



RHB Investment Bank Berhad “Trade & Win 2026” campaign Terms and Conditions (“T&Cs”)

Campaign Period

1. The Trade & Win 2026 (“**Campaign**”) is organised by RHB Investment Bank Berhad (“**RHBIB**”) and will run from 1st January 2026 to 31st 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-To-Bank and Existing-To-Bank individual trading clients of RHBIB (“**Eligible Customers**”):
 - a) Residents, permanent residents or Malaysians, in each case within the Campaign Period; AND
 - b) Trade online and/or offline for local and/or foreign markets for transactions executed via RHBIB with the account below:
 - Retail Equities Conventional
 - Retail Equities Islamic
 - Futures
 - All SMF Conventional
 - All SMF-i
 - Structured Warrants
3. The following persons are NOT eligible to participate in the Campaign:
 - a) Individuals below the age of 18 years old as of 1 January 2026.
 - b) Permanent and/or contract employees of RHBIB and RHB Banking Group (including their subsidiaries and/or related companies) and/or their immediate family members (i.e. spouse, children, parents, siblings).
 - c) Institutional and Corporate customers of RHBIB.
 - d) Representatives and/or agents (including advertising & promotional agents and technology vendors) of RHBIB and RHB Banking Group and their immediate family members (i.e. spouse, children, parents, siblings).
 - e) Local Participants as defined under the Rules of Bursa Malaysia Derivatives Berhad.
 - f) Associate Participants as defined under the Rules of Bursa Malaysia Derivatives Berhad.
4. Notwithstanding the above, RHBIB has full discretion to determine who shall be eligible to participate in the Campaign.

Campaign Mechanics

5. Based on a random draw basis. The draw entries will be accumulated based on cumulative traded value from retail equities, futures and/or structured warrants (inclusive of online and offline trades) in local and/or foreign markets for draws as follow:

Draw	Accumulation of Draw Entries
Grand Prize	1 st Jan 2026 – 31 st Dec 2026
Month 1	1 st Jan 2026 – 31 st Jan 2026
Month 2	1 st Feb 2026 – 28 th Feb 2026
Month 3	1 st Mar 2026 – 31 st Mar 2026
Month 4	1 st Apr 2026 – 30 th Apr 2026
Month 5	1 st May 2026 – 31 st May 2026
Month 6	1 st Jun 2026 – 30 th Jun 2026
Month 7	1 st Jul 2026 – 31 st Jul 2026
Month 8	1 st Aug 2026 – 31 st Aug 2026
Month 9	1 st Sep 2026 – 30 th Sep 2026
Month 10	1 st Oct 2026 – 31 st Oct 2026
Month 11	1 st Sep 2026 – 30 th Nov 2026
Month 12	1 st Dec 2026 – 31 st Dec 2026

6. Eligible Customers who trade retail equities (including both online and offline trades) in local and/or foreign markets, using either a normal or margin account with RHBIB, will earn draw entries based on their trading activity during the Campaign Period.

For every accumulated RM1,000 in traded value during the Campaign Period, Eligible Customers will receive draw entries as follows:

- Equities (local and foreign markets):
 - a. Local equities: 1 entry for every accumulated RM1,000 in traded value
 - b. Foreign equities: 3 entries for every accumulated RM1,000 in traded value
 - SMF/-i: 2 entries for every accumulated RM1,000 in traded value
7. Eligible Customers who trade retail futures during the Campaign Period will earn 2 entries per traded contract.
8. Eligible Customers who trade RHB-issued Structured Warrants during the Campaign Period will earn 3 entries for every accumulated RM1,000 in traded value.
9. Additionally, Eligible Customers who meet the following criteria will receive the corresponding entries:
- Open a New Account: Eligible Customers who open a new account for Equities (EQ) and/or Futures (FO) and complete at least one trade (either buy or sell, online or offline) will receive 10 entries.
 - Equities e-Statement Enrolment: Eligible Customers who enrol in e-statements for equities during the Campaign Period will earn 1 entry.

