



RHB BANK BERHAD ("THE BANK")

TERMS AND CONDITIONS GOVERNING ACCOUNTS

These terms and conditions shall apply and govern accounts currently maintained or opened or to be opened subsequently with the Bank. In opening and or maintaining any account with the Bank and by utilising any services provided by the Bank, the account holder (hereinafter referred to as "the customer") is deemed to have read and agrees to be bound by these terms and conditions. Additional terms and conditions may be prescribed by the Bank from time to time in respect of certain accounts and services and shall be read together with these terms and conditions and shall be considered as an integral part of these conditions.

A. TERMS AND CONDITIONS APPLICABLE GENERALLY

1. OPENING OF ACCOUNT

- 1.1 The Bank will determine the account number to be allocated to each account opened or to be opened and is entitled to change the account number. The Bank will notify the customer upon any change of the account number.
- 1.2 The customer may be required to make an initial deposit of such amount as may be prescribed by the Bank to open an account.
- 1.3 The Bank may decline to deal with any customer who in the Bank's opinion appears to be mentally unable to manage his affairs.
- 1.4 The Bank may in its absolute discretion without assigning any reason decline to open any account or provide any service to any potential customer.

2. DEPOSITS

- 2.1 The minimum initial deposit and the minimum balance required for each type of account shall be such amount as the Bank may stipulate from time to time.
- 2.2 The Bank may receive for collection foreign cheques, postal or money order or any other financial instruments, but the proceeds will only be credited into the account after the Bank receives payment.
- 2.3 Cheques drawn on banks in Singapore are credited into the account when deposited but cannot be drawn against until the proceeds have been received into the account unless there is a special arrangement between the Bank and the customer to allow the drawing. The Bank reserves the right to debit such credited amount from the account if the cheques are dishonoured or to revise the amount credited into the account in the event that the payment received by the Bank on such cheques is less than the amount credited into the account.
- 2.4 All cheques deposited are received by the Bank as agent for collection and the Bank assumes no responsibility for non-payment or losses to the customer resulting from any inability on the Bank's part to collect, whether resulting from any payment restrictions or any laws or regulations of any countries in which the cheques are cleared or collected or any strikes or any default, neglect or insolvency of any correspondent or paying bank or financial institution or any agent or any cause beyond the Bank's control or otherwise.
- 2.5 The Bank may at its absolute discretion without giving any reason refuse to accept any cheque or financial instrument including without limitation in cases where the payee's name is not identical to the name of the customer or account holder.
- 2.6 Any cheques and other negotiable instruments that are dishonoured may be returned to the customer by ordinary post to the customer's last known address on the bank's records, at the customer's risk and expense.



- 2.7 Payments received by way of telegraphic transfer or by any other electronic modes are credited into the account but cannot be drawn against until the proceeds have been received by the Bank unless there is a special arrangement between the Bank and the customer to allow the drawing. The Bank reserves the right to debit such credited amount from the account or to revise the amount credited into the account even after the Bank receives the payments if the correspondent paying bank, financial institution or any agent or sub-agent should at any time claim refund or repayment on any ground including without limitation the ground that the payment was void, invalid or fraudulently made or in any other circumstances whatsoever.
- 2.8 Deposits may not be transferred, assigned, pledged, charged or otherwise encumbered or given away by way of security to any party except in favour of the Bank or with the Bank's prior written consent.
- 2.9 The Bank will pay interest on credit balances on an account only where the Bank has expressly agreed to do so, at such rate and calculated on such basis as the Bank may decide from time to time, provided that the daily balance does not fall below such minimum balances as the Bank may require from time to time to be maintained in the account to qualify for payment of interest. Such interest is payable only when credited into the account on any day of a calendar month as the Bank may select.

3. WITHDRAWALS

- 3.1 The customer is required to maintain sufficient funds in his account to meet all payments and withdrawals. Fees may be imposed for unsuccessful debit instructions.
- 3.2 Withdrawals may be made in any mode or manner and on such terms and conditions as may be set by the Bank from time to time. For the avoidance of doubt, any particular mode or manner of withdrawal may be changed or terminated by the Bank at any time.
- 3.3 Withdrawals from each account may be made upon receipt by the Bank of a duly completed withdrawal request form or cheques with signature(s) that are consistent with those on the Bank's records and or upon the presentation of the customer's or the customer's authorised signatory(ies) identity card or passport if requested by the Bank or, where the account is operated by use of an ATM card, the customer's Personal Identification Number (PIN) or in any other manner and on such terms and conditions prescribed by the Bank.
- 3.4 The Bank may debit the account for all payments/withdrawals whether the account is in credit or otherwise.
- 3.5 The Bank is not bound to honour any withdrawal request if there are insufficient funds in the account (in the absence of any express agreement to the contrary) or if the withdrawal request is:
 - 3.5.1 in the opinion of the Bank bears a signature different from the specimen signature furnished to the Bank notwithstanding that the withdrawal request is issued by the authorised signatory(ies);
 - 3.5.2 by way of cheque or other financial instrument which is presented after more than 6 months from the date of the cheque or the financial instrument;
 - 3.5.3 where the Bank have received or are obliged to comply with any regulatory, judicial or statutory requirement or request not to proceed to release any payment or withdrawal request or to effect any payment or the Bank are served with a court order or other form of legal process to freeze the account or to disallow withdrawals; or
 - 3.5.4 where the funds in the account have been earmarked for any reason.

The Bank has the right to process payments and withdrawals in any order of priority determined by the Bank.

- 3.6 Any alteration on a cheque or other withdrawal request must be confirmed by the drawer's signature or all the drawers' signatures (in accordance with the mandate for the operation of the account) in full which conform to the specimen signature(s). The Bank is not bound to honour any cheque or withdrawal request where the alteration is confirmed by initial(s) or incomplete signature(s) or signature(s) which do(es) not so conform as aforementioned.



- 3.7 No withdrawals in cash may be made by the customer of any or all monies standing to the credit of any account (denominated in any currency), otherwise than in Singapore Dollars, unless the Bank in its absolute discretion agree otherwise and subject to availability of the relevant currency notes and to the payment of such fees or commission as the Bank may require and at such exchange rate as determined by the Bank and such notice as prescribed by the Bank from time to time being received by the Bank.

