

TERMS AND CONDITIONS
RHB CASA LUXURY WATCH 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 CASA Luxury Watch Campaign (“Campaign”)** is organised by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] (collectively, **“RHB”**).

CAMPAIGN PERIOD

2. The Campaign runs from **1 January 2024 to 31 May 2024 (“Campaign Period”)**, both dates inclusive.

ELIGIBILITY

3. The Campaign is open to all eligible primary account holders of valid and existing Current or Savings account – both Conventional and Islamic Account (“CASA/-i”) (both residents and non-residents) of the Consumer Banking segment (collectively, **“Eligible Participants”**).
4. The Campaign is not applicable Junior accounts (RHB Future Saver, Junior Savings Account, Easy-Junior Savings and RHB Children Account-i)
5. The following individuals and entities, both residents and non-residents, are not eligible to participate in the Campaign:-
 - (a) individuals below the age of eighteen (18) years;
 - (b) permanent employees and contract employees of RHB Banking Group and their immediate family members;
 - (c) representatives and agents (including advertising agencies and promotional agencies) of RHB and their immediate family members; and
 - (d) companies, commercial and corporate entities, sole proprietorships, partnerships, charitable/non-profit organisations, societies and schools.

“RHB Banking Group” means RHB Bank Berhad, RHB Islamic Bank Berhad, RHB Investment Bank Berhad, RHB Insurance Berhad and their respective affiliates, holding companies, subsidiaries, related companies/corporations, successors and assigns.

CAMPAIGN MECHANICS

6. Eligible Participants are required to register their participation in the Campaign during the Campaign Period by completing and submission of the Declaration and Authorisation Form.
7. To stand a chance of winning the rewards and prizes under the Campaign, the Eligible Participants must meet the following qualifying requirements during the Campaign Period (**“Campaign Qualifying Requirements”**):-

Prize Category	Min Hold Placement	Hold Amount Tenure	Fresh Funds	Existing Fund	Number of winning	Number of entries (Main Entries)
Grand Prize and Consolation Prize	RM10,000	4 months (120 days)	✓	x	1 time	1 entry for every accumulated CASA/-i placement in the multiple of RM10,000
Monthly Prize	Eligible Participant who participate in this Campaign with minimum hold placement in the respective month is entitled to participate under this category with 1 entry regardless of hold placement amount					

- a) CASA/-i Hold Period means the amount of CASA/-i balance locked in the account for a period of 120 days [four (4) months] from the date of placement in accordance to the Campaign mechanics/ feature ("CASA/-i Hold Period"). Only CASA/-i product is eligible for hold placement, exclude Multi Currency Account/-i.
 - b) Eligible Participant is not allowed to hold placement with the Overdraft Limit in their CASA/-i
 - c) "Fresh funds" refers to any monies or funds which do not originate from the existing funds in the Eligible Participant(s)'s deposit account maintained with RHB/RHB Islamic whether held solely or jointly with another person. The Eligible Participant(s) must make the deposit placement within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Participant(s)' participating account
8. Eligible Participant(s) that meet the Qualifying Criteria (as stated in Clause 7 above) can further earn more bonus entries as per stated below when they fulfilled any of the following:-

i. **Bonus entries: Incremental Monthly Average Balance at customer level**

Bonus Entries	Qualifying Criteria	Number of entries
Incremental Monthly Average Balance (MAB) at customer level	Minimum Incremental MAB balance of RM10,000 in CASA/-i.	2 entries for every Incremental MAB of RM10,000

- a) If Eligible Participant(s) has more than one (1) CASA/-i (Eligible Participant must be the primary CASA/-i holder), incremental MAB from each qualifying account will be combined.
- b) Bonus entries will be given during Campaign Period month and/or between the last cycle of 120 days [four (4) months] hold period.
- c) The Eligible Participant's incremental MAB Balance is defined as summation of daily day-end balances of Eligible Participant's total CASA/-i of the month divided by total actual number of days of the participating month. MAB balance is calculated based on the whole month's daily day-end balance. i.e. Eligible Participant participate Campaign on 23 January 2024, the daily day-end balances for January month will be calculated from 1 to 31 January 2024.
- d) The calculation for Incremental MAB is defined as Eligible Participant(s) current month MAB minus previous month MAB.
- e) For new participating CASA/-i signed up during the Campaign Period, the baseline to calculate the Incremental MAB Balance is Ringgit Malaysia zero (RM0).

