

**TERMS AND CONDITIONS ("T&Cs")
RHB INVESTMENT BANK BERHAD
e-KYC FUTURES CAMPAIGN**

Campaign Period

1. The e-KYC Futures Campaign ("**Campaign**") is organised by RHB Investment Bank Berhad ("**RHBIB**") and will run from **1 October 2026 to 31 December 2026**, both dates inclusive ("**Campaign Period**") or such other dates as may be amended by RHBIB at its sole discretion with or without prior notice.

Eligibility

2. The Campaign is open to Eligible Individual Participants (as defined below) with futures trading accounts maintained with RHBIB and who:
 - a) Trade online only; AND
 - b) Are resident pass holders, permanent residents and Malaysians, in each case within the Campaign Period, and fulfils the required conditions as stipulated in clauses 5 to 13 ("**Eligible Individual Participants**").
3. The following persons are NOT eligible to participate in the Campaign:
 - a) Individuals below the age of 18 years old.
 - b) Institutional and Corporate clients of RHBIB.
 - c) Local Participants as defined under the Rules of Bursa Malaysia Derivatives Berhad.
 - d) Associate Participants as defined under the Rules of Bursa Malaysia Derivatives Berhad.
 - e) Individuals registered with Retail Transaction Incentive Programme (RTIP).
 - f) Individuals registered as Share Trading Officers (STO).
4. Notwithstanding the above, RHBIB has full discretion to determine who shall be eligible to participate in the Campaign.

Campaign Rewards and Mechanics

5. Eligible Individual Participants will enjoy zero brokerage fees for online trades executed on the "**BUY**" side, capped at RM500 (Five Hundred Ringgit) only, for a period of 30 (thirty) calendar days ("**Limited Time Period**") from the official registration date of Futures account opening ("**Campaign Rewards**").
6. To qualify for the Campaign Rewards under this Campaign, the Eligible Individual Participants must either be :-
 - a) a new-to-futures client who opens a futures account via **RHB Investment Apply Now mobile app** during the Campaign Period; and
 - b) trade within the first 30 (Thirty) days from the official registration date of Futures account opening.

7. For clarity, the Eligible Individual Participants will be charged the brokerage fees for all exchanged traded derivatives products traded during the Campaign Period. Upon the expiry of the Limited Time Period, the brokerage fee incurred will be reimbursed and credited into the Eligible Individual Participant's futures account after the 25th of the month following the end of the Limited Time Period.
8. For the avoidance of doubt, the Campaign Rewards is :-
- a. Limited to the brokerage fees only. All other fees, including but not limited to Exchange Trading Fees, Clearing Fees, Counterparty Broker Fees and applicable taxes, are excluded.
 - b. Limited to the new futures account opened during the Campaign Period.
 - c. Solely applicable for online **"BUY"** trades executed through RHBIB futures online trading platforms (RHB GTS, RHB QST and CQG).
 - d. Capped at **RM500 (Five Hundred Ringgit)** only.
 - e. Not applicable to any trades made after the Limited Time Period.
 - f. Not applicable to call-in (offline) trades.
 - g. Not applicable to negotiated large trade (NLT).
 - h. Not applicable to trades closed out through cash settlement method.
 - i. Not applicable to those account(s) opened **before 1 October 2026 and after 31 December 2026**.
 - j. Not applicable to those account(s) opened via offline form.
9. The amount of monthly brokerage for Specified Exchanges shall refer to Ringgit Malaysia equivalent based on the daily exchange rate.

General

10. By participating in the Campaign, all Eligible Individual Participants:
- a) Are deemed to have read, understood and agree to be bound by the T&Cs of the Campaign.
 - b) Agrees that RHBIB's decision on all matters relating to the Campaign is final, binding and conclusive. No correspondences, queries, appeals or protests to dispute such decisions will be entertained.
 - c) Agree that by participating in this Campaign, the Eligible Individual Participants consent to RHBIB processing their personal information pursuant to RHB Banking Group's PDPA Privacy Policy accessible on <https://www.rhbinvest.com/pdpa/english/index.html> the Eligible Individual Participants may exercise their options in respect of receiving marketing materials (including cross selling, marketing and promotions as described above) by contacting us through the RHB Contact Details provided below.

