



## TERMS AND CONDITIONS FOR RHB REFLEX FIXED DEPOSIT PROMOTION 2026 (“PROMOTION”)

**Participation in this Promotion constitutes acceptance of these terms and conditions (as may be amended, supplemented, substituted and/or replaced by RHB Bank Berhad (UEN No. S99FC5710J) (“RHB” or the “Bank”) from time to time).**

1. This Promotion is valid from 1 April 2026 to 30 June 2026 (both dates inclusive) (the “Promotional Period”), or such other period as RHB may determine at its sole and absolute discretion.
2. Subject to these Terms and Conditions, the Promotion is open to any new or existing corporate customer (inclusive of unincorporated entities) of the Bank who successfully register for Reflex or who successfully perform a fixed deposit placement for the first time through Reflex during the Promotional Period, (each, an “Eligible Customer”).

For the purpose of these Terms and Conditions:

“Reflex” means RHB Reflex digital banking platform.

“Terms and Conditions” means the Terms and Conditions governing the Promotion.

3. The following customers shall not be eligible to participate in this Promotion:
  - a. Customers who do not fulfil the requirements stipulated in Clause 2 above;
  - b. Customers who are subject to any legal proceedings or have legal proceedings of any nature threatened against them; or
  - c. Customers who have an account with the Bank that is suspended, cancelled, closed or terminated at any time during the Promotional Period.
4. The Bank reserves the right, at its absolute discretion and without prior notice or reason, to determine the eligibility of any customer to participate in this Promotion and shall not be obliged to give any reason whatsoever.



5. Eligible Customers who successfully fulfill the relevant criteria during the Promotional Period will receive the following reward (“Reward”):

Promotion Criteria
<b>For New Customers – Earn S\$18</b> Only available for the first 100 Eligible Customers who successfully completed their registration.
<b>For Existing Reflex Customers – Earn S\$88</b> <ul style="list-style-type: none"><li>• Only available for the first 100 Eligible Customers who successfully place their Fixed Deposit for the first time via Reflex.</li></ul>

6. The Bank shall have the right, at its sole discretion to determine the eligibility and fulfilment of the relevant criteria of the Promotion.
7. The Reward will be credited into the Eligible Customer’s account with the Bank by 31 July 2026.
8. The Reward allocated under this Promotion is not assignable, transferable or exchangeable for cash, credit, other products or privileges in full or in part and is not refundable or replaceable. The Bank may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Reward with other items of similar value. The Bank’s determination of the substituted Reward shall be final, conclusive and binding.
9. If any customer is subsequently found to be ineligible or disqualified for any reason, the Bank reserves the right at its absolute discretion to withdraw or forfeit the Reward, and/or recover the value of the Reward (if already credited) through such modes and methods as the Bank may so decide at its absolute discretion, including, but not limited to, deducting from the customer’s accounts with the Bank, sums equal to the value of the Reward.
10. RHB’s Terms and Conditions Governing Accounts shall apply, and the prevailing terms and conditions applicable shall continue to apply and be binding on each customer. Please refer to <https://rhbgroup.com.sg/rhb/business/terms-and-conditions> for the applicable terms and conditions.
11. This Promotion is not valid in conjunction with any other privileges or promotions organized by RHB unless otherwise stated.
12. RHB reserves the right in its sole and absolute discretion and without prior notice, to vary, modify, delete or add to these Terms and Conditions and may also withdraw or discontinue the Promotion at any time without liability to any customer. RHB’s decision in respect of the Promotion shall be final and binding.
13. All participants in the Promotion permit and authorize the Bank to disclose, reveal and divulge information collected by the Bank to any person (including but not limited to the parties involved in



organizing, promoting and conducting the Promotion) as the Bank deems fit.

14. In the event of any inconsistency between these Terms and Conditions and any advertisements, promotions, publicity and other materials relating to or in connection with this Promotion, these Terms and Conditions shall prevail.
15. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and the customer shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
16. A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
17. By participating in this Promotion, the customer agrees and accepts these Terms and Conditions.

All information herein is correct at the time of publication.

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation for up to S\$100,000 in aggregate per depositor per scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.