

**TERMS AND CONDITIONS ("T&Cs")
RHB INVESTMENT BANK BERHAD
REFER. REWARD. COMPOUND CAMPAIGN**

Campaign Period

1. The Refer. Reward. Compound 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 retail client who already have an existing Futures accounts with RHBIB ("**Referrer**") and who refers a New-To-Futures ("**NTF**") retail individual to open a Futures account with RHBIB ("**Referee**"), referred to as an "**Eligible Individual Participant**".
3. For Referrer to be eligible for the Campaign Reward (as defined below), the Referee:
 - a) must not have held a futures trading account with RHBIB within the preceding **twelve (12) months**;
 - b) must complete account registration via **RHB Investment Apply Now mobile app** and the official account registered date must be within the Campaign Period; and
 - c) trades a minimum of six **(6)** lots or contracts online within **30 calendar days** from the official account registration date.
4. 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).
 - g) Individuals registered as Marketing Representative (MR).
5. Notwithstanding the above, RHBIB has full discretion to determine who shall be eligible to participate in the Campaign.

Campaign Rewards and Mechanics

6. The Referrer shall be entitled to receive a maximum referral fee of **Eighty-Eight Ringgit (RM88)** ("**Campaign Reward**") credited into Referrer trading account **for each Referee** who fulfils the minimum trading requirement of 6 lots or contracts **online** during the Campaign Period.

Example:

Month	Referrer	Referee	Total Trade	Campaign Rewards
1	Existing Client A	NTF Client 1	6 lots	RM88 (max. capped)
		NTF Client 2	10 lots	RM88 (max. capped)
		NTF Client 3	12 lots	RM88 (max. capped)

Based on the example above, Referrer earns up to **Eighty-Eight Ringgit (RM88)** in cash credited into referrer trading account **per Referee** after completing a qualifying trade.

7. The total referral fees eligible to be earned under this Campaign is capped at **RM8,800** which is equivalent to an aggregate maximum of **one hundred (100)** successful referrals. Referral fees will be allocated on a **first-come, first-served basis**. There is **no individual cap** on the amount that any Referrer may earn, subject always to the aggregate Campaign cap above.
8. Campaign Rewards are evaluated following the Referee's 30-day trading window and processed according to a monthly cut-off following the 25th of each month. Verified referral fee will be credited directly to the Referrer's trading account after the processing cycle.
9. The Referee must execute a minimum of **six (6) lots/contracts** online within **thirty (30) calendar days** from their official account registration date. Trades executed after the thirty (30)-day period will not be counted towards the calculation of the referral contribution.
10. RHBIB reserves the right, at its sole and absolute discretion, to disqualify any referral in respect of any Referee whose trading account has been terminated, suspended or closed by Bursa Malaysia Derivatives Berhad and/or RHBIB, is suspected of being operated fraudulently, have over losses with RHBIB or who has been blacklisted by RHBIB. Any such disqualified referral shall not qualify for any Campaign Reward, and no Campaign Reward shall be awarded to the Referrer in respect thereof.
11. Where the Referrer assists the Referee in completing and submitting the Futures Account Interest Form, the Referrer represents, warrants, undertakes and confirms that:
- a) the Referrer has obtained the Referee's express consent to disclose the Referee's name and contact details to RHBIB;
 - b) the Referee has no objection to being contacted by RHBIB for purposes relating to the Campaign;
 - c) the Referrer has informed the Referee to read the Privacy Notice available on the RHB Invest website at <https://www.RHBInvest.com/pdpa/english/index.html>; and
 - d) the Referrer agrees and consents to RHBIB disclosing the Referrer's name to the Referee for purposes relating to the Campaign.
12. For the avoidance of doubt, the Campaign Reward is: -

- a) Limited to the referral fee only.
- b) Awarded to the Referrer subject to the Referee fulfilling the conditions in Clause 3 during the Campaign Period.
- c) Solely applicable for online trades executed through RHBIB futures online trading platforms (RHBIB GTS, RHBIB QST and CQG).
- d) Qualified by Referee account who fulfils the minimum trading requirement of 6 lots or contracts **online** for all exchange-traded derivatives offered by RHBIB during the Campaign Period.
- e) Capped at **Eighty-Eight Ringgit (RM88)** only per each successful Referee, who fulfils the conditions in Clause 3.
- f) Not applicable to any trades made after the 30 calendar days from their official account registration date.
- g) Not applicable to call-in (offline) trades.
- h) Not applicable to negotiated large trade (NLT).
- i) Not applicable to trades closed out through cash settlement method.
- j) Not applicable to registered Marketing Representative of RHBIB.
- k) Not applicable to those account(s) opened **before 1 October 2026 and after 31 December 2026**.
- l) Credited into Referrer's trading account after the processing cycle.

General

13. 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) Agrees that by participating in this Campaign, the Eligible Individual Participants consent to RHBIB processing their personal information pursuant to RHBIB Banking Group's PDPA Privacy Policy accessible on <https://www.RHBIBinvest.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 RHBIB Contact Details provided below.
- d) Agrees to comply with the Rules of Bursa Malaysia Derivatives Berhad governing the trading activities and further agrees 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

16. 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) of the Eligible Individual Participants' 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 terminated and/or suspended by Bursa Malaysia Derivatives Berhad and/or RHBIB during the Campaign Period.
- d) Add, remove and/or substitute the Campaign Reward(s) with any other item(s), reward or services of similar value. The Campaign Reward will be credited only to the Eligible Individual Participants designated account and is non-transferable and where the Campaign Reward is a non-cash good, it cannot be exchanged for cash, credit or any other form of monetary payment.

17. 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.

18. 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.

19. 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 Individual 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.
20. 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.
21. 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.RHBIBinvest.com. The Eligible Individual Participants 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.
22. 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.
23. 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.