4. PASSBOOKS

- 4.1 Passbook issued to the Customer is for reference only and is not conclusive as to the current balance in the account since deposits or charges debited to the customer's account may be made without the production of the passbook.
- 4.2 Passbook should be kept in a safe place. In the event of loss or damage to the passbook, the Bank may impose a prevailing prescribed fee to replace or issue a new passbook to the customer.
- 4.3 The customer is under the duty to:
- 4.3.1 check all entries in the passbook;
 - 4.3.2 upon discovery inform the Bank of any error, irregularities, discrepancies, incorrect or inaccurate omission or entries in the passbook;
 - 4.3.3 upon discovery notify the Bank in writing as soon as possible if the passbook is lost, stolen or misplaced.

5. CHEQUES

- 5.1 Cheques may not be drawn on the Bank except on the forms supplied by the Bank for each account.
- 5.2 The Bank may dispatch to the customer any new cheque book(s) by post (whether by ordinary or registered mail), courier or any other mode of delivery which the Bank deems appropriate at the customer's cost and risk (including risk of disclosure of any information concerning the account arising thereby).
- 5.3 The Bank reserves the right to charge for issuing cheques and cheque books at the Bank's prevailing rates.
- 5.4 The Bank may mark cheques "good for payment" to another bank and the customer's account will be debited immediately with the amount of the cheque so marked. Once this is done, payment of the marked cheque cannot be stopped.
- 5.5 The Bank is entitled to dishonour any cheques bearing a signature different from the specimen signature of the customer or the authorised signatory (as the case may be) or not drawn in accordance with the list of authorised signatories or not signed in the authorised manner prevailing at the time of presentation.
- 5.6 If there is a change or variation in the signature of the customer or the authorised signatory, the customer must inform the Bank and update the specimen signature kept with the Bank.
- 5.7 Any cheque drawn on the Bank must be in such currency as the Bank may at its discretion allow.
- 5.8 The Bank may refuse to pay in cash where the word "bearer" is cancelled on the cheque presented for payment.
- 5.9 The Bank will act on a stop payment instruction if the Bank received a written request signed by the customer specifying the cheque number, the date, the payee's name and the amount of the cheque. The Bank may in its sole discretion act, on an incomplete stop payment instruction based only on the cheque number.
- 5.10 Where the Bank acts on stop payment instruction, the customer irrevocably and unconditionally agrees to indemnify the Bank and keep the Bank indemnified against any expense, loss, damage or liability whatsoever which may be incurred or suffered by the Bank as a result of the Bank acting on the stop payment instructions.



6. CHEQUE TRUNCATION

- 6.1 The terms under this Clause 6 shall apply to cheques or other instruments processed through the Cheque Truncation System (CTS) operated pursuant to the bye-laws of the Singapore Clearing House Association (hereinafter referred to as "CTS article") and image return documents (IRD) subject to the cheque truncation provisions of the Bills of Exchange Act, Cap 23 Singapore Statutes (includes all additions, amendments and revisions thereto effected from time to time).
- 6.2 Where a CTS article is dishonoured for non-payment, the Bank as presenting or collecting banker shall not be obliged to return to the customer the original CTS article and it shall be sufficient for the Bank to issue to the customer the IRD relating thereto provided always that the Bank may (acting at the Bank's discretion) return the original CTS article in lieu of the relevant IRD subject to payment of a fee for return of the original CTS article and such other terms and conditions as may be imposed by the Bank.
- 6.3 The Bank shall not be obliged to replace any IRD provided to the customer which has been lost or misplaced.
- 6.4 The Bank may reject any altered, mutilated or defaced IRD presented by the customer to the Bank for collection or payment.
- 6.5 The Bank may retain for such period as the Bank considers appropriate the CTS articles presented by the customer to the Bank for collection and may destroy them at any time after the end of the period and shall not be liable to the customer for any loss, damage or destruction of those CTS articles howsoever caused whilst in custody of the Bank or any contractor or service provider of the Bank.
- 6.6 The Bank shall not be liable to the customer for any loss or damage (including but not limited to consequential loss or damage) suffered howsoever caused arising from the CTS including but not limited to the acts or omissions of any person or entity and or any error caused by machine or hardware malfunctions or manufacturer's operating software defects unless it is directly caused by the negligence or fraudulent, or dishonest act of the Bank, its officers or employees.

7. COMMUNICATION

- 7.1 The customer must inform the Bank immediately in writing, by sending in the prescribed change notification form either by fax or electronic mail, of any change in relevant particulars such as authorised signatures, addresses, partners (for partnership account), Memorandum and Articles of Association (for company accounts), and constitution and rules (for societies, clubs and other unincorporated associations).
- 7.2 The Bank shall be entitled to a reasonable period (of not less than seven (7) working days) from receipt, to process such notification of change.
- 7.3 All notices to and communication with the customer, statement of accounts, confirmation of advice, cheque books, dishonoured cheques, IRD and or other instruments may be sent by ordinary post, hand-delivery or such other manner as the Bank deems fit to the customer's last known address in the Bank's records and shall be deemed to have been received by the customer two (2) days after posting or on the day when it was so delivered unless there is any evidence to the contrary.
- 7.4 The customer shall not hold the Bank liable in the event any notices or communication is delayed, intercepted, lost or failed to reach the customer during delivery or dispatch or if the contents of the notices or communications is disclosed to any third party during transit, unless such delay, interception, loss or failure is directly attributable to gross negligence, wilful omission or reckless act of the Bank or our directors, employees or personnel.

8. OPERATION OF JOINT ACCOUNT

- 8.1 Where the account is in two (2) or more joint names or has two (2) or more authorised signatories:-
 - 8.1.1 If the Bank prior to acting on written instructions receives contradictory instruction from other signatory(ies), it may immediately thereafter only act on the instructions of all signatories for the account notwithstanding that the account requires single or joint signatories.



- 8.1.2 The Bank is authorised on the death of any one of the account holders to hold the credit balance in the account to order of the surviving holder without prejudice to any right the Bank may have in respect of such balance arising out of any lien, charge pledge, set-off or any other claim or counterclaim or contingent or otherwise or any action the Bank may deem desirable to commence in view of any claim by any person. The Bank shall be released from all demands, claims, suits and actions whatsoever by the heirs, executors and administrators of the deceased.
- 8.1.3 Joint account holders are jointly and severally liable for all liabilities incurred on or debit balances in the account and upon the death or bankruptcy of any joint account holders, the Bank may at its discretion suspend or close the account.
- 8.1.4 These terms and conditions and all obligations hereunder shall be binding on the joint account holders jointly and severally.
- 8.1.5 Any notice or communication by the Bank to the designated account holder, who is determined at the opening of the joint account, shall be deemed to have been served on all account holders.

