



RHB Investment Bank Berhad “Shares Margin Financing Classic and Exclusive Campaign” Terms and Conditions (“T&Cs”)

Campaign Period

1. Share Margin Financing (SMF) Classic and Exclusive (“**Campaign**”) is organised by RHB Investment Bank Berhad (“**RHBIB**”) and will run from 1 March 2026 to 31 December 2026, both dates inclusive (“**Campaign Period**”), or such other dates as may be extended by RHBIB from time to time at its sole discretion with or without prior notice.

Eligibility

2. The Campaign is open for participation to new and/or existing retail equities trading clients (“**Eligible Participants**”) of RHBIB who successfully opens a new SMF Classic and/or Exclusive account in accordance with the terms set or imposed by RHBIB during the Campaign Period.
3. For avoidance of doubt, this Campaign is only applicable to individual and corporate clients. It is not applicable to staff or institutional clients.
4. Existing retail equities trading clients without any SMF Classic or Exclusive account prior to Campaign Period, and who successfully open an account during the campaign period, are eligible to participate in the Campaign.

Campaign Mechanics

Eligibility	<ul style="list-style-type: none">• New customers who open SMF Classic and/or Exclusive Account
Mechanics	<p>Eligible customers enjoy:</p> <ul style="list-style-type: none">• 2.88% p.a. (Standardised Base Rate + 0.13%) for first 6 months (thereafter revert to prevailing rate)• A penalty fee of 0.5% of the approved limit will be imposed if the client redeems or terminates the SMF facility within one year from the account opening date. Early redemption, whether full or partial, is not allowed.• The facility limit is capped at a maximum of RM5 million.

RHB Banking Group PDPA Privacy Notice

5. By participating in this Campaign, Eligible Participants agree and consent to allow his/her personal data being collected, processed and used by RHBIB in accordance with the RHB Banking Group PDPA Privacy Notice, which may be viewed on www.rhbgroup.com.

General

6. By participating in the Campaign, all Eligible Participants:
 - a) Are deemed to have read, understood and agree to be bound by the T&Cs stated herein and further agree that RHBIB's decision on all matters relating to the Campaign shall be final, conclusive and binding against them and shall not be subject to a review. No further correspondence, queries, appeals or protests to dispute such decisions will be entertained.
 - b) Agree that by providing personal information, the Eligible Participants consent to RHBIB processing their personal information for any and/or all of the following purposes ("Purpose"), if applicable:
 - i. administering this Campaign and contacting the Eligible Participants in relation to the same;
 - ii. cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
 - iii. other related and legitimate business purposes.
 - c) Agree to comply with Bursa Malaysia rules and regulations governing the trading activities by Bursa Malaysia and further agree to abide by RHBIB's trading policies.
 - d) Agree that the Eligible Individual Participants' personal information may be disclosed to other companies within the RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), service providers, and vendors and any of their respective agents, servants and/or such persons whether located within or outside Malaysia for the Purpose, if applicable, subject at all the times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBIB.
 - e) Shall not be entitled to claim for any compensation from RHBIB for any and all losses and damages suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the amendments to the T&Cs herein, termination or suspension of the Campaign.
7. RHBIB reserves the right, in its sole discretion, to disqualify any Eligible Customers in the event there is termination and/or suspension of the trading account(s) of the Eligible Customers during the Campaign Period or non-compliance with the T&Cs herein, without providing prior notice or assigning any reason whatsoever.
8. RHBIB shall not be liable for any indirect, consequential, or special losses or damages (including without limitations, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages or any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the participation in the Campaign, even if RHBIB has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
9. RHBIB reserves the right to cancel, terminate or suspend the Campaign without any prior notice and/or without assigning any reason thereto. For avoidance of doubt, any cancellation, termination or suspension of the Campaign by RHBIB shall not entitle the Eligible Participants to any claim or compensation against RHBIB for any loss or



damage incurred by the Eligible Participants as a direct and indirect result of such cancellation, termination or suspension.

10. RHBIB shall not be liable for any default in respect of the Campaign due to any act of God, war (whether declared or undeclared), strike, riot, civil commotion, pandemic, epidemic and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHBIB and/or any of its employees, representatives and agents.
11. RHBIB shall not be liable for any indirect, consequential, or special losses or damages (including without limitations, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages or any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, as a result of suspension of the Eligible Participants' account by Bursa Malaysia nor due to prohibition of any laws, regulations and legislatives in connection to any arrangements during the Campaign.
12. RHBIB may at its absolute and sole discretion suspend the Eligible Participants from participating in the Campaign if the Eligible Participants' account is suspended by Bursa Malaysia and/or RHBIB;
13. RHBIB shall not be liable or have any responsibility for any indirect, consequential, or special losses, damages, expenses, liabilities, costs or claims whatsoever and howsoever caused or arising, including but not limited to (a) any failure, downtime, crash, breakdown or malfunction of, or defects, virus, bugs, tampering or glitches in the computer system or electronic or mechanical or telecommunication equipment of any relevant stock exchanges including but not limited to Bursa Malaysia Securities Berhad ("Bursa Securities") or any other stock exchanges recognised by Bursa Securities, any telecommunication network operators, any internet service providers or any other parties; (b) any delay, fault, failure or loss of access to, or unavailability due to communications network failure; and (c) any telecommunication or interconnection defects, faults or problems, system crashes, software errors or defects, operator errors, sabotage or unlawful access;
14. RHBIB reserves the right at its absolute discretion to amend these T&Cs at any time without prior notice. Material amendments will be notified via RHBIB's website www.rhbinvest.com and/or www.rhbtradesmart.com. The Eligible Participants agree to ensure to be kept up-to-date on any changes or variations to the T&Cs herein. Amendments will take effect from the date of notification of the Amendment or from such other date as may be specified by RHBIB.
15. These T&Cs as may be varied or amended from time to time pursuant to Clause 13, shall prevail over any provisions or representations contained in any other promotional materials for advertising the Campaign.
16. In the event of any conflict or inconsistencies between the provisions in this T&Cs and any brochure, marketing or promotional materials relating to the Campaign, the T&Cs in this T&Cs shall prevail.



17. These T&Cs herein, shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.