ii. **Bonus entries: Inward Transaction via Online Banking at Account Level**

Bonus Entries	Qualifying Criteria	Number of entries
Inward Transaction via Online Banking	Perform online transfer of minimum RM10,000 into your CASA/-i	2 entries per transaction

- a) The inward transaction must be made into the CASA/-i hold account via Online Banking from other Bank during Eligible Participant's CASA/-i Hold Period. The transaction of RM10,000 must be in a single transaction. Split / cumulative transaction is NOT allowed.

iii. **Bonus entries: New/existing customers to RHB segment**

Bonus Entries	Number of Entries For Each Segment
RHB Segment - New/Existing to RHB Joy@Work - New/Existing to RHB Premier	10 entries (one-off)

- a) Bonus entries will be given for segment during Campaign Period only.
9. For bonus entries as per Clause 8, it will be fulfilled and calculated one (1) time at the end of Campaign Period.
10. Eligible Participant(s) will receive periodic notification updates via SMS/email on the number of Campaign entries earned. If the Eligible Participant(s) did not provide RHB their mobile number/email address details when the CASA-i was opened previously, they will not receive any notification updates. However, Eligible Participant(s) can submit or update their mobile number/email address by submitting the request via Secured Message in RHB Online Banking or walk in to the nearest RHB Branch.
11. Examples on computation of Campaign entries are as below tables:

Scenario 1: Existing Premier customer holds placement into CASA-i on 3 January 2024 amounting RM1,000,000 and subsequently perform transactions to increase MAB. Customer also perform 8 Inward Transactions of RM10,000 per transaction via Online Banking during the Campaign period.

Customer A Month of Participating	1: Hold Amount		2: Guaranteed Gift Eligibility	3: Bonus Entries									Total Entries [E] = [A]+[B]+[C]+[D]
	Hold Amount	No. of Entries [A]		Incremental MAB					Inward Transaction			Premier / Joy@Work [D]	
				MAB @ previous month	Month	MAB Current Month	Incremental MAB	No. of Entries [B]	Month	Amount	No. of Entries [C]		
Jan-24	RM1M	100	Yes	RM100K	Jan-24	RM1M	RM900K	180	Jan-24	RM50K	10	10	494
				RM1M	Feb-24	RM1.86M	RM860K	172	Feb-24	RM0	0		
				RM1.86M	Mar-24	RM1.94M	RM80K	16	Mar-24	RM0	0		
				RM1.94M	Apr-24	RM500K	RM0	0	Apr-24	RM30K	6		

Qualifying number of entries :-

	Item		Amount	No. of entries
1	Check 4 months (120 days) Hold Fund placement	✓	RM1M	100
2	Check Guaranteed Gift Eligibility	✓		
3	Check for Incremental MAB for month:			
	➤ January 2024	✓	+RM900K	180
	➤ February 2024	✓	+RM860K	172
	➤ March 2024	✓	+RM80K	16
	➤ April 2024	✗		
4	Check for Inward Transaction			
	➤ January 2024	✓	+RM50K	10
	➤ February 2024	✗	RM0	0
	➤ March 2024	✗	RM0	0
	➤ April 2024	✓	+RM30K	6
5	Check for Premier/Joy@Work	✓		10
	Total Entries			494

Customer A stands a chance to win Grand Prize/ Consolation Prize with 494 entries inclusive of bonus entries. Guaranteed Gift is first come first serve basis.

Scenario 2: Existing Joy@Work customer who holds placement on 12 February 2024 into CASA-i amounting RM50,000, subsequently perform transactions to increase MAB. Customer also perform 6 Inward Transactions of RM10,000 per transaction via Online Banking during the Campaign period

Customer B Month of Participating	1: Hold Amount		2: Guaranteed Gift Eligibility	3 : Bonus Entries									Total Entries [E] = [A]+[B]+[C]+[D]
	Hold Amount	No. of Entries [A]		Incremental MAB					Inward Transaction			Premier / Joy@Work [D]	
				MAB @ previous month	Month	MAB Current Month	Incremental MAB	No. of Entries [B]	Month	Amount	No. of Entries [C]		
Feb-24	RM50K	5	No	RM50K	Feb-24	RM70K	RM20K	4	Feb-24	RM0	0	10	37
				RM70K	Mar-24	RM100K	RM30K	6	Mar-24	RM10K	2		
				RM100K	Apr-24	RM70K	RM0	0	Apr-24	RM40K	8		
				RM70K	May-24	RM70K	RM0	0	May-24	RM10K	2		

