



Referral Rewards Terms and Conditions:

1. Eligibility and Definitions

- 1.1. The referrer must be an FSMOne Account Holder.
- 1.2. A successful referral refers to a family member or friend (“referee”) who:
 - Opens and activates a new FSMOne Personal or Corporate Account within the Campaign Period; and
 - Performs one of the following qualifying actions within the Campaign Period:
 - a. Tops up to any FSMOne Cash Account; or
 - b. Makes their first successful buy transaction (either lump sum or Regular Savings Plan investment) in Unit Trust (including RHB Cash Management Fund 2), Stock, ETF, Managed Portfolio, or Bond on FSMOne before the end of the respective investment product’s trading hours of different exchanges or cut-off time, latest by 29 May 2026
- 1.3. Transfer-in transactions are not accepted as a first successful buy transaction.
- 1.4. Referees who open a beneficiary account are not eligible for the discounted fees and charges or cash rewards.
- 1.5. The referee must maintain an active FSMOne account at the time of reward crediting.

2. RM25 Referral Reward Campaign

- 2.1. The RM25 Referral Reward Campaign runs from 8 October 2025 to 29 May 2026, both dates inclusive.
- 2.2. Each successful referral entitles both the referrer and referee to RM25 FSMOne Cash Account Credits in their FSMOne MYR Cash Account.
- 2.3. There is no cap on the number of RM25 Cash Account Credits a referrer may receive within the Campaign Period, provided each referral meets Terms and Conditions 1.2. However, each referee is entitled to receive the RM25 Cash Account Credits only once within the Campaign Period.
- 2.4. The referee must complete account opening, activation, and the qualifying transaction stated in Terms and Conditions 1.2 before the end of the respective investment product’s trading hours of different exchanges or cut-off time, latest by 29 May 2026, for both referrer and referee to qualify.
- 2.5. The RM25 Cash Account Credits will be credited to both the referrer’s and referee’s FSMOne MYR Cash Accounts within sixty (60) business days from the referee’s first successful buy transaction date or deposit date.
- 2.6. The Cash Account Credits are non-transferable and not exchangeable for cash or other benefits.
- 2.7. Each eligible referee is entitled to receive the reward once only within the Campaign Period. Referees who open an FSMOne Personal or Corporate Account through an external affiliate or partner promotion will be entitled to whichever reward is higher.

3. Referral Discounted Fees and Charges

- 3.1. The Referral Discounted Fees and Charges program is ongoing and forms part of FSMOne’s continuous rewards offering.
- 3.2. For each successful referral, the referrer will enjoy the following referral discounted charges and fees on Unit Trusts, Stocks, ETFs, Managed Portfolios and Corporate Bonds on FSMOne for 30 calendar days from the rewards activation date. The rewards activation date (T +1) is the date after the transaction date (T date) of the first successful buy transaction made by the referrer’s family member or friend.
- 3.3. The referral discounted fees and charges exclude Government bonds and insurance products.
- 3.4. The referrers will enjoy the referral discounted fees and charges for up to 180 calendar days from the rewards activation date based on the number of successful referrals. The 30 calendar days for each successful referral will be added to the referrer’s remaining rewards (if any). For example, you referred 3 friends, and they have opened an FSMOne account. Your friends A, B, & C placed their 1st successful buy transaction on 1 October 2022, 10 October 2022 and 15 November 2022, respectively. Upon the successful referral from your friend A, you get 30 calendar days starting from 2 October 2022 and have till 1 November 2022 to use your referral discounted fees and charges. When your friend B has successfully placed their first buy transaction on 10 October 2022, you get another 30 calendar days added to the remaining 21 calendar days, bringing the total number of days to 51 calendar days till 1 December 2022 to use your referral discounted fees and charges. The expiry date of the referral discounted fees and charges will be refreshed to reflect 30 calendar days from the latest rewards activation date. Let’s say you have accumulated 170 calendar days for your referral



discounted fees and charges. For your subsequent successful referral, you will enjoy the referral discounted fees and charges for 180 calendar days instead of 200 calendar days.

