected delivery is approximately within one month from the branch request date. Any urgent requests for immediate fulfilment by any customer will not be entertained. ○ Once the gift items are ready, customers will be informed by their sales or branch representative to collect their gift items. ○ For the incoming iPhone 17 Pro Max, which is expected to be released around October 2025 to the Cambodian market, the first order placement by Procurement team will be done once the stock is available from any of the Apple Authorized Resellers in Cambodia. ○ For questions or issues, if any, regarding the gift items received, customers are required to contact the Apple Authorised Reseller directly. - Customers request to get cashback (to retain customers only): <ul style="list-style-type: none"> ○ Relevant staff to seek email approval from Head of Retail Banking and cc Product Development Team. ○ Upon completion of the ear-making process, the cashback will be given to customers during the campaign period only, which requires the customer and staff concerned to sign and acknowledge on the consent form, including the campaign's Terms & Conditions. The cashback will be credited to the customer's RHB CASA approximately by the end of the following week by the bank. - In the event the customer decides to unfreeze their eligible freeze transactions before the agreed maturity period and has received gift items, the bank will net off the cost of the gift item purchased from the customer's principal account.
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