Qualifying number of entries :-

	Item		Amount	No. of entries
1	Check 4 months (120 days) Hold Fund placement	✓	RM50K	5
2	Check Guaranteed Gift Eligibility	✗		
3	Check for Incremental MAB for month:			
	➤ February 2024	✓	+RM20K	4
	➤ March 2024	✓	+RM30K	6
	➤ April 2024	✗		
	➤ May 2024	✗		
4	Check for Inward Transaction			
	➤ February 2024	✗	RM0	
	➤ March 2024	✓	+RM10K	2
	➤ April 2024	✓	+RM40K	8
	➤ May 2024	✓	+RM10K	2
5	Check for Premier/Joy@Work	✓		10
	Total Entries			37

Customer B stands a chance to win Grand Prize/ Consolation Prize with 37 entries inclusive of bonus entries.

Scenario 3: New-To-Bank customer who opens new CASA-i and holds placement on 13 March 2024 amounting RM200,000 and subsequently perform transactions to increase MAB.

Customer C Month of Participating	1: Hold Amount		2: Guaranteed Gift Eligibility	3 : Bonus Entries									Total Entries [E] = [A]+[B]+[C]+[D]
	Hold Amount	No. of Entries [A]		Incremental MAB					Inward Transaction			Premier / Joy@Work [D]	
				MAB @ previous month	Month	MAB Current Month	Incremental MAB	No. of Entries [B]	Month	Amount	No. of Entries [C]		
Mar-24	RM200K	20	No	0	Mar-24	RM200K	RM200K	40	Mar-24	RM0	0	0	64
				RM200K	Apr-24	RM150K	RM0	0	Apr-24	RM0	0		
				RM150K	May-24	RM170K	RM20K	4	May-24	RM5K	0		
				RM170K	Jun-24	RM170K	RM0	0	Jun-24	RM0	0		

Qualifying number of entries :-

	Item		Amount	No. of entries
1	Check 4 months (120 days) Hold Fund placement	✓	RM200K	20
2	Check Guaranteed Gift Eligibility	✗		
3	Check for Incremental MAB for month:			
	➤ March 2024	✓	+RM30K	40
	➤ April 2024	✗		
	➤ May 2024	✓	+RM20K	4
	➤ June 2024	✗		
4	Check for Inward Transaction			
	➤ March 2024	✗	RM0	
	➤ April 2024	✗	RM0	
	➤ May 2024	✗	RM0	
	➤ June 2024	✗	RM0	
5	Check for Premier/Joy@Work	✗		
	Total Entries			64

Customer C stands a chance to win Grand Prize/ Consolation Prize with 64 entries inclusive of bonus entries.

Scenario 4: Existing Joy@Work customer who holds placement into CASA-i on 20 January 2024 amounting RM2,000,000 and RM300,000 in 15 February 2024. Subsequently perform transactions to increase MAB and perform 1 Inward Transaction of RM10,000 via Online Banking during Campaign period.

Customer D Month of Participating	1: Hold Amount		2: Guaranteed Gift Eligibility	3: Bonus Entries								Premier / Joy@Work [D]	Total Entries [E] = [A]+[B]+[C]+[D]
	Hold Amount	No. of Entries [A]		Incremental MAB					Inward Transaction				
				MAB @ previous month	Month	MAB Current Month	Incremental MAB	No. of Entries [B]	Month	Amount	No. of Entries [C]		
Jan-24	RM2M	200	Yes	RM500K	Jan-24	RM2.0M	RM1.5M	300	Jan-24	RM0	0	10	610
				RM2M	Feb-24	RM2.5M	RM500K	100	Feb-24	RM0	0		
				RM2.5M	Mar-24	RM2.0M	RM0	0	Mar-24	RM0	0		
				RM2.0M	Apr-24	RM2.0M	RM0	0	Apr-24	RM0	0		
Feb-24	RM300K	30	No	RM2.0M	Feb-24	RM2.5M	RM500K	100	Feb-24	RM0	0	10	242
				RM2.5M	Mar-24	RM2.0M	RM0	0	Mar-24	RM0	0		
				RM2.0M	Apr-24	RM2.0M	RM0	0	Apr-24	RM0	0		
				RM2.0M	May-24	RM2.5M	RM500K	100	May-24	RM10K	2		

