TERMS AND CONDITIONS
RHB Wealth Secure Lite Campaign

(**"these Terms and Conditions"**)

Customers who are interested in participating this campaign are advised to read and understand these Terms and Conditions before registering their participation in this campaign.

Any customer who does not understand any of these Terms and Conditions may contact RHB Customer Contact Centre, whose contact details are set out in the General Terms and Conditions clause below.

CAMPAIGN ORGANISERS

1. The **RHB Wealth Secure Lite Campaign** (**"Campaign"**) is organised by [*RHB Bank Berhad [Registration No. 196501000373 (6171-M)] (**"RHB"**) and Tokio Marine Life Insurance Malaysia Bhd. [Registration No. 199801001430 (457556-X)] (**"TMLM"**).

CAMPAIGN PERIOD

2. The Campaign runs from **15/09/2026** to **30/11/2026** (**"Campaign Period"**), both dates inclusive.

ELIGIBILITY

3. The Campaign is open to all new and existing RHB's customers applying for the Participating Product as stated in Clause 4 below (collectively, **"Eligible Participants"**).

4. This Campaign applies only to **RHB Wealth Secure** underwritten by TMLM (**"Participating Product"**). The Campaign is not applicable to any products other than the Participating Product.

CAMPAIGN MECHANICS

5. During the Campaign Period of the RHB Wealth Secure Lite Campaign:

   The minimum Basic Sum Assured is lowered to RM 15,000 and RM 30,000 respectively as per below based on payment term and the coverage term. The product benefits will follow the chosen sum assured.

Pay Term	Coverage Term	Existing Minimum Basic Sum Assured	RHB Wealth Secure Lite Campaign Minimum Basic Sum Assured
3	20 & 25	RM 50,000	RM 30,000
5	20 & 25	RM 30,000	RM 15,000

   This Campaign is only applicable to purchases of the Participating Product made through an RHB Personal Banker Bancassurance (PBB), Personal Financial Consultant (PFC), or rookie sales representative (i.e. RHB non-PBB and non-PFC sales representative who have joined RHB for less than six (6) months). Purchases made through any other sales representative shall not be eligible for this Campaign.

6. To be eligible for the Campaign, the Eligible Participant must meet the following qualifying requirements (**"Campaign Qualifying Requirements"**):

   (a) the application for Participating Product must be submitted to TMLM during the Campaign Period;

(b) Please refer to the Product Disclosure Sheet and policy contract for the product benefits.

GENERAL TERMS AND CONDITIONS

7. By participating in the Campaign, each of the Eligible Participants agrees to the following:

(a) he/she is bound by these Terms and Conditions;

(b) (i) by giving sufficient prior notice, RHB may:

(1) vary any of these Terms and Conditions or suspend or terminate the Campaign following the introduction of or change in any laws or regulatory requirements applicable to RHB and/or the Campaign; or

(2) vary any of these Terms and Conditions if, without such variation, RHB will not be able to give effect to the Campaign.

(ii) RHB may give such notice:

(1) by mailing such notice and the reason(s) for such variation, suspension or termination to the Eligible Participants;

(2) by sending such notice and the reason(s) for such variation, suspension or termination by SMS (Short Message Service) or Electronic Direct Message (EDM) to the Eligible Participants; or

(3) by displaying such notice and the reason(s) for such variation, suspension or termination at RHB's branches or website.

(iii) Any Eligible Participant who is not agreeable to such variation, suspension or termination is required to notify RHB and will no longer be entitled to participate in the Campaign.

(c) any Eligible Participant who has cheated or committed any unlawful or fraudulent act in relation to the Campaign and/or the product(s) to which the Campaign applies, will be disqualified from the Campaign;

(d) (i) RHB is required to obtain and process the Eligible Participants' personal information to administer the Campaign;

(ii) by providing the personal information, the Eligible Participant has agreed to such processing by RHB; and

(iii) any Eligible Participant who is not agreeable to such processing by is required to notify RHB and will no longer be entitled to participate in the Campaign;

(e) he/she further consents to RHB obtaining and processing his/her personal information for the purposes of cross-selling, marketing and promotions of the products and/or services of RHB Banking Group or its strategic alliances which RHB thinks may interest him/her. He/She has the option of choosing whether to receive marketing and promotional materials for the same from RHB and may choose or change his/her option by contacting RHB Customer Contact Centre as follow:

RHB Customer Contact Centre
Email : customer.service@rhbgroup.com
Telephone No. : +603-9206 8118
Form : rhbgroup.com/personal/banking-methods/contactus.html;

(f) unless there is any manifest (obvious) error, RHB's decision on all matters relating to the Campaign is final, conclusive and binding against the Eligible Participants;

(g) he/she may contact RHB Customer Contact Centre for all matters relating to the Campaign (including any request to change or limit the processing of his/her personal information) to RHB Customer Contact;

(h) if he/she is not satisfied with the resolution provided by RHB Customer Contact Centre and if the product(s) to which the Campaign applies is/are:

(i) for all banking product(s) or service(s) / capital market product(s) (example, trust product, etc.) / insurance or takaful claim(s), he/she may then refer the matter to the operator of the Financial Markets Ombudsman Service (FMOS) approved by Bank Negara Malaysia:

Financial Markets Ombudsman Service (FMOS)
(Formerly known as Ombudsman for Financial Services (OFS) and Securities Industry Dispute Resolution Center (SIDREC))

Address:	**Level 14, Main Block** **Menara Takaful Malaysia** **No 4, Jalan Sultan Sulaiman** **50000 Kuala Lumpur**
Telephone No.:	**+603-2272 2811**
FMOS Website:	**https://www.fmos.org.my/en/**
FMOS Complaint Handling Website:	**https://complaint.fmos.org.my/open.php**

(i) these Terms and Conditions are to be read together with the Product Disclosure Sheet of the RHB Wealth Secure which can be found at RHB's website; and

(j) in the event of any inconsistency between these Terms and Conditions and any other materials relating to the Campaign, these Terms and Conditions will prevail for matters dealt with in these Terms and Conditions.

(k) this Campaign shall be governed by laws of Malaysia.