9. OPERATION OF PARTNERSHIP ACCOUNT

- 9.1 Where the account holder is a partnership firm, upon the change of the firm's constitution by death, resignation, replacement, addition, bankruptcy or otherwise of a partner, the Bank may in the absence of written notice to the contrary treat the remaining partner or new partner as having full power to carry on the business of the firm and to deal with the account as if there had been no change in the firm's constitution.
- 9.2 All provisions herein contained shall bind all partners jointly and severally notwithstanding any change in the composition or constitution of the firm or the retirement or admission of any one or more partners or modification or termination of any power of any partner.
- 9.3 An account holder who is required to register his business under the Business Registration Act (Cap. 32) (as the same may be varied or re-enacted) shall ensure that he renews the Certificate of Registration or any other equivalent document in respect thereof on a timely basis and upon renewal, shall submit a copy of the same to the Bank and shall comply with all other requirements hereunder.

10. ACCOUNT(S) IN THE NAME OF A COMPANY

In the case of any account(s) opened in the name of a company, the Bank is not obliged to accept changes to the authorised signatory(ies) unless the Bank is satisfied that the change has been duly authorised by the Board of Directors of the company.

11. CUSTOMER'S DUTY

- 11.1 The customer is under a duty, in respect of:
- 11.1.1 Accounts for which cheque books and/or ATM cards are issued:
- To count the number of cheques and examine the account number and serial numbers carefully.
 - To keep the cheque book and cheques safely. If any cheque or cheque book is mislaid, lost or stolen due to the customer's negligence, the customer is responsible and liable for any and all losses resulting therefrom including without limitation losses due to forged or altered cheques or disclosure of personal data to third party.
 - Not to draw cheques, keep cheque books or operate the account in a manner which may facilitate fraudulent alterations or forgery or allowing anyone else to use the ATM card and should among other precautions, comply with the terms and conditions on the cheque book cover and in the agreement for services provided by the Bank.
 - To inform the Bank in writing should there be any discrepancy or irregularity in the cheque book received or if any cheque form or cheque is mislaid, lost or stolen.



- To upon discovery notify the Bank as soon as possible if any ATM card, cheque or cheque book is mislaid, lost or stolen, to take all reasonable steps to help recover the use of any lost or stolen ATM card, cheque or cheque book, to provide the Bank with any information and/or documentation it may require from time to time relating to the use of the ATM card, cheque or cheque book and to cooperate with the Bank in any investigation or litigation arising from or in connection with the use of the ATM card, cheque or cheque book.
- To take all reasonable care and precaution to prevent loss or theft of any ATM card, cheque or cheque book.

11.1.2 Accounts for which statements of accounts are mailed:

- To check and verify the correctness of all entries in the statements of account;
- To report promptly upon discovery to the Bank of any error, irregularities, discrepancies or omission in the entries therein;
- The customer further agrees that if the Bank does not receive a written objection from the customer to the contents of the statement within 14 days of the statement's date, at the end of the 14 days, the account as kept by the Bank shall be conclusive in the absence of contrary evidence that the account and the entries and balance as shown in the statement of accounts are true and correct and that the customer shall be deemed conclusively to have accepted the entire contents of such statement as true and correct.
- To notify the Bank should he not receive any statement that is due to him within the first seven (7) days of the subsequent month and to obtain the statement personally from the Bank.

11.1.3 All accounts:

- To monitor the balance of the account at all times and to notify the Bank in writing upon discovery of any unauthorised debits or withdrawals from the account.
- To sign and return any confirmation slip (if requested to do so), including that related to auditing purposes.

11.2 If the customer has breached any of the duties under Clause 11.1 above:

11.2.1 The Bank shall not be liable for any loss or damage or expense suffered or incurred by the customer (whether as a result of computer breakdown, forgery of signatory's signature, material alteration of cheques or of withdrawal requests or disclosure of customer's particulars/information or other reasons of any kind whatsoever) through no fault of the Bank.

11.2.2 The Bank shall not be liable for paying on altered and/or forged cheques including in instances where the alterations and/or forgery were made possible:

11.2.2.1 by the use of erasable ink, pens, or typewriters or any other equipment with built-in erasure features; or

11.2.2.2 by the use of cheque writers or franking machines where the alterations and/or forgery cannot be easily detected; or

11.2.2.3 by or due to the customer's negligence.

11.2.3 The Bank has the right to adjust the account to correct any erroneous entry or omission. The Bank may rectify at any time any errors or omissions in the statement. The Bank has the right to reverse any entry, demand refund or debit any account of the customer with the Bank for any overpayment into the account arising from such errors or omissions.

11.3 The Bank will not unfairly rely on the Bank's contractual rights to hold the customer completely responsible for losses and or liabilities incurred on forged cheques if the customer have established that the customer have not by the customer's acts or omissions (directly or indirectly) caused or contributed to the occurrences of the losses and or liabilities.



12. CUSTOMER'S UNDERTAKING

12.1 The Customer undertakes and agrees that:

- 12.1.1 he will take full responsibility in complying with all and any laws, regulations, protocols and other requirements in respect of anti-money laundering;
- 12.1.2 he will provide all information as and when requested or required by the Bank in relation to his tax status; and
- 12.1.3 customers who are residents of the United States of America (US) are subject to the laws applicable for the time being in the US and are required to make such filings and reporting in relation to their income as are required under the applicable laws of the US. For the purpose of compliance with the US Foreign Account Tax Compliance Act ("FATCA") the Bank is required to identify and report all customers who are US individuals or US legal entity. The customer therefore agrees to furnish the Bank with all documentary evidence of the customer's US status and further agree to notify the Bank within 30 days of any change regarding his US status.