Qualifying number of entries for first hold placement :-

	Item		Amount	No. of entries
1	Check 4 months (120 days) Hold Fund placement	✓	RM2M	200
2	Check Guaranteed Gift Eligibility	✓		
3	Check for Incremental MAB for month:			
	➤ January 2024	✓	+RM1.5M	300
	➤ February 2024	✓	+RM500K	100
	➤ March 2024	✗	RM0	
	➤ April 2024	✗	RM0	
4	Check for Inward Transaction			
	➤ January 2024	✗	RM0	
	➤ February 2024	✗	RM0	

	➤ March 2024	x	RM0	
	➤ April 2024	x	RM0	0
5	Check for Premier/Joy@Work	✓		10
	Total Entries			610

Qualifying number of entries for second hold placement :-

	Item		Amount	No. of entries
1	Check 4 months (120 days) Hold Fund placement	✓	RM300K	30
2	Check Guaranteed Gift Eligibility	x		
3	Check for Incremental MAB for month:			
	➤ February 2024	✓	+RM500K	100
	➤ March 2024	x	RM0	
	➤ April 2024	x	RM0	
	➤ May 2024	✓	+RM500K	100
4	Check for Inward Transaction			
	➤ February 2024	x	RM0	
	➤ March 2024	x	RM0	
	➤ April 2024	x	RM0	
	➤ May 2024	✓	RM10K	2
5	Check for Premier/Joy@Work	✓		10
	Total Entries			242

Customer D stands a chance to win Grand Prize/ Consolation Prize with 610 entries (first hold placement) and 242 entries (second hold placement). Guaranteed gift is based on first come first serve basis.

Scenario 5: Existing customer who holds placement into CASA-i on 15 May 2024 amounting RM100,000 and subsequently uplift hold placement on 2 August 2024.

Customer E Month of Participating	1: Hold Amount		2: Guaranteed Gift Eligibility	3 : Bonus Entries							Premier / Joy@Work [D]	Total Entries [E] = [A]+[B]+[C]+[D]	
	Hold Amount	No. of Entries [A]		Incremental MAB					Inward Transaction				
				MAB @ previous month	Month	Current Month MAB	Incremental MAB	No. of Entries [B]	Month	Amount			No. of Entries [C]
May-24	RM100K	10	No	RM30K	May-24	RM100K	RM70K	14	May-24	RM0	0	0	Not entitled
				RM100K	Jun-24	RM18K	RM0	0	Jun-24	RM0	0		
				RM18K	Jul-24	RM20K	RM2K	0	Jul-24	RM0	0		
Customer uplift RM100K hold on 2 August 2024													

Customer E is NOT qualified under this Campaign due to early upliftment of hold placement.

CAMPAIGN REWARDS

12. Eligible Participants who meet the Campaign Qualifying Requirements will stand a chance of winning the following rewards / prizes (each a "Campaign Reward"):-

Campaign Reward Category	No. of Winners	Campaign Reward
Grand Prize	1	1 unit of Luxury Watch worth RM88,000
Consolation Prize	2	1 unit of Luxury Watch worth RM69,000
Monthly Prize	5	1 unit of Luxury Watch worth RM58,000
Total Winners	8	

The Eligible Participant(s) will be entitled to one (1) Guaranteed Gift upon fulfilling the criteria as stated below:

Minimum Hold Placement	Hold Amount Tenure	Fresh Funds	Existing Fund	Guaranteed Gift Description
Minimum RM1,000,000	4 months (120 days)	✓	x	1 unit of 5 grams 999.9 Gold Bar valued at RM2,130*

*Value is based on gold price as at 19 December 2023. Value of Guaranteed Gift is subject to the fluctuation of the prevailing market gold price.

Note:

- The total Guaranteed Gift(s) will be capped at 350 units only on first-come first-served basis.
- The minimum CASA/-i hold placement of RM1,000,000 must be in a **single placement** with fresh funds. Split placement / cumulative placement is NOT allowed.
- Each Eligible Participant is entitled to one (1) Guaranteed Gift throughout the Campaign Period.

WINNER SELECTION AND REWARD FULFILMENT CONDITIONS

- Each Eligible Participant has a chance of winning up to a maximum of one (1) grand prize / consolation prize and one (1) monthly prize in total throughout the Campaign Period.
- Allocation of the prizes are listed as per table below:

