RHB Investment Bank Berhad "Sign Up & Get Rewarded" campaign Terms and Conditions

Campaign Period

1. The Campaign Period is hereby extended to 31st July 2026. Accordingly, the revised Campaign Period shall run from 1st January 2026 to 31st July 2026, both dates inclusive, or upon reaching the Campaign target, whichever comes first ("**Campaign Period**").

Eligibility

2. The Campaign is open for participation to New-To-Bank and Existing-To-Bank clients of RHBIB inclusive of staff of RHB Group of companies, who successfully open new retail equities trading accounts (Conventional/Islamic) online with RHBIB through any one of the two Electronic Know-Your-Customer ("**e-KYC**") mobile applications, RHB Investment Apply Now or RHB TradeSmart mobile application, during the Campaign Period ("**Eligible Customers**").

3. For clarity:

"New-To-Bank" customers	means Eligible Customers who successfully open a new retail equities trading account (Conventional/Islamic) during the Campaign Period and have no prior accounts or records with RHBIB.
"Existing-To-Bank" customers	means Eligible Customers who currently hold any RHBIB retail equities trading account (Conventional/Islamic) prior to the Campaign Period and proceed to successfully open new accounts with RHBIB.

Campaign Mechanics

4. Eligible Customers will enjoy the following:

   - Upfront waiver of the Central Depository System ("**CDS**") account opening fee of RM10.8 (Inclusive of 8% SST);
   - Zero brokerage fee on all "Online Equities Buy" for one (1) month (30 calendar days) from the successful opening date of the retail equities trading account, capped at RM500only; and/or

a) CDS Account Opening Fee Upfront Waiver of RM10.80

Eligible Customers will be entitled to enjoy an upfront waiver of the CDS account opening fee (RM10.80), including the 8% SST.

b) Zero Brokerage fee

i) Zero brokerage is applicable to New-To-Bank customers only.

ii) Eligible New-To-Bank customers will receive a rebate on brokerage fees for Online Equities "Buy" trades executed within the first thirty (30) calendar

days from the successful account opening date ("Zero Brokerage Fee Trading Period").

iii) Each New-To-Bank customer is entitled to a maximum accumulated brokerage fee rebate capped at RM500 throughout the Zero Brokerage Fee Trading Period.

iv) For the avoidance of doubt, an Eligible Customer may open additional new RHB retail equities trading accounts. However, this zero brokerage fee is only applicable to the account that initiates the equities online "buy" trade first.

v) For clarity, the brokerage fee remains payable/applicable to all securities traded by Eligible Customers during the Campaign Period. If an Eligible Customer qualifies for the zero brokerage fee, any brokerage fees paid (capped at RM500) will be reimbursed to their trust account by the 25th of the following month after the completion of the Zero Brokerage Trading Period.

vi) Only the brokerage fee is eligible for the rebate. All statutory and third-party fees, including but not limited to Stamp Duty, Clearing Fees, and foreign market levies, remain applicable and shall be borne by the Customer. Any trades executed after the Zero Brokerage Fee Trading Period are not eligible for the rebate.

vii) Subject to the exclusions in Clause (vi), the rebate applies to securities listed on Bursa Malaysia Securities Berhad ("Bursa Securities") and Foreign Exchanges available via RHB Trading Portals. For trades in foreign markets, the RM500 cap shall be calculated based on the Ringgit Malaysia (MYR) equivalent at the Bank's prevailing exchange rate.

viii) The zero brokerage fee is solely applicable for online trades executed through:

a. RHB online trading platform, mobile and desktop app, RHB TradeSmart website (www.rhbtradesmart.com); and/or

b. RHB online trading platforms including mobile, RHB Share Trading website (www.rhbinvest.com),

collectively, "**RHB Trading Portals**".

ix) The zero brokerage fee is not applicable:

a. to call-in (offline) trades;

b. for direct business transactions (DBT); and

c. to Existing-To-Bank customers.

RHB Banking Group PDPA Privacy Notice

5. By participating in this Campaign, Eligible Customers agree and consent to allow his/her personal data being collected, processed and used by RHBIB in accordance with the RHB Banking Group PDPA Privacy Notice, which may be viewed on www.rhbgroup.com.

General

6. By participating in the Campaign, all Eligible Customers:
   a) are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein and further agreed that RHBIB's decision on all matters relating to the Campaign shall be final, conclusive and binding against them and shall not be subject to a review. No further correspondences, queries, appeals or protests to dispute such decisions will be entertained;
   b) have agreed to comply with Bursa Securities rules and regulations governing the trading activities by Bursa Securities and further agreed to abide by RHBIB's trading policies; and
   c) shall not be entitled to claim for any compensation from RHBIB for any and all losses and damages suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the amendments to the terms and conditions herein, cancellation, termination or suspension of the Campaign.

7. RHBIB reserves the right, in its sole discretion, to disqualify (i) any Eligible Customers from participating in the Campaign; and/or (ii) any Eligible Customers from benefiting or enjoying the rewards under this Campaign in the event there is termination and/or suspension of the trading account(s) of the Eligible Customer during the Campaign Period or non-compliance with the terms and conditions herein, without providing prior notice or assigning any reason whatsoever.

8. In no event will RHBIB be liable for any 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, or otherwise, in connection with the Campaign, even if RHBIB has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

9. RHBIB reserves the right at any time, in its sole discretion to cancel, terminate, postpone or suspend the Campaign without any prior notice and/or without assigning any reason thereto. For avoidance of doubt, any cancellation, termination or suspension of the Campaign by RHBIB shall not entitle the Eligible Customers to any claim or compensation against RHBIB for any loss or damage incurred by the Eligible Customers as a direct and indirect result of such cancellation, termination or suspension.

10. RHBIB shall not be liable for any default in respect of the Campaign due to any 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.

11. In no event shall RHBIB be liable for any 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, or otherwise, as a result of suspension of the Eligible Customers' account by Bursa Securities, Securities Commission Malaysia or due to prohibition of any laws, regulations and legislatives in connection with the account and/or the Campaign.

12. RHBIB may at its absolute and sole discretion suspend the Eligible Customers from participating in the Campaign if the Eligible Customers' account is suspended by Bursa Securities, Securities Commission Malaysia, other regulatory authorities and/or RHBIB.

13. RHBIB shall not be liable or have any responsibility for any 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 Securities or any other stock exchanges recognised by Bursa Securities, 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.

14. RHBIB reserves the right at its absolute discretion to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (the "**Amendment**") any of the terms and conditions herein at any time without prior notice. The Amendment shall be affected at RHBIB's absolute discretion via RHBIB's website www.rhbinvest.com and/or www.rhbtradesmart.com. The Eligible Customers undertake to keep up-to-date on any changes or variations to the terms and conditions herein. The Amendment shall be deemed as binding on the Eligible Customers as from the date of notification of the Amendment or from such other date as may be specified by RHBIB.

15. These terms and conditions as may be varied or amended from time to time without notice to Eligible Customers and these terms and conditions shall prevail over any provisions or representations contained in any other promotional materials for advertising the Campaign.

16. In the event of any conflict or inconsistencies between the provisions in this terms and conditions and any brochure, marketing or promotional materials relating to the Campaign, the terms and conditions in this terms and conditions shall prevail.

17. These terms and conditions herein, shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.