



TERMS AND CONDITIONS GOVERNING RHB MOBILE SG BEST RATE FUNDS TRANSFER CAMPAIGN

1. The RHB Mobile SG Best Rate Funds Transfer Campaign (“Campaign”) is valid from 1 April 2026 until 30 June 2026 (the “Campaign Period”).
2. The Campaign is open to all existing customers of RHB Bank Berhad in Singapore (“RHB”) who perform a funds transfer from Singapore to their own RHB Bank Berhad Malaysia account via RHB Mobile SG (the “Fund Transfer”) during the Campaign Period (the “Eligible Customers”).
3. This Campaign is applicable to individuals only.
4. The Eligible Customers may submit a claim for a reimbursement of the difference between a comparison rate of the “Buy SGD, Sell MYR” exchange rate (“Comparison Rate”) applied by RHB for the Funds Transfer.
5. The Comparison Rate is the “Buy SGD, Sell MYR” exchange rate offered by any bank providing retail banking services, licensed remittance service provider or licensed money changers in Singapore (each, a “Service Provider”).
6. To qualify for reimbursement, the total cost of the transaction with the Service Provider, including all applicable fees, must not exceed the cost of the Funds Transfer performed with RHB. The reimbursement amount shall be calculated as the difference between the Comparison Rate and RHB’s applicable rate for the Funds Transfer, net of any service fees or other applicable charges.

The following examples illustrate whether the transactions qualify for reimbursement:

Example 1 (Qualifying Transaction):

Description	RHB	Service Provider
Buy SGD, Sell MYR Exchange Rate	3.211	3.230
SGD Funds Transfer Amount	S\$3,000	S\$2,982.35
MYR Amount	RM 9,633	RM 9,633
Remittance Service Fee	S\$0.00	S\$5.00
Total cost of transaction	S\$3,000	S\$2,987.35*

The above transaction qualifies for a reimbursement amount of S\$12.65, calculated as total cost of transaction by RHB (S\$3,000) – total cost of transaction by the Service Provider (S\$2982.35) – Remittance Service Fee by the Service Provider (S\$5.00) = S\$12.65).

*Note: The total cost of transaction with the Service Provider is less than the total cost of transaction for the Funds Transfer performed by RHB.



Example 2 (Non-Qualifying Transaction):

Description	RHB	Service Provider
Buy SGD, Sell MYR Exchange Rate	3.211	3.213
SGD Funds Transfer Amount	S\$3,000	S\$2,998.13
MYR Amount	RM 9,633	RM 9,633
Remittance Service Fee	S\$0.00	S\$15.00
Total cost of transaction	S\$3,000	S\$3,013.13**

The above transaction does not qualify for a reimbursement as the total cost of transaction with the Service Provider is more than that of RHB.

**Note: The total cost of transaction with the Service Provider (S\$3,013.13) is higher than the total cost of transaction with RHB (S\$3,000.00).

8. The Comparison Rate used for reimbursement must meet all of the following:
 - a. Not be offered as part of any promotion by the Service Provider.
 - b. Be based on the same transaction amount as the Funds Transfer performed by the Eligible Customer on RHB Mobile SG.
 - c. Be available and accessible for general public viewing at the time of comparison.
 - d. Apply strictly to remittance services only.
9. Claims must be submitted by email to Regional@RHBgroup.com within three (3) days from the date the Funds Transfer being performed
10. Each claim submission must include all of the following:
 - a. A complete website URL of the Service Provider (for Internet Banking), a mobile screenshot showing the identity of the Service Provider (for Mobile Internet Banking), or an image of the foreign exchange rate and applicable remittance service fee offered by the Service Provider. In the absence of documentary proof of the remittance service fee, RHB will assume a service fee of S\$15 for the purpose of calculating the final reimbursement amount.
 - b. The full date and time at which the screenshot or image of the foreign exchange rate and remittance service fee was captured. Such information must be taken within one (1) hour of performing the Funds Transfer via RHB Mobile SG.
 - c. The Eligible Customer's full name and contact information.
11. Claims for reimbursement under this Campaign are capped at S\$100.00 per Eligible Customer per day.
12. All screenshots and documentary evidence submitted are subject to verification by RHB. RHB reserves the absolute right to approve or reject any claim submission.



13. The Eligible Customers whose claims are approved will be notified via email, and the reimbursement amount will be credited to the deposit account from which the Funds Transfer was made, within a timeframe determined by RHB.

General Terms and Conditions

14. This Campaign is not valid in conjunction with other privileges or promotions organized by RHB unless otherwise stated.

15. 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.

16. By participating in the Campaign, the Eligible Customers 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 the Eligible Customer in any manner as it deems fits or for the purposes as set out in RHB's Privacy Notice.

17. 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.

18. RHB shall be entitled to a reasonable processing time in handling the instructions/ transactions of the Eligible Customers and such instructions/ transactions 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 the instructions or transactions of the Eligible Customers. All requests or instructions given to RHB shall be in writing.

19. These Terms and Conditions shall be read in conjunction with RHB's Terms and Conditions Governing Accounts and any other terms and conditions that may be relevant in connection with this Campaign.

20. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and the Eligible Customer shall be deemed to have agreed to the exclusive jurisdiction of the Singapore courts.

21. 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.

22. By participating in the Campaign, the Eligible Customers 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.