Prize	Campaign Month	Campaign Prize
Grand Prize / Consolation Prize	1 st January 2024 to 31 st May 2024	<p>Grand Prize</p> <ul style="list-style-type: none"> Luxury Watch worth RM88,000 x 1 winner <p>Consolation Prize</p> <ul style="list-style-type: none"> Luxury Watch worth RM69,000 x 2 winners <p>3 winners in total during the Campaign Period</p>
Monthly Prize	<p>Month 1: 1st January – 31st January 2024</p> <p>Month 2: 1st February – 29th February 2024</p> <p>Month 3: 1st March – 31st March 2024</p> <p>Month 4: 1st April – 30th April 2024</p> <p>Month 5: 1st May – 31st May 2024</p>	<p>Monthly Prize</p> <p>Luxury Watch worth RM58,000 x 1 winner for each month.</p> <p>5 winners in total during the Campaign Period</p>

15. The winner selection process is as follows:
- i) Each Campaign entry is assigned with a serial number by RHB's computerized random selection system.
 - ii) All Eligible Participant(s) will be shortlisted via the computerized random selection system. RHB will perform a randomization process and pick a name from the randomization result. This process will repeat to obtain a listing of potential winners for Grand Prize / Consolation Prize / Monthly Prize category.
 - iii) Upon obtaining the abovementioned list of potential winners, RHB will contact the potential winners starting with the first name obtained from the computerized random selection process stated under 15(i) above.
 - iv) RHB will select one (1) Grand Prize winner, thereafter continue with remaining two (2) winners for Consolation Prize winner.
 - v) RHB will select one (1) Monthly Prize winner on a monthly basis.
 - vi) Upon being contacted by RHB or its appointed representative to perform verification, the shortlisted Eligible Participant(s) are required to answer correctly a question related to the Campaign's advertisement, in order to be selected as the winner ("Winner(s)").
 - vii) Should the shortlisted Eligible Participant(s) fail to answer the telephone or answer correctly for any reason, or if the verification fails, the shortlisted Eligible Participant(s) will be deemed disqualified and RHB or its appointed representative shall have the right to select the next shortlisted eligible Participant(s) whenever necessary.
 - viii) RHB shall make three (3) attempts to contact the potential Grand Prize / Consolation Prize Winner(s) between Monday to Friday, 9:15am to 5:00pm excluding Federal Territory's holiday and Public Holiday. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted potential Grand Prize / Consolation Prize Winner(s) shall be disqualified. The next-in-line potential Grand Prize / Consolation Prize Winner(s) shall be contacted.
 - ix) Each Participant is eligible to win only one (1) Grand Prize or Consolation Prize throughout the Campaign Period. Repeated Winner(s) for Campaign Reward are not allowed. All Winners will be notified by RHB either in writing, by phone or by posting the list of Winners on RHB website.
16. The Eligible Participant's Qualifying Criteria is based on the fulfilment of the CASA/-i minimum placement and CASA/-i Hold Period and also the Bank's discretion.
17. The Eligible Transactions are tracked based on the transaction date and time according to the Malaysian Standard Time and must appear in RHB's system to be accounted for the number of Eligible Transactions and Campaign Entries.
18. Only eligible primary account holders of a valid and active RHB CASA/-i, which is not closed or dormant or terminated or blocked at any time during the Campaign Period and before the receipt of the Campaign Prize, are eligible for participation in the Campaign and for winning the Campaign Prize. If at any time during the Campaign Period and/or before the receipt of the Campaign Prize, the RHB CASA/-i becomes dormant or is closed, terminated or blocked for any reason whatsoever, the primary account holder of such RHB CASA/-i will be disqualified from the Campaign and will be replaced by the next-in-line Eligible Participant.

19. Fulfilment of Campaign Prize:

- i. The Fulfilment of Grand Prize, Consolation Prize and Monthly Prize will be determined as follows: -

Description	Fulfilment of Campaign Prizes
Campaign Period	1 January 2024 to 31 May 2024
Grand Prize and Consolation Prize Winner(s) Announcement	October 2024
Fulfilment Grand Prize and Consolation Prizes	November 2024
Fulfilment Monthly Prize Winner (s)	From July 2024 to November 2024 (Monthly basis)

