



TERMS AND CONDITIONS GOVERNING RHB MOBILE SG CROSS-BORDER FUNDS TRANSFER PROMOTION Q1 2025 (“CAMPAIGN”)

1. The RHB Mobile SG Cross-Border Funds Transfer Promotion (“Campaign”) is valid from 1 January 2025 until 31 March 2025, or when all rewards have been fully redeemed, whichever occurs first (“Campaign Period”).
2. Customers who qualified for the earlier RHB Mobile SG Cross-Border Funds Transfer Promotion (campaign period: 18 October 2024 to 31 December 2024) will not be eligible to participate in this Campaign.
3. The Campaign is open to all existing customers of RHB (“Customer”) who perform eligible funds transfers (“Eligible Transaction”) to his/her own RHB Malaysia account (“Funds Transfer”) via RHB Mobile SG.
4. The Campaign is applicable to individuals only.
5. Eligible customers will receive an SGD 50 cash credit (“Gift”) to their RHB current/savings account (“Crediting Account”) within one calendar month from the end of the Campaign.
6. The Crediting Account for the Gift will be the account where the customer performed the Eligible Transactions. If the customer has Eligible Transactions on multiple accounts, the sequence for the Gift crediting as may be determined by the Bank at its sole discretion will be first to the customer’s account in single name and in the following product order; the Premier Plus, then the High Yield Savings Plus, followed by the Trio account whichever customer maintains with the Bank. If there are no accounts in single name then the Gift Credit will be credited to a joint account in the customers’ names and in the same product order as aforementioned (that is Premier Plus, High Yield Savings Plus and Trio account).
7. To be eligible for the Gift, customer must be one of the first 1,000 customers to complete at least one Eligible Transaction during the Campaign Period.
8. An eligible transaction is a funds transfer of at least SGD 300 (“Minimum Transaction Amount) from the Customer’s RHB Singapore account to their RHB Malaysia account using the RHB Mobile SG app. For the avoidance of doubt, the Customer cannot combine multiple transfers to meet the Minimum Transaction Amount of SGD 300.
9. Each customer is limited to one Gift regardless of the number of Eligible Transactions performed.
10. In order to perform a funds transfer, the Customer will need to link their RHB Malaysia account via the RHB Mobile SG App.
11. Only successful transactions will be deemed eligible



12. This Campaign is subject to customer's account being in good standing at all times (i.e. must not be suspended, frozen, cancelled or terminated) and must be conducted in a proper and satisfactory manner at all times during its tenure, and subject to the Bank's overall assessment of product and customer suitability (as the case may be) and as determined by the Bank in its sole and absolute discretion.

General Terms and Conditions

1. This Campaign is not valid in conjunction with other privileges or promotions organized by RHB unless otherwise stated.
2. 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 Campaign at any time without prior notice or liability to any customers. RHB's decision in respect of the Campaign shall be final and binding.
3. By participating in the Campaign, you consent to and authorize RHB and its appointed representatives (including but not limited to parties involved in organising, promoting and conducting the Campaign) to collect, use or disclose, any information furnished by you in any manner as it deems fits or for the purposes as set out in RHB's Privacy Notice.
4. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.
5. RHB shall be entitled to a reasonable processing time in handling your instructions/ transactions and you are to take note that your requests may not be processed by RHB on the date of receipt of such requests by RHB. In view of the foregoing, RHB shall not be liable for any loss or damages arising from any such delays in effecting your instructions or transactions. All requests or instructions to RHB to be in writing.
6. RHB's Terms and Conditions governing Accounts, as well the Terms and Conditions Governing RHB Mobile SG shall apply.
7. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and customer shall be deemed to have agreed to the exclusive jurisdiction of the Singapore courts.
8. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
9. By participating in the Campaign, you hereby agree and accept these terms and conditions.



Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme 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.