Summary of Entry Allocation:

Product/ Accounts	Entry Allocation
Open New Account with at least 1 trade (EQ & FO)	10
Enrolment of Equities e-statement during the campaign period	1
Equities (local) - Every accumulated RM1,000 traded value	1
Equities (foreign) - Every accumulated RM1,000 traded value	3
SMF/-i - Every accumulated RM1,000 traded value	2
Futures – Every Futures Trade Contract (local/ foreign)	2
RHB-issued Structured Warrants - Every accumulated RM1,000 traded value	3

10. All trades mentioned in this T&Cs are eligible trades with the exception of direct business transactions (DBT).
11. All random draw entries are accumulated during the Campaign Period. There is no limit to the number of draw entries an Eligible Customer can collect.
12. The prizes to be awarded during the Campaign are as follows:

Category	Prizes	No. of winners
Grand	Tesla Model Y (worth RM206,450)	1
Monthly	Apple iPhone 17 (worth RM3,999 per unit; one unit awarded per month)	12

13. There is no cap on the number of prizes an Eligible Customer may win. An Eligible Customers may win up to thirteen (13) prizes during the Campaign Period.
14. The prizes shall exclude SST and/or any other taxes that may be imposed by the relevant authorities at any time and from time to time, car registration fee, road tax, insurance coverage and other miscellaneous or incidental cost, where applicable. Final Winner shall be responsible for such costs.
15. RHBIB shall not be held liable for any tax, incidental cost, charges and/or damage caused by and/or incurred in relation to any of the Prize(s) and/or non-fulfilment by any of its agents/distributors.
16. All Prize(s) are given on an "as is" basis, which is non-transferable and non-exchangeable for cash or in kind, whether in part or in full.
17. In the event the designated prize is unavailable due to reasons beyond RHBIB's control (including but not limited to manufacturer(s) recall or damage/lost/stolen during storage and delivery), RHBIB reserves the right to substitute the prize(s) including the grand prize with another item of like or similar value at its sole absolute discretion, without any prior notice. RHBIB further reserves the right, without providing prior

notice or assigning any reason whatsoever, to substitute any of the prize(s) with other item(s) of the similar value. The prize(s) are not exchangeable for cash or credit of any kind. The prize(s) under the Campaign do not include any accessories or items shown in any advertisements and/or promotional materials which are for photography purposes only.

18. For any dispute in relation to quality or warranty of the prize(s) or any T&Cs in respect thereof, the Final Winner(s) shall directly deal with the authorised dealer/supplier without any recourse to RHBIB. RHBIB shall not be held responsible or liable for any breach of quality or warranty of the prize(s) or any other T&Cs in respect thereof.
19. Picture(s) of the prize(s) shown in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the prize(s) and does not include any optional accessories.

Winner Selection and Prize Fulfilment

20. The winner selection and prize fulfilment are as follows:
 - a) Winners will be shortlisted and identified based on draw entries accumulated during the Campaign ("**Shortlisted Winner(s)**") using RHBIB's randomizer programme.
 - b) Shortlisted Winner(s) must have active trading accounts at the time of shortlisting of winners. .
 - c) All Shortlisted Winner(s) will be notified by telephone or other reasonable means (including email or written notice) whereby they will need to answer two (2) simple questions correctly in order to be selected as Final Winner(s). Should the Shortlisted Winner(s) fail to answer both questions correctly, RHBIB will select the next name on the list as a potential Final Winner(s) to answer the said questions.
 - d) In the event a Shortlisted Winner cannot be contacted or declines participation, RHBIB may select the next eligible participant.
 - e) RHBIB has the sole discretion to fix the appointed date and time to make the telephone calls to the Shortlisted Winner(s).
 - f) A confirmation letter will be sent to all Final Winner(s) at their correspondence address recorded in RHBIB's system.
 - g) To claim the prize(s), Final Winner(s) are required on their own accord and expenses to collect the prize(s), which date and venue will be determined by RHBIB at its sole discretion.
 - h) All Final Winner(s) hereby expressly consent to their names being posted on RHBIB's website via www.rhbinvest.com and/or www.rhbtradesmart.com without any compensation.
 - i) RHBIB will notify all Final Winner(s) based on the information supplied by the Final Winner(s) and maintained in RHBIB's records. It shall be the Eligible Individual Participants' responsibility to ensure that their phone numbers provided are current and updated with RHBIB in the event of any changes being made to the same by the Eligible Individual Participants.
 - j) Final Winner(s) agree and authorise RHBIB to forward their details (name, NRIC Number, telephone number, address) to the supplier who would then contact the