13. REPRESENTATIONS

13.1 The Customer represents that:

- 13.1.1 he is not a bankrupt at the time of opening the account with the Bank;
- 13.1.2 he will not use the accounts or the banking services for any unlawful activity or purpose;
- 13.1.3 all information provided to the Bank is true, accurate and complete and if there is a change in information to inform the Bank as soon as possible;
- 13.1.4 he has not withheld any information that would cause the Bank to refuse to open the account or provide any banking services to the customer;
- 13.1.5 he will comply with all laws in Singapore or elsewhere that applies to the customer including reporting of income to any applicable tax authority; and
- 13.1.6 he has obtained the consent of any individual(s) whose personal information is provided to the Bank for the purposes as set out in this Terms and Conditions.

14. CHARGES, FEES, COSTS AND TAXES

- 14.1 The Bank may impose a service charge, fee, commission at its prevailing, prescribed rate for any service performed by the Bank and on accounts (including dormant account and accounts that were closed within 6 months of opening) where the credit balance falls below the prevailing prescribed minimum balance stipulated for such accounts, provided that such rate has been made available to the customer, including the publication of such rate in any form or media such as the Bank's website.
- 14.2 Any goods and services tax or other levies now or hereafter imposed by law (including but not limited to the Goods and Services Tax Act 1993) are required to be paid in respect of any monies payable by the Bank or any expenses incurred by the Bank shall (except to the extent prohibited by law) be borne and paid by the customer and the Bank shall be entitled to debit the same from the account.
- 14.3 The Bank shall be entitled to impose any administrative charges and be reimbursed costs and expenses (including legal costs) for handling Garnishee Orders, Injunctions or other court orders or proceedings relating to any account or money therein.
- 14.4 The Bank may debit the account and the customer authorises the Bank to debit the account at any time for all charges, fees, commission, interest and all amounts payable to the Bank.
- 14.5 If the Bank should retain solicitors to enforce or protect any of its rights or resolve any dispute relating to the moneys in the account whether by judicial proceedings or otherwise, the customer shall indemnify the Bank for all reasonable costs, fees and charges incidental thereto including legal costs (on a solicitor and client full indemnity basis).



15. BANK'S SECURITY RIGHTS

When the Bank accepts or incurs any liability at the request of the customer, or when the account is overdrawn, any funds, documents, instruments, chattels, bonds, debentures, shares, or other securities and other valuables held by the Bank in the name of the customer including securities in safe custody (all is collectively called "securities") shall automatically be deemed to be pledged and charged to and constitute continuing security to the Bank for the discharge of such liabilities and repayment of such overdraft. The Bank shall have the right to retain such securities or any part thereof until the liabilities and or overdraft is discharged or repaid.

16. BANK'S RIGHT OF SET-OFF

16.1 In addition to any rights that the Bank may have in law, the Bank is entitled at any time, to:-

16.1.1 Combine or consolidate all or any account (current or otherwise, whether matured or not) of the customer and set off any credit balances in one or more such accounts wheresoever situate including those in overseas branches against any liabilities of the customer, whether such liabilities be present or future, actual or contingent, primary or collateral, several or joint notwithstanding that the balance in the account is in a different currency from the currency of the liabilities of the customer. Where such set off requires the conversion of one currency into another, such conversion shall be calculated at the spot rate of exchange (as conclusively determined by the Bank) on the date of set off.

16.1.2 Sell any securities by way of public or private sale without any judicial proceedings whatsoever and retain from the proceeds derived there from the total remaining unpaid including all costs, legal fees and costs on a full indemnity basis, charges and other expenses incidental to the sale. The customer shall immediately upon demand pay the Bank the amount of any deficiency.

17. INDEMNITY BY CUSTOMER

17.1 The customer will fully indemnify the Bank as the collecting banker for any loss howsoever arising and/or caused, which the Bank may incur:

17.1.1. By reason of its guaranteeing any endorsements, discharges, on any cheque, bill, note, draft, dividend warrant or other instrument presented by the customer for collection; and every such guarantee given by the Bank shall be deemed to have been given at the customer's express request in every case.

17.1.2. By reason of the Bank receiving payment for the customer of any cheque, draft, cash or order instrument or other instruments; or

17.1.3. By reason of the Bank having credited the customer's account with the amount of any cheque, draft, or order instrument or other instruments, and receiving payment thereof for itself.

18. COLLECTION, USE AND DISCLOSURE OF INFORMATION

18.1 The Customer expressly consents and agrees to, and authorises the collection, use, disclosure and sharing by the Bank and/or any Authorised Person of any and all of the Bank's records, correspondence, documents, materials or other information relating to the Customer or the Customer's account, including, but not limited to, the Customer's personal data (as defined in the Personal Data Protection Act 2012 (Act 26 of 2012)) ("the Customer's Information") for any of the purposes set out in Clause 18.2 below. For the avoidance of doubt. "Customer Information" shall include, but is not limited to, account balance, any and all correspondence with and/or in relation to the Customer, and any and all papers, records, evaluations, assessments, materials or other documents or information:

(a) provided by or on behalf of the Customer in connection with any applications for products or services offered or distributed by the Bank, including but not limited to, application forms or supporting documents;



- (b) relating to any credit applications submitted by the Customer, the Customer's risk profile, investments, investment objectives, knowledge and experience, business interests or assets, and/or any papers, evaluations, recommendations, assessments and/or reports generated or developed by the Bank (including its credit or other committees), any other RHB Group Member (including its credit or other committees) and/or any Authorised Person.
- (c) observed, gathered, generated, developed or otherwise obtained by any means, including, but not limited to, from transactions carried out by the Customer such as transactions at any branch, the use of online services and from the way the Customer uses the accounts, such as payments made or received by the Customer, payment details, orders, instructions, loan and deposit balances, account information (including credit card information) and credit history; and/or
- (d) observed, gathered, generated, developed or otherwise obtained through third parties such as employers, joint applicants/account holders, credit bureaus or credit reference agencies, or fraud prevention agencies.

