

TERMS AND CONDITIONS
RHB Treasure Supreme (RTS) Special Campaign
("these Terms and Conditions")

Customers who are interested in participating this campaign are advised to read and understand these Terms and Conditions before registering their participation in this campaign.

Any customer who does not understand any of these Terms and Conditions may contact RHB Customer Contact Centre, whose contact details are set out in the General Terms and Conditions clause below.

CAMPAIGN ORGANISERS

1. The **RHB Treasure Supreme (RTS) Special Campaign ("Campaign")** is organised by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] ("**RHB**") and Tokio Marine Life Insurance Malaysia Bhd. [Registration No. 199801001430 (457556-X)] ("**TMLM**").

CAMPAIGN PERIOD

2. The Campaign runs from **23/12/2025 to 28/02/2026 ("Campaign Period")**, both dates inclusive.

ELIGIBILITY

3. Subject to the Terms and Conditions, the Campaign is open to all existing and new RHB Bank Customer ("**Eligible Participant**").
4. The Campaign applies only to the Eligible Product, RHB Treasure Supreme (RTS) ("**Policy**") underwritten by TMLM. The Campaign is not applicable to any products other than those Policy stipulated in Clause 4.

CAMPAIGN MECHANICS

5. During the Campaign Period of **RHB Treasure Supreme (RTS) Special Campaign**, the Policy extend it's Eligibility where:-
 - (a) the application for the proposal of insurance form must be submitted to TMLM during the Campaign Period; and
 - (b) All submissions during the Campaign Period shall be subject to enhanced features:

Features	Eligibility Without Campaign	Extended Eligibility During Campaign Period
Annual Premium	Minimum: RM 30,000 Maximum: RM 500,000	Minimum: RM 30,000 Maximum: RM 1,500,000
Underwriting	Up to RM 500,000 per life <i>for all Bancassurance's Guaranteed Acceptance plans under TMLM</i>	Up to RM 1,500,000 per life <i>inclusive of all Bancassurance's Guaranteed Acceptance plans under TMLM</i>
Entry Age	Maximum: 70 years old <i>next birthday</i>	Maximum: 75 years old <i>next birthday</i>
Expiry Age	Up to age 90 next birthday	Up to age 95 next birthday

GENERAL TERMS AND CONDITIONS

6. By participating in the Campaign, each of the Eligible Participants agrees to the following:-

- (a) he/she is bound by these Terms and Conditions;
- (b) (i) by giving sufficient prior notice, RHB may:-
 - (1) vary any of these Terms and Conditions or suspend or terminate the Campaign following the introduction of or change in any laws or regulatory requirements applicable to RHB and/or the Campaign; or
 - (2) vary any of these Terms and Conditions if, without such variation, the Bank will not be able to give effect to the Campaign.
- (ii) RHB may give such notice:-
 - (1) by mailing such notice and the reason(s) for such variation, suspension or termination to the Eligible Participants;
 - (2) by sending such notice and the reason(s) for such variation, suspension or termination by SMS (Short Message Service) or Electronic Direct Message (EDM) to the Eligible Participants; or
 - (3) by displaying such notice and the reason(s) for such variation, suspension or termination at RHB's branches or website.
- (iii) Any Eligible Participant who is not agreeable to such variation, suspension or termination is required to notify RHB and will no longer be entitled to participate in the Campaign.
- (c) any Eligible Participant who has cheated or committed any unlawful or fraudulent act in relation to the Campaign and/or the product(s) to which the Campaign applies, will be disqualified from the Campaign;
- (d) RHB shall not be held liable and/or responsible for any loss, damage or any other form of liability (including indirect, consequential or economic losses, loss of profits, and loss of opportunity) in whatsoever nature and howsoever arising or suffered by any eligible sales submission directly or indirectly from the Campaign;
- (e) RHB shall not be held liable for any default of its obligation under the Campaign due to any force majeure event which include but is not limited to an act of God, war, riot, lockout, industrial action, fire, flood, drought, store or any event beyond the reasonable control of RHB;
- (f) (i) RHB is required to obtain and process the Eligible Participants' personal information to administer the Campaign;
- (ii) by providing the personal information, the Eligible Participant has agreed to such processing by RHB; and
- (iii) any Eligible Participant who is not agreeable to such processing by RHB is required to notify RHB and will no longer be entitled to participate in the Campaign;
- (g) he/she further consents to RHB obtaining and processing his/her personal information for the purposes of cross-selling, marketing and promotions of the products and/or services of RHB Banking Group or its strategic alliances which RHB thinks may interest him/her. He/She has the option of choosing whether to receive marketing and

promotional materials for the same from RHB and may choose or change his/her option by contacting RHB Customer Contact Centre as follow:

RHB Customer Contact Centre

Email : customer.service@rhbgroup.com

Telephone No. : +603-9206 8118

Form : rhbgroup.com/personal/banking-methods/contactus.html;

- (h) unless there is any manifest (obvious) error, RHB's decision on all matters relating to the Campaign is final, conclusive and binding against the Eligible Participants;
- (i) he/she may contact RHB Customer Contact Centre for all matters relating to the Campaign (including any request to change or limit the processing of his/her personal information) to RHB Customer Contact Centre;
- (j) if he/she is not satisfied with the resolution provided by RHB Customer Contact Centre and if the product(s) to which the Campaign applies is/are:-
 - (i) banking product(s), he/she may then refer the matter to the operator of the Financial Ombudsman Scheme approved by Bank Negara Malaysia:-

Financial Markets Ombudsman Service

Address: Level 14, Menara Takaful Malaysia

No 4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

Telephone No.: +603-2272 2811

Facsimile No.: +603-2272 1577

Email: enquiry@ofs.org.my;

- (k) in the event of any inconsistency between these Terms and Conditions and any other materials relating to the Campaign, these Terms and Conditions will prevail for matters dealt with in these Terms and Conditions.