- 3.5. Referral discounted fees and charges apply to both primary and beneficiary account holders as long as the rewards remain active, i.e., have not exceeded the expiry date.
- 3.6. The referrer's family members/friends will enjoy the New Account Discounted Fees and Charges for 30 calendar days upon account activation. Please refer to the terms and conditions of the New Account Discounted Fees and Charges below for more information.
- 3.7. There is no cap on the investment amount when using the referral discounted fees and charges to invest in unit trusts, stocks, ETFs, Managed Portfolios, and Corporate Bonds.
- 3.8. All orders, payments, and documents (if any) must be made before the cut-off time on the expiry date of the referral discounted fees and charges for the respective investment products. After the cut-off time on the expiry date, the prevailing charges and fees will apply.
- 3.9. FSMOne Account Holders under the FSMOne Referral Discounted Fees and Charges program will be given either the promotional charges/fees or the FSMOne Referral Discounted Fees/Charges, whichever is lower.

Investment Products	Discounted Charges and Fees	Transactions Qualified for Referral Discounted Fees and Charges
Cash Account	-	Top Up to Cash Accounts - MYR, AUD, HKD, CNY, EUR, GBP, SGD, and USD
Unit Trusts	0% - 0.75% sales charge	BUY transactions with: <ul style="list-style-type: none"> · Lumpsum investment and/or; · RSP investment
Managed Portfolios	0% subscription fee	BUY transactions with: <ul style="list-style-type: none"> · Lumpsum investment and/or; · RSP investment
Corporate Bonds	0.175% nominal value (min. processing fee remains)	BUY/SELL transactions with: <ul style="list-style-type: none"> · Lumpsum investment
Stocks and ETFs	0.025% processing fee or min. RM4.40 per trade 0.04% processing fee or min. USD3.80 per trade 0.04% processing fee or min. SGD4.40 per trade 0.04% processing fee or min. HKD25 per trade 0.04% processing fee or min. CNY20 per trade 0.075% processing fee or min. GBP7.50 per trade	BUY/SELL transactions with: <ul style="list-style-type: none"> · Lumpsum investment
ETFs RSP	0.04% processing fee or min. MYR 1 per trade for US and HK ETFs 0.075% processing fee or min. MYR 1 per trade for UK ETFs (min. processing fee remains)	BUY/SCHEDULE SELL transactions

Referee	1 st Investment Date	New Rewards Added, Days	Rewards Activation Date	Remaining Active Rewards, Days (Countdown Mode)		Expiry Date
Friend A	01-Oct-22	30	02-Oct-22	0 + 30 = 30	30 /180	01-Nov-22
Friend B	10-Oct-22	30	11-Oct-22	(30 - 9) + 30 = 51	51 /180	01-Dec-22
Friend C	15-Nov-22	30	16-Nov-22	(51 - 36) + 30 = 45	45 /180	31-Dec-22



3.10 By participating in FSMOne Referral Rewards, the investors shall have read, understood, and agreed to be bound by these terms and conditions. The decision of FSMOne shall be final and conclusive that no appeals, queries, or disputes will be entertained. FSMOne Malaysia reserves the right to change, amend, delete or add on to these Terms and Conditions from time to time, without notice to any party. Notwithstanding anything herein, FSMOne Malaysia has the absolute discretion in determining the person's eligibility to participate in this Referral Rewards. FSMOne Malaysia's decision on all matters concerning these Referral Rewards is final and conclusive.



New Account Benefits Terms and Conditions:

1. RM25 New User Reward Campaign
 - 1.1. The RM25 New User Reward (Cash Account Credit) Campaign runs from 8 October 2025 to 29 May 2026, both dates inclusive.
 - 1.2. To qualify for the RM25 New User Reward, new FSMOne Personal or Corporate Account Holders must:
 - Open and activate a new FSMOne Personal or Corporate Account within the Campaign Period; and
 - Perform one of the following qualifying actions within the Campaign Period:
 - a. Top up to any FSMOne Cash Account; or
 - b. Make their first successful buy transaction (either lump sum or Regular Savings Plan investment) in Unit Trust (including RHB Cash Management Fund 2), Stock, ETF, Managed Portfolio, or Bond on FSMOne before the end of the respective investment product's trading hours of different exchanges or cut-off time, latest by 29 May 2026
 - 1.3. Transfer-in transactions are not accepted as a first successful buy transaction.
 - 1.4. New users who open a beneficiary account are not eligible for the RM25 New User Reward.
 - 1.5. New users must complete account opening, activation, and the qualifying transaction stated in Terms and Conditions 1.2 before the end of the respective investment product's trading hours of different exchanges or cut-off time, latest by 29 May 2026, to qualify for the New User Reward.
 - 1.6. Eligible new users who meet the Terms and Conditions 1.2 will receive RM25 FSMOne Cash Account Credits in their FSMOne MYR Cash Account.
 - 1.7. New users must maintain active FSMOne Personal or Corporate Account at the time of reward crediting. The RM25 Cash Account Credits will be credited within sixty (60) business days from the new user's first successful buy transaction or deposit date, in their FSMOne MYR Cash Account.
 - 1.8. The RM25 New User Reward is non-transferable and not exchangeable for cash or other benefits.
 - 1.9. Each eligible user is entitled to receive the new user reward once only within the Campaign Period. New users who open an FSMOne Personal or Corporate Account through an external affiliate or partner promotion will be entitled to whichever reward is higher.
2. New Account Discounted Fees and Charges
 - 2.1 The New Account Discounted Fees and Charges program is ongoing and forms part of FSMOne's continuous rewards offering.
 - 2.2 All new Personal and Corporate Account Holders are entitled to enjoy the New Account Discounted Fees and Charges for 30 calendar days upon account activation.
 - 2.3 Beneficiary Account Holders are not entitled to the New Account Discounted Fees and Charges, but may enjoy the benefits of their Personal Account Holders provided the benefits are still active.
 - 2.4 The New Account Discounted Fees and Charges include the following on Unit Trusts, Stocks, ETFs, Managed Portfolios and Corporate Bonds.
 - 2.5 The New Account Discounted Fees and Charges exclude Government bonds and insurance products.
 - 2.6 There is no cap on the investment amount when using the New Account Discounted Fees and Charges to invest in unit trusts, stocks, ETFs, Managed Portfolios, and Corporate Bonds.
 - 2.7 All orders, payments, and documents (if any) must be made before the cut-off time on the New Account Discounted Fees and Charges expiry date for the respective investment product. After the cut-off time on the expiry date, the prevailing fees and charges will apply.
 - 2.8 FSMOne Account Holders under the FSMOne New Account Discounted Fees and Charges will be given either the promotional charges/fees or the FSMOne New Account Discounted Fees/Charges, whichever is lower.
 - 2.9 By participating in this Campaign, the investors shall have read, understood, and agreed to be bound by these Terms and Conditions. The decision of FSMOne shall be final and conclusive and no appeals, queries, or disputes will be entertained. FSMOne Malaysia reserves the right to change, amend, delete or add to these Terms and Conditions from time to time, without notice to any party. Notwithstanding anything herein, FSMOne Malaysia has the absolute discretion in determining the person's eligibility to participate in this Campaign. FSMOne Malaysia's decision on all matters concerning this Campaign is final and conclusive.

Investment Products	Discounted Charges and Fees	Transactions Qualified for New Account Discounted Fees and Charges
Unit Trusts	0% - 0.75% sales charge	BUY transactions with: <ul style="list-style-type: none"> · Lumpsum investment and/or; · RSP investment
Managed Portfolios	0% subscription fee	BUY transactions with: <ul style="list-style-type: none"> · Lumpsum investment and/or; · RSP investment
Corporate Bonds	0.175% nominal value (min. processing fee remains)	BUY/SELL transactions with: <ul style="list-style-type: none"> · Lumpsum investment
Stocks and ETFs	0.025% processing fee or min. RM4.40 per trade 0.04% processing fee or min. USD3.80 per trade 0.04% processing fee or min. SGD4.40 per trade 0.04% processing fee or min. HKD25 per trade 0.04% processing fee or min. CNY20 per trade 0.075% processing fee or min. GBP7.50 per trade	BUY/SELL transactions with: <ul style="list-style-type: none"> · Lumpsum investment
ETFs RSP	0.04% processing fee or min. MYR 1 per trade for US and HK ETFs 0.075% processing fee or min. MYR 1 per trade for UK ETFs (min. processing fee remains)