18.2 The Customer expressly consents and agrees to, and authorises, the collection and use by the Bank, any other RHB Group Member and/or any Authorised Person, and the disclosure and sharing by the Bank, any other RHB Group Member and/or any Authorised Person to and with the persons specified in Clause 18.4 below, of any and all of the Customer's Information, to enable the Bank, any other RHB Group Member and/or any Authorised Person to carry out any of the following purposes:

- (a) to provide the products and services to the customer;
- (b) to develop, review and/or improve products and services to meet the needs of the Customer (including, without limitation, to conduct market research, financial and/or statistical profiling and other activities to understanding and determine customer preferences and demographics);
- (c) to communicate with the Customer and to notify the customer of changes or developments of any products and services;
- (d) to match the Customer's Information and to notify the Customer of changes or developments in relation to any products and services;
- (e) to assess or process any enquiries, applications, instructions or requests made by the Customer for account opening and/or any products and services and to make decisions relating to the opening or continuation of account and/or the establishment, provision or continuation of banking or credit facilities or other financial services;
- (f) to conduct credit, account, due diligence and other background checks, screenings, assessments and/or reviews (including initial and anticipatory credit checks, screenings, assessments and/or reviews) and to assess or verify the Customer's creditworthiness and standing;
- (g) to update, and manage the accuracy of, the Bank's records;
- (h) to enforce the Bank's legal contractual and/or rights against the Customer, including, but not limited to, the recovery of any amounts outstanding from the Customer and/or any person providing or being requested to provide security or guarantees for the Customer's obligations;
- (i) to prevent and/or detect fraud, money laundering and any other unlawful activity or misconduct or suspected fraud, unlawful activity or misconduct;
- (j) to create and maintain credit history for present and future reference, and to create and maintain credit scoring models;
- (k) to conduct financial reporting risk assessment, and statistical or trend analyses (including, but not limited to, conducting data processing, statistical, credit, risk and/or anti-money laundering analyses);
- (l) to assess or process any enquiries, applications, instructions or requests made by the Customer for account opening and/or any products and services and to make decisions relating to the opening or continuation of account and/or the establishment, provision or continuation of banking or credit facilities or other;
- (m) to carry out regulatory checks and meet the Bank's obligations to the regulators in Singapore or elsewhere;



- (n) to perform internal administrative, operational and technology tasks (including technology infrastructure maintenance and support, application maintenance and support, provision of call centre and internet banking services, risk management, systems development and testing, credit scoring, staff training and market, customer satisfaction research and business continuity management);
- (o) as may be required under laws and/or by agreements with government agencies or revenue authorities in Singapore or elsewhere, to make inquiries about the Customer's tax status;
- (p) for compliance with any regulatory requirements, laws and regulations and external payment systems in Singapore or elsewhere; and
- (q) for any other purpose as the Bank may consider to be reasonably necessary or desirable in order to provide the products and services to the customer.

18.3 If the Customer does not provide some or all of the information requested by the Bank or withdraw his consent to the Bank collecting and using the Customer's personal data and information, the Bank will be unable to provide or continue to provide the product or services to the Customer. Any request from the Customer to withdraw his consent or objecting to the continued use of the Customer's personal data and information by the Bank will be taken as a request from the Customer to close and or terminate the account or relationship with the Bank and the Bank will proceed to close the Customer's account upon giving reasonable notice and terminate the banker customer relationship subject to settlement of all charges, expenses and all monies owing by the Customer to the Bank (if any).

18.4 The customer expressly consents and agrees to, and authorises, the disclosure and sharing by the Bank, any RHB Group Member, and/or any of their respective officials, employees, agents and any other persons who by reason of their capacity or office have access to the Customer's information, whether located in Singapore or anywhere else in the world ("Authorised Person") of any and all of the Customer's information to and with:

- (a) any person or organisation involved in providing the Bank or the Bank's customers with electronic or other services in connection with banking services utilised by the customer whether in Singapore or elsewhere where such information is disclosed in the course of or for the purposes of providing the said services, and for, inter alia, investigating discrepancies, errors or claims;
- (b) any third party service provider or person or organisation to whom the Bank has outsourced or contracted, or may at any time and from time to time outsource or contract, any functions and activities, including, but not limited to, any of the third party service provider, persons or organisations specified in this Clause 18.4;
- (c) The police or any public officer of an enforcement agency or statutory body conducting an investigation;
- (d) Credit or charge card companies in connection with credit or charge card enquiries;
- (e) any branch or agent of the Bank, representative offices, regional offices of the Bank including the Bank's Head Office and/or holding company, and/or its affiliates, subsidiaries, related and associated companies of its holding company whether in Singapore or anywhere in the world ("RHB Group Member");
- (f) any Authorised Persons or auditors or legal or other professional advisers of any RHB Group Member;
- (g) any credit bureau or credit reference agencies, and shall include where applicable fellow members and subscribers of the credit bureau, the bureau's officers, shareholders, employees and agents;
- (h) any debt collecting agencies, in the event of default or recovery of Customer's obligations owed to the Bank;
- (i) regulatory bodies, government agencies, law enforcement bodies and Courts in Singapore or elsewhere;
- (j) the Bank's authorised agents/users or the Customer's executor, administrator or legal representative;
- (k) other parties whom the Bank or any other RHB Group Member is permitted authorised or required by law to disclose information to;



- (l) third party insurers, securities and investment services providers;
- (m) third party reward, loyalty and privileges programme providers;
- (n) co-branding partners of the Bank and of any RHB Group Member;
- (o) any person to whom in the Bank's view, the disclosure is reasonably necessary and/or desirable for the purpose of allowing the Bank to perform its duties and exercise its powers and rights under these Terms and Conditions;
- (p) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the Customer;
- (q) any other third party banks, financial institution or credit reference agents;
- (r) the Bank's stationery printer, agent or storage or archive service provider (including without limitation to any provider of microfilm service or any electronic storage, archival or recording facility) for the purpose of making, printing, mailing, storing, microfilming and/or filling personalised cheques, statements of account, passbooks or cards on which the customer's name and/or other particulars appear or other documents, data or records.

18.5 Where any banking facility has been granted at any time to the customer, or where the Bank accepts or incurs liability at the request of the customer, the customer also consents to the Bank disclosing at any time, and without prior notice, information concerning the money or other relevant particulars of the account to any surety or any person who has undertaken liability or provided security for the account, and/or any other person to whom it is necessary to provide such information in the course of the Bank's enforcement of such security.

18.6 The Bank's rights to disclose information as stated in this clause 18 are in addition to any other rights that the Bank may have under the Banking Act, Chapter 19 or any other statutory provisions and in law. The Bank's authority to disclose customer's information shall survive the termination of these Terms and Conditions and the closure of customer's account.

