

CASA and FD Bundling Campaign

1. The campaign starts from 1 August 2026 to 31 January 2027 (“Campaign Period”).
2. The campaign is open to all customers:
 - Residents & Non-Residents
 - Corporate & Retail customers
 - Premier & Non-Premier Customers
 - New To Bank (NTB) and Exiting To Bank (ETB) Customer

3. Customers will enjoy the promotional discount as follows:

Product	Deposit																														
Required bundled products	• CASA (all CASA is acceptable) • Fixed Deposit (USD currency only) • Reflex and / or goWave sign-up is mandatory																														
Eligible customers	• New and existing Deposit customers (non-staff and staff) • New and existing RHBBCP goWave and Reflex customers (with “Active” status)																														
Campaign Offers	<table><tr><th rowspan="2">FD Tenure</th><th rowspan="2">Premier Banking customers</th><th colspan="2">Non Premier Banking Customers</th></tr><tr><th>Business Banking</th><th>Retail Banking</th></tr><tr><td>1-month</td><td>3.25% pa.</td><td>3.25% pa.</td><td>2.75% pa.</td></tr><tr><td>3-months</td><td>3.75% pa.</td><td>3.75% pa.</td><td>3.25% pa.</td></tr><tr><td colspan="4">Additional Requirement</td></tr><tr><td>Sign-up</td><td>goWave</td><td>Reflex</td><td>goWave</td></tr><tr><td>FD Limitation</td><td colspan="3">USD10,000 or more (for both options)</td></tr><tr><td>CASA Limitation</td><td colspan="3">5% of FD amount placed</td></tr></table> Notes: Additional promotion for Business Banking customer to new sign-up Reflex: • Register fee: USD 10 (propose waiving fee)	FD Tenure	Premier Banking customers	Non Premier Banking Customers		Business Banking	Retail Banking	1-month	3.25% pa.	3.25% pa.	2.75% pa.	3-months	3.75% pa.	3.75% pa.	3.25% pa.	Additional Requirement				Sign-up	goWave	Reflex	goWave	FD Limitation	USD10,000 or more (for both options)			CASA Limitation	5% of FD amount placed		
FD Tenure	Premier Banking customers			Non Premier Banking Customers																											
		Business Banking	Retail Banking																												
1-month	3.25% pa.	3.25% pa.	2.75% pa.																												
3-months	3.75% pa.	3.75% pa.	3.25% pa.																												
Additional Requirement																															
Sign-up	goWave	Reflex	goWave																												
FD Limitation	USD10,000 or more (for both options)																														
CASA Limitation	5% of FD amount placed																														

	Monthly fee: USD 10 (propose waiving fee permanently)									
Key Terms & Conditions (T&Cs)	- This campaign is applicable to both New and Existing customers. - The promotional FD rates is only applicable for new placements made under this campaign. - The following shall apply for premature FD withdrawals, where an FD is uplifted or partially withdrawn before the maturity date:<table><tr><th>Contracted Tenure</th><th>Upliftment</th><th>Interest Payment</th></tr><tr><td>Any tenure</td><td>If <3 months</td><td>No interest will be paid</td></tr><tr><td>Any tenure</td><td>If >3 months</td><td>Interest will be paid for completed months only @ 0.50% pa.</td></tr></table> - RHB Bank reserves the right to change any of the campaign's terms and conditions, or discontinue the offer at our discretion for whatsoever reasons, without prior notice given.	Contracted Tenure	Upliftment	Interest Payment	Any tenure	If <3 months	No interest will be paid	Any tenure	If >3 months	Interest will be paid for completed months only @ 0.50% pa.
Contracted Tenure	Upliftment	Interest Payment								
Any tenure	If <3 months	No interest will be paid								
Any tenure	If >3 months	Interest will be paid for completed months only @ 0.50% pa.								