d) Agree to comply with the Rules of Bursa Malaysia Derivatives Berhad governing the trading activities and further agree to abide by RHBIB's trading policies.

e) For general enquiries, withdrawal of your participation in the Campaign or to exercise your options in respect of sub-clause (b) above, you may contact RHBIB via the following contact details:

RHBIB Contact Details:

Email: rhib.futures.bdev@rhbgroup.com

11. RHBIB reserves its right, at its sole and absolute discretion to:

a) Disqualify any Eligible Individual Participants upon the occurrence of any of the following events: -

- i) There is a termination and/or suspension of the Eligible Individual Participants' trading account(s);
- ii) The trading account(s) is suspected to have been operated fraudulently and/or closed by RHBIB;
- iii) The Eligible Individual Participants have over losses with RHBIB;
- iv) The Eligible Individual Participants is blacklisted by RHBIB;
- v) The Eligible Individual Participants has tampered with or benefited from the tampering of the regulations of this Campaign or the T&Cs stated herein.

b) Cancel, terminate, suspend, postpone or extend the Campaign without prior notice and/or without assigning any reason thereto. For the avoidance of doubt, any cancellation, termination or suspension of the Campaign by RHBIB shall not entitle the Eligible Individual Participants to any claim or compensation against RHBIB for any and all loss or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination, suspension or extension of the Campaign.

c) Suspend the Eligible Individual Participants from participating in the Campaign if the Eligible Individual Participants' account is being terminated and/or suspended by Bursa Malaysia Derivatives Berhad and/or RHBIB during the Campaign Period or non-compliance with the T&Cs herein.

d) Add, remove and/or substitute the Campaign Reward(s) with any other item(s), reward or services of similar value. The Campaign Rewards are given on an "as-is" basis and cannot be transferred to any third party and cannot be exchanged for cash, credit or any other form of monetary payment.

12. RHBIB shall not be liable for any indirect, consequential or special losses or damages (including without limitations, loss of income, profits or goodwill, direct or indirect, incidental consequential, exemplary, punitive or special damages or any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the participation in the Campaign, even if the Eligible Individual Participant has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

13. RHBIB shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war (whether declared or undeclared), strike, riot, civil commotion, pandemic, epidemic and act of terrorists which are not attributable to the act, omission, wilful default, gross negligence and/or wilful misconduct on the part of RHBIB and/or any of its employees, representatives and agents.
14. RHBIB shall not be liable for any indirect, consequential, or special losses or damages (including without limitations, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages or any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, as a result of suspension of the Eligible Participants' account by Bursa Malaysia Derivatives Berhad nor due to prohibition of any laws, regulations and legislatures in connection to any arrangements during the Campaign.
15. RHBIB shall not be liable or have any responsibility for any indirect, consequential, or special losses, damages, expenses, liabilities, costs or claims whatsoever and howsoever caused or arising, including but not limited to (a) any failure, downtime, crash, breakdown or malfunction of, or defects, virus, bugs, tampering or glitches in the computer system or electronic or mechanical or telecommunication equipment of any relevant stock exchanges including but not limited to Bursa Malaysia Derivatives Berhad, any telecommunication network operators, any internet service providers or any other parties; (b) any delay, fault, failure or loss of access to, or unavailability due to communications network failure; and (c) any telecommunication or interconnection defects, faults or problems, system crashes, software errors or defects, operator errors, sabotage or unlawful access;
16. RHBIB reserves the right at its absolute discretion to amend these T&Cs at any time without prior notice. Material amendments will be notified via RHBIB's website www.rhbinvest.com. The Eligible Customers undertake to keep up-to-date on any changes or variations to the T&Cs herein. Amendments will take effect from the date of notification of the amendment or from such other date as may be specified by RHBIB.
17. These T&Cs as may be varied or amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials for advertising the Campaign. In the event of any inconsistencies between this T&Cs and any brochure, marketing or promotional materials relating to the Campaign, the terms and conditions in this T&Cs shall prevail.
18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Individual Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.