18.7 To the extent permitted by law, the Customer may request access, correction or update of his personal information. For the avoidance of doubt, the Bank is not obliged to provide the Customer with any information that is the proprietary of the Bank which includes and is not limited to any evaluations, opinions, suitability reports, eligibility reports prepared by the Bank.

18.8 The Bank may charge a reasonable fee for the processing of any data access request.

19. SUSPENSION/CLOSURE OF ACCOUNTS/SERVICES

19.1 The Bank can close a Customer's account, without any reason, by giving the Customer at least 30 days' notice in writing of the Bank's intention of closing the account without specifying any reason to the customer.

19.2 The Bank may close the Customer's account and stop providing any services to the Customer immediately if the Bank reasonably believes that the Customer may have done any of the following:-

19.2.1 the Customer has breached or broken any of the terms contained herein;

19.2.2 the Customer gave any false information at any time;

19.2.3 the Customer commits or attempt to commit fraud against the Bank or someone else;

19.2.4 the Customer allows his account or allows someone else to use his account illegally or for criminal activity (including receiving proceeds of crime into the account);

19.2.5 the Customer inappropriately let someone else use his account;



- 19.2.6 the credit balance in the account falls below the prevailing prescribed minimum amount;
 - 19.2.7 the Customer behaves in a threatening or abusive manner to any of the Bank's employees; and or
 - 19.2.8 if the Bank reasonably believe that to continue maintaining the Customer's account may expose the Bank to action or censure from any government regulatory or enforcement agency in Singapore or elsewhere.
- 19.3 The Bank may suspend operations of any or all accounts and/or service if as a result of force majeure, any calamity or condition, industrial action, computer breakdown or sabotage, or any other reason whatsoever, the Bank's customer records, accounts or services are not available or access to such records, accounts or services is hindered.
- 19.4 If the customer wishes to terminate and close any accounts, the customer shall provide the Bank with written instructions of the same and comply with such procedures as the Bank may determine from time to time at its sole and absolute discretion.
- 19.5 Upon the closing of the account, all cheque books or forms previously issued to the customer and not used shall become the property of the Bank and the customer shall forthwith return the same to the Bank.
- 19.6 The Customer agrees to the Bank's right to delay, block or refuse to process any transaction, without incurring any liability, if the Bank is under the suspicion that the said transaction is made for the purposes of advancing money-laundering activities or the financing of terrorism activities or any other unlawful activities thereby contravening the anti-money laundering guidelines or any other law in Singapore or elsewhere.
- 19.7 The Bank will not be liable for any loss, damage, expense or inconvenience, including indirect losses suffered or incurred by the customer as a result of the Bank suspending its operations of any or all of the customer's accounts and/or services, provided that such suspension is not a result of gross negligence, wilful omission or reckless act of the Bank or our directors, employees or personnel.
- 19.8 Where the account is in the names of two or more account holders, the Bank is entitled to act on written instruction from any account holders (without further authorization or notification to the other account holders) to close the account notwithstanding that the operation of the account is jointly or all.

20. GOVERNING LAW AND JURISDICTION

- 20.1 These terms and conditions shall be governed by and construed in accordance with the laws of Singapore and the customer irrevocably submits to the non-exclusive jurisdiction of the Courts of Singapore.
- 20.2 The Bank shall not be responsible for the effect of any laws, regulations, governmental measures or restrictions or any relevant country which may be applicable to any multi-currency account and the customer accept all risks of or arising from any such laws, regulations, governmental measures and restrictions.

21. CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 2001

A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act 2001 ("the Act") to enforce any of these Terms and Conditions. Notwithstanding any terms in these Terms and Conditions, the consent of any third party is not required to vary or terminate any of these Terms and Conditions.

22. SERVICE OF PROCESS

The customer consents to the effecting of personal service of any document which is required by any prevailing legislation and or subsidiary legislation to be personally served, by way of registered post to the last known address of the customer in the Bank's records and also consents to such service being deemed as effective personal service two days after such document was posted by registered post as aforesaid, in the absence of any evidence to the contrary.

A written statement by an officer of the Bank or by any person authorised by the Bank confirming the posting of any such document whatsoever shall be binding and conclusive evidence of this fact as against the customer.



23. SEVERANCE

If any of the terms herein shall be void or illegal or unenforceable then the same be deemed to have been severed from the other terms with such consequential amendments, if necessary and the other terms shall otherwise remain in full force and effect.

24. AMENDMENTS

The Bank reserves the right from time to time to make such further terms and conditions or amend, vary or modify the terms and conditions herein at the Bank's absolute discretion. The amendments and changes may be made known by the Bank by publication in any form or media, including through the Bank's website, displaying notice thereof in the Bank's premises or by posting the notice thereof by ordinary mail to the customer and the customer shall be bound by such amendments and changes to these terms and conditions from the date of such notice. Upon such display or posting of the notice, the customer is deemed to have actual notice of the amended Terms and Conditions. If the customer does not accept the amended Terms and Conditions, the customer shall discontinue operating the account and shall promptly close the account. If the customer continues to operate the account after such notification, the customer shall be deemed to have agreed to the addition and/or variation without reservation.

25. ENGLISH VERSION TO PREVAIL

If there are differences in meaning between the English version and any translation of these terms and conditions, the English version shall prevail.

C. ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO SINGAPORE DOLLAR CURRENT ACCOUNT, PREMIER PLUS ACCOUNT AND TRIO ACCOUNT

1. INTEREST

1.1 Except as specified herein, no interest will be paid on any credit balances in the Current Account.

1.2 The Bank will pay interest at its prevailing rate for any credit balance in the following accounts:

1.2.1 Trio Accounts; or

1.2.2 Premier Plus Account; or

1.2.2 Any other type of accounts as the Bank may specify from time to time.

1.3 Interest will be calculated daily based on the credit balances (excluding cheque deposits that have not been cleared) in the account standing at the end of the day based on a 365-day year. Such interest will be credited at the end of the month. Except for the Premier Plus Account, no interest will be paid if the daily balance falls below the prevailing prescribed minimum amount for the accounts other than a Premier Plus account. On closing of an account, only interest that has been credited into the account will be paid.