- ii. The Grand Prize/ Consolation Prize Winner(s) may be requested to attend a prize giving ceremony, of which the date, time and venue will be notified by RHB. All transportation, accommodation, personal expenses and any other costs incurred in the relation to attending the prize giving ceremony shall be borne by the Winner(s).
- iii. For joint accounts, the Eligible Participant(s) will be the primary CASA/-i holder.
- iv. Each Eligible Participant(s) is entitled to one (1) Grand Prize OR Consolation Prize under this Campaign. The Campaign Reward(s) can only be collected from the appointed Campaign Reward(s) vendor's outlet within Malaysia eight (8) to twelve (12) weeks after December 2024.
- v. The Monthly Prize will be fulfilled subject to Eligible Participant(s) completing the Hold Tenure of 120 days [four (4) months] throughout the Campaign Period. Each Eligible Participant(s) is entitled to one (1) Monthly Prize throughout the Campaign Period. In the event that the winner for Monthly Prize uplifts the hold tenure at anytime and/or between the last cycle of 120 days [four (4) months] hold period after the announcement of winner, the winner will not be entitled to the prize. The next-in-line potential Monthly Prize winner who completed 120 days [four (4) months] of hold tenure from the list of potential Monthly Prize Winner(s) shall then be the winner.
- vi. For avoidance of doubt, the Campaign Month is set as follows:

Period	Campaign Month
1 January 2024 to 31 January 2024	January 2024
1 February 2024 to 29 February 2024	February 2024
1 March 2024 to 31 March 2024	March 2024
1 April 2024 to 30 April 2024	April 2024
1 May 2024 to 31 May 2024	May 2024

- vii. The Monthly Prize Gift(s) and Guaranteed Gift(s) can only be collected from the appointed Campaign Reward(s) vendor's outlet within Malaysia eight (8) to twelve (12) weeks after the maturity of the CASA/-i Hold Period.
- viii. An official letter will be issued to Eligible Participant(s) within the duration for redemption purposes. In the event that the Eligible Participant(s) fail to collect the Guaranteed Gift within three (3) months from the date of the official letter, the Guaranteed Gift may be considered as forfeited.
- ix. In the event that the Eligible Participant(s) uplifts the hold amount / did not complete the 120 days [four (4) months] hold within the Campaign Period, his/her participation in the Campaign becomes null and void with immediate effect.

20. RHB may substitute the Campaign Prize with another prize of similar value or specifications by giving sufficient prior notice to the Eligible Participants in the manner set out in Clause 23(b)(ii) below
21. RHB may disclose or publish the names and the last 4 digits of the identification numbers of the winners in media for the purposes of announcing the winners of this Campaign.
22. RHB is not liable to meet the total number of winners if all attempts to select the winners have been exhausted.

GENERAL TERMS AND CONDITIONS

23. 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) the visuals of the rewards or prizes (each a "**Campaign Reward**") and all other items shown in all materials and publications related to the Campaign and on RHB's website are for illustrative and decorative purposes only and do not form part of the Campaign Rewards;
- (d) he/she is not allowed to choose the colour or design of his/her Campaign Reward (if the Campaign Reward is a good);
- (e) the Campaign Rewards cannot be transferred to any third party and cannot be exchanged for cash, credit or any other form of monetary payment;
- (f) RHB and/or its appointed vendor, supplier or agent may substitute the Campaign Rewards with another reward of similar value or specification by giving sufficient prior notice with reason(s) for such substitution in the manner as stipulated in Clause 23(b)(ii) above;

- (g) 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;
- (h) RHB is not responsible for the condition or any loss or deterioration of or damage to the Campaign Rewards once accepted by the Eligible Participants.

The Eligible Participants are advised to check the condition of their respective Campaign Reward before accepting the same (if the Campaign Reward is a good);

- (i) he/she is liable for all taxes and other fees and charges levied against him/her under the applicable laws, if any, for the acceptance of his/her Campaign Reward;
- (j)
 - (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;
- (k) 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;

- (l) the photographs/images together with the names of the Campaign Reward Winners may be used in RHB's announcement of the Campaign Reward Winners;
- (m) RHB is not liable for the non-receipt of, or any delay in the receipt of, any Campaign Reward Winner's Campaign Reward caused by:-
 - (i) the suspension or termination of the Campaign pursuant to Clause 23(b)(i)(1) above;
 - (ii) such Campaign Reward Winner's own action or inaction; or
 - (iii) by any act of God, war (whether declared or not), strike, riot, civil commotion or act of terrorism which is not attributable to RHB and/or any of its employees, representatives and agents;
- (n) 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;
- (o) 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;
- (p) 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:-

Ombudsman for Financial Services

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; or

- (ii) unit trust product(s), he/she may then refer the matter to the Securities Industry Dispute Resolution Center (SIDREC) approved by the Securities Commission Malaysia:-

Address: Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur
Telephone No.: +603-2282 2280
Facsimile No.: +603-2282 3855
Email: info@sidrec.com.my;

- (q) these Terms and Conditions are to be read together with the terms and conditions of Personal Banking which can be found at https://www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_eng.pdf; and
- (r) 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.