Final Winner(s) regarding the delivery of their prizes. The Final Winner(s) shall be responsible to make the necessary arrangements with RHBIB and/or its distributor/agent for the delivery and/or collection of the prizes. All tax, charges and incidental costs in this regard shall be borne by the Final Winner(s).

21. There will be monthly draws for this campaign. The random draw for prizes will be held within ninety (90) days after the end of each respective accumulation period for draw entries.

Draw	Prizes	No. of Winner	Accumulation of Draw Entries
Grand	Tesla Model Y	1	1 st Jan 2026 – 31 st Dec 2026
Month 1	Apple iphone 17	1	1 st Jan 2026 – 31 st Jan 2026
Month 2	Apple iphone 17	1	1 st Feb 2026 – 28 th Feb 2026
Month 3	Apple iphone 17	1	1 st Mar 2026 – 31 st Mar 2026
Month 4	Apple iphone 17	1	1 st Apr 2026 – 30 th Apr 2026
Month 5	Apple iphone 17	1	1 st May 2026 – 31 st May 2026
Month 6	Apple iphone 17	1	1 st Jun 2026 – 30 th Jun 2026
Month 7	Apple iphone 17	1	1 st Jul 2026 – 31 st Jul 2026
Month 8	Apple iphone 17	1	1 st Aug 2026 – 31 st Aug 2026
Month 9	Apple iphone 17	1	1 st Sep 2026 – 30 th Sep 2026
Month 10	Apple iphone 17	1	1 st Oct 2026 – 31 st Oct 2026
Month 11	Apple iphone 17	1	1 st Sep 2026 – 30 th Nov 2026
Month 12	Apple iphone 17	1	1 st Dec 2026 – 31 st Dec 2026

RHB Banking Group PDPA Privacy Notice

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

General

23. By participating in the Campaign, all Eligible Customers:
- Are deemed to have read, understood and agreed to be bound by the T&Cs stated herein and further agreed 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 correspondences, queries, appeals or protests to dispute such decisions will be entertained.
 - Agreed to comply with Bursa Malaysia rules and regulations governing the trading activities by Bursa Malaysia and further agreed to abide by RHBIB's trading policies.
 - 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, cancellation, termination or suspension of the Campaign.

24. 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.
25. 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, 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.
26. RHBIB reserves the right at any time, in its sole discretion to cancel, terminate, postpone 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 Customers to any claim or compensation against RHBIB for any loss or damage incurred by the Eligible Customers as a direct and indirect result of such cancellation, termination or suspension.
27. 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, wilful default, gross negligence and/or wilful misconduct on the part of RHBIB and/or any of its employees, representatives and agents.
28. 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, or otherwise, as a result of suspension of the Eligible Customers' account by Bursa Malaysia or due to prohibition of any laws, regulations and legislatives in connection with the account and/or the Campaign.
29. RHBIB may at its absolute and sole discretion suspend the Eligible Customers from participating in the Campaign if the Eligible Customers' account is suspended by Bursa Malaysia, Securities Commissions, other regulatory authorities and/or RHBIB;
30. 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;

31. 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 Customers undertake to keep 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.
32. These T&Cs as may be varied or amended from time to time without notice to the Eligible Customers and these T&Cs shall prevail over any provisions or representations contained in any other promotional materials for advertising the Campaign.
33. 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.
34. These T&Cs herein, shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.