2. OPERATION OF ACCOUNT

2.1 The customer may be required by the Bank to complete such deposit payment form/slip for making payments into the account. If so required, the customer must ensure that the deposit payment form/slip is machine validated or initialled by an officer of the Bank with the Bank's stamp before leaving the counter. The Bank may alter any incorrect entry stated on the deposit payment form/slip. The alteration made by the Bank shall be deemed to be true and accurate in all respects as against the customer save for any manifest error.

2.2 Cheques drawn must be in Singapore Dollars.



3. OVERDRAFT

- 3.1 In the absence of prior arrangement and approval, the account shall not be overdrawn. A charge will be levied on each cheque returned due to insufficient funds and the Bank may close the account if cheques continue to be returned due to insufficient funds.
- 3.2 Overdraft facilities may be permitted at the discretion of the Bank.
- 3.3 If the account is overdrawn, interest on daily balances (subject to a minimum interest charge per month as the Bank may impose) shall accrue daily with monthly rest at such prevailing prescribed rate as the Bank may from time to time determine.
- 3.4 Unpaid interest shall be capitalised at the end of each calendar month and added to the principal amount owing for the purpose of calculating subsequent interest.

D. ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO SAVINGS ACCOUNT, HIGH-YIELD SAVINGS ACCOUNT AND JUNIOR BANKER SAVINGS ACCOUNT

1. Deposits and withdrawals for the account may be made without the production of the account passbook as the Bank may agree or by automated procedure agreed with the Bank.
2. The Bank will pay interest at its prevailing rate for accounts calculated on daily balances. Interest will be credited at the end of each month. Except for High-Yield Savings Account, no interest will be paid if the daily balance falls below the prevailing prescribed minimum amount for the accounts other than a High-Yield Savings Account.
3. On closing of an account, only such interest that has been so credited into the account will be paid.
4. If any account (other than High-Yield Savings Account) is dormant for 12 months with a balance of less than the minimum amount prescribed, the Bank is entitled to close the account and debit the balance in the account for Bank service charges.

E. ADDITIONAL TERMS AND CONDITIONS GOVERNING JUNIOR BANKER SAVINGS ACCOUNT

1. Definitions

"Account Maturity Date" shall mean the date on which the Junior Banker attains 21 years of age;

"Co-Holder" shall mean the customer who applies for the opening of the Junior Banker Savings Account;

"Junior Banker" shall mean the individual specified by the Co-Holder in the relevant application as the joint holder of the Junior Banker Savings Account.

2. Nature of Account

- 2.1 A Junior Banker Savings Account is a joint account held in such manner as the Bank may permit from time to time.
- 2.2 The Co-Holder shall specify the name of the Junior Banker in the relevant application on the opening of the Junior Banker Savings Account. The Co-Holder may not specify a person who is more than 18 years of age as the Junior Banker.
- 2.3 The Account is intended and shall be for the joint benefit of the Co-Holder and the Junior Banker. Clause 21 of these Terms and Conditions shall not apply in respect of the Junior Banker, who shall be entitled under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms herein.
- 2.4 Notwithstanding any term herein, the consent of the Junior Banker shall not be required for any subsequent agreement between the parties hereto to amend or vary (including any release or compromise of liability) or terminate these Terms and Conditions.



- 2.5 The Co-Holder confirms that the Junior Banker Savings Account is not a trust account for the benefit of the Junior Banker, and further confirms that there is no intention to create any trust relationship between the Junior Banker and the Co-Holder in respect of the Junior Banker Savings Account.

3. Opening and Operation of Accounts

- 3.1 Unless the Bank otherwise agrees, there shall only be one Junior Banker in a Junior Banker Savings Account at any time.
- 3.2 The Co-Holder shall be the sole operator of the Junior Banker Savings Account until such time as the Junior Banker has attained the age of 21 and has lodged such information with the Bank as the Bank shall require in its sole and absolute discretion.
- 3.3 Notwithstanding the above, the Co-Holder shall be the sole operator of the Junior Banker Savings Account until such date as the Junior Banker has been issued with a National Registration Identity Card (the "NRIC") or the foreign equivalent.
- 3.4 The Bank shall charge a minimum balance fee of such amount as the Bank may from time to time determine in respect of the maintenance of the Junior Banker Savings Account and further reserves the right to close the Junior Banker Savings Account and return the outstanding balance of funds to the Co-Holder at any time in its sole and absolute discretion where the outstanding balance of funds is less than the minimum sum of such amount as the Bank may from time to time determine.
- 3.5 A minimum balance such amount as may be determine by the Bank shall be maintained in the Junior Banker Savings Account at all time. No withdrawal is allowed to be made where the withdrawal will result in the outstanding balance in the Junior Banker Savings Account to be less than the said minimum balance.
- 3.6 On the Account Maturity Date, the Bank shall in accordance with its monthly or annual procedures apply the whole of the Junior Banker Savings Account towards the credit of a new account based joint savings account in the joint names of the Co-Holder and Junior Banker.
- 3.7 Clause 8.1.2 of these Terms and Conditions shall apply in respect of the Junior Banker Savings Account.

4. Payments into Court

Notwithstanding the provisions in Clauses 3 the Bank shall be entitled to pay any amount standing to the credit of the said account in any other manner it deems appropriate, including making payment(s) into a Court of competent jurisdiction.

5. Discharge of Bank

Any payment made by the Bank under Clauses 3 and 4 shall constitute complete discharge of the Bank's obligations binding on the Co-Holder, the Junior Banker, and all account holders and their personal representatives.

6. Standing Instructions and Other Services

The Bank shall have the discretion to determine the type of services, including standing orders, that will be made available to Junior Banker Savings Accounts, and impose such restrictions and charges from time to time.

7. Administrative Charges

An administrative charge of such amount as may be prescribed by the Bank from time to time will be payable to the Bank and shall be deducted from the Junior Banker Savings Account if it is closed within a period as determined from time to time by the Bank.



F. ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO SINGAPORE DOLLAR FIXED DEPOSIT AND FOREIGN CURRENCY FIXED DEPOSIT ACCOUNTS

1. A deposit advice will be given for each new fixed deposit placed with the Bank. The deposit advice is only evidence of deposit and not a document of title and shall not be pledge as security.
2. Where the payment for the deposit is by cheque, the deposit is valid only upon clearance of the cheque. If the cheque is dishonoured, the Bank is entitled to cancel the deposit with immediate effect.
3. Unless otherwise instructed, the deposit will be automatically renewed upon its maturity, for the same period at the prevailing interest rate at the time of renewal or at any other rate determined by the Bank. Renewal advices will be sent to the customer by ordinary mail.
4. Withdrawal of Foreign Currency Fixed Deposits may be made on maturity date only if the Bank receives from the customer written notice or request for the withdrawal at least 2 Business Days' before the relevant maturity date. In the absence of such written notice or request, the Bank may in its discretion impose a charge or fee.
5. Withdrawal of Singapore Dollar or Foreign Currency Fixed Deposits (whether wholly or partially) before maturity date may be made only with the Bank's consent and on such terms as the Bank think fits including imposing a charge or fee of such amount as the Bank in its sole discretion determine. In addition, no interest will be paid on the Fixed Deposit withdrawn before maturity. This may result in the customer receiving less than the principal amount deposited.
6. Withdrawals of Foreign Currency Fixed Deposits can be made by way of banker's draft or telegraphic transfer (for withdrawal in the currency of the deposit) or by cashier's cheque (for withdrawal in Singapore dollar or United States dollar at the Bank's prevailing telegraphic transfer exchange rate).
7. The Bank shall have no responsibility for or liability to the customer for any diminution in the value of funds due to taxes or depreciation or the unavailability of such currency on maturity due to restrictions on convertibility, requisitions, involuntary transfers, distraint of any character, exercise of governmental or military powers, war, strikes, or other causes beyond the Bank's control. In addition, if the currency's country of origin restricts availability, credit or transfers of such funds the Bank will have no obligation to pay to the customer the funds in the account, whether by way of draft or cash in the relevant currency or any other currency.

G. ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO FOREIGN CURRENCY CURRENT ACCOUNTS AND FOREIGN CURRENCY CALL ACCOUNTS

1. The Bank reserves the right not to accept deposit in any currency. The foreign currency call account is only available for deposits of selected foreign currencies as may be determined by the Bank from time to time.
2. The Bank will pay interest at its prevailing rate for credit balance in the foreign currency call account calculated on the average daily balance. Interest will be credited at the end of the month. No interest will be paid if the daily balance falls below the prevailing prescribed minimum amount for the account. No interest will be paid on the credit balance in the foreign currency current account.
3. Cheque book will be issued for current account in United States dollar but no cheque book will be issued for the foreign currency call account or any other foreign currency current account.
4. The Bank shall not be obliged to credit the customer's account with the foreign currency cheques deposited before they have been cleared.
5. The Bank reserves the right to impose a commission or charge for any deposit or withdrawal at the Bank's prevailing prescribed rate.
6. Customers are cautioned that an exchange rate risk is involved in foreign currency deposits and balances. In particular, customers are advised:
 - 6.1 That earnings on foreign currency accounts are dependent on the exchange rate prevalent at the time of maturity or withdrawal as the case may be; and



- 6.2 That adverse exchange rate movement could erase interest earnings completely and reduce the principal amount.
7. The Bank need not accept any instruction, allow any withdrawal or transaction, or honour any cheque or other instrument drawn on the account which would result in the account to be in a debit balance or overdrawn.
8. If the Bank allow an account to be overdrawn, this only applies for that particular transaction and does not mean that the Bank will allow a similar overdraft in the future.
9. The amount by which the account is overdrawn is treated as an advance by the Bank to the Customer. Interest will accrue on the overdrawn amount at the interest rate at the Bank's prevailing interest rate subject to a minimum interest charge. Interest will be computed on a daily basis based either on a 360/365 day year depending on the currency involved.
10. All overdrawn will be payable immediately together with interest, commission and other charges at the Bank's prevailing prescribed rates.
11. The Bank shall have no responsibility for or liability to the customer for any diminution in the value of funds due to taxes or depreciation or the unavailability of such funds on maturity due to restrictions on convertibility, requisitions, involuntary transfers, distraint of any character, exercise of governmental or military powers, war, strikes, or other causes beyond the Bank's control.
12. In addition, (i) if the currency's country of origin restricts availability, credit or transfers of such funds the Bank will have no obligation to pay to the customer the funds in the account, whether by way of draft or cash in the relevant currency or any other currency (ii) if, for any reason, the Bank cannot effectively deploy the funds, the Bank may in its discretion, suspend the payment of interest on the funds for such period and/or revise the placement period as it sees fit; and (iii) in the event of any matter related to European Economic and Monetary Union (EMU) (including but not limited to the disbanding of EMU, the withdrawal of one or more participating states from EMU or any change in the composition of the participating states) which restricts availability, credit or transfers of the Euro or otherwise makes it impracticable for the Bank to perform its obligations in respect of Euro deposits and balances, the Bank will have no obligation to pay to the customer the funds in the account, whether in Euro or any other currency.

H. GENERAL

1. These terms and conditions together with any terms, conditions, rules or regulations contained in the Bank's savings passbooks, cheque books, deposit vouchers or other documents or forms supplied by the Bank and any terms, conditions, rules or regulations relating to the customer's accounts with the Bank or relating to any services provided by the Bank shall comprise the entire agreement between the Bank and the customer and the customer shall be deemed to have read and/or understood such terms and conditions and shall be bound thereby.
2. The headings to these terms and conditions are for ease of reference and have no legal effect.

I. DEFINITIONS

1. In this terms and conditions:
 - a) "Customer/account holder" includes one or more persons who are the holders of any account with the Bank from time to time. Words importing a person also import a sole proprietorship, partnership or corporation. Where the account is in the name of two or more persons, the term "customer/account holder" shall refer to such persons jointly and severally.
 - b) "Authorised user" means an entity or person (including the Bank as well as other banks) which subscribe for the services of the credit bureau and are permitted by the Authority to receive information in relation to the customer from the credit bureau and "Authorised user" means any of such entities.
 - c) "Authority" means the Monetary Authority of Singapore.
 - d) "Bank" means RHB Bank Berhad or its successors in title and assigns.



- e) The expressions "prevailing prescribed charge", "prevailing prescribed commission", "prevailing prescribed fee", "prevailing prescribed minimum" and "prevailing rate" wherever appearing in these Terms and Conditions shall mean the charge, commission, fee, minimum sum and rate prescribed from time to time by the Bank, details thereof (including interest rate and other moneys payable by the customer in connection therewith) shall be available to the customer upon request.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law

Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured

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