



TERMS AND CONDITIONS GOVERNING CNY SGD FIXED DEPOSIT CAMPAIGN

Eligibility and Qualifying Period

1. RHB Fixed Deposit Promotion (the “Promo”), shall be available from 21 January 2016 to 31 March 2016 (the “Promo Period”).
2. The promo is applicable to individual (Personal Accounts) only.
3. The Promotional Fixed Deposit interest rates (“Promotional Rates”) outlined in the following table below is subject to the **minimum placement amount**.

TENURED	MINIMUM PLACEMENT AMOUNT (S\$)	SPECIAL RATE (% p.a.)
12-month	S\$10,000 to <S\$50,000	1.70%p.a.
	S\$50,000 to < S\$100,000	1.80%p.a.
	S\$100,000 to < S\$200,000	1.90%p.a.
	S\$200,000 & Above	1.90%p.a. + S\$100 Gift Vouchers
18-month	S\$10,000 to <S\$50,000	1.75%p.a.
	S\$50,000 to < S\$100,000	1.85%p.a.
	S\$100,000 to < S\$200,000	1.95%p.a.
	S\$200,000 & Above	1.95%p.a. + S\$150 Gift Vouchers
24-month	S\$10,000 to <S\$50,000	1.80%p.a.
	S\$50,000 to < S\$100,000	1.90%p.a.
	S\$100,000 to < S\$200,000	2.00%p.a.
	S\$200,000 & Above	2.00%p.a. + S\$300 Gift Vouchers

4. The Deposit must consist of fresh funds and excludes any fund transfers from existing RHB accounts or RHB cheque, cashier’s orders or demand drafts.

5. No interest (whether promotional rate or otherwise) will be payable for premature withdrawals made within 3 months from the date of placement of the deposit. For premature withdrawals made after 3 months from the date of placement of the deposit, the prevailing 3-months Fixed Deposit board interest rate will be payable.
6. Upon maturity of the Fixed Deposit, the principle and the interest amounts will be renewed at RHB's prevailing Fixed Deposit board rates for the respective tenors, currencies and amounts, unless otherwise instructed by the customer.

Gift Eligibility

7. In addition to the Promotional Rate, Individuals (Personal accounts Only, excluding Corporate and Business Banking accounts) who place a minimum deposit of S\$200,000 at 1.90%p.a. for a 12-month or 1.95%p.a. for a 18-month or 2.00%p.a. for a 24-month SGD tenor and apply for RHB Premier Banking membership is entitled to redeem S\$100 Robinson gift vouchers or S\$150 or S\$300 Robinson gift vouchers respectively.
8. Existing Premier Banking customers, who place fresh funds for the new Fixed Deposit of S\$200,000 and above will enjoy the Promotional Rate only.
9. The gift is available on a first come first serve basis, subject to the availability of stocks. It is applicable to the first hundred (100) Individual NEW PREMIER customers. Each customer is eligible for one gift redemption throughout the Promo Period. For Joint account Holders, only the Main Account Holders are entitled to redeem the gift.
10. Employees of RHB Singapore are not eligible for the gift redemption.
11. Customers will be notified of the gift redemption details on the same day when they place a minimum deposit of S\$200,000 at 1.90%p.a. for a 12-month or 1.95%p.a. for a 18-month or 2.00%p.a. for a 24-month tenure. Customers are required to complete the acknowledgement letter at our branch.
12. In the event the customer withdraws from the promo, RHB Singapore reserves the right to deduct the full price of the gift from the customer's Fixed Deposit Account.
13. Any gift that is redeemed is not exchangeable for cash, credit or other goods and services.

General Terms

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

15. RHB Singapore reserves the right to change or substitute the gift with other items of similar value without prior notice.
16. Usage of the Gift is subject to the terms and conditions accompanying them (e.g. vouchers are to be utilised no later than the expiry date indicated on each voucher). There will be no replacement for voucher(s) reported lost or stolen.
17. RHB Singapore makes no representation or warranty whatsoever as to the quality or fitness for purpose or other implied terms or conditions in respect to any gift and/or will not be liable for any injury, loss or damage whatsoever arising in connection with the gift.
18. RHB Singapore is not obliged to assist or act on the customer's behalf in communicating with any vendor in respect of the gift or for any other reason.
19. RHB Singapore reserves the right in its sole and absolute discretion and without prior notice, to vary, modify, delete or add to these Terms and Conditions and may also withdraw or discontinue the Promotion at any time without prior notice or liability to any customers. RHB Singapore's decision in respect of the Promo shall be final and binding.
20. RHB Singapore's Terms and Conditions governing Accounts shall apply.
21. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Promo, these terms and conditions shall prevail.
22. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and customer shall be deemed to have agreed to the exclusive jurisdiction of the Singapore courts.
23. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act to enforce any of these Terms and Conditions.
24. By participating in the Promo, you hereby agree and accept these terms and conditions.

All information is correct at the time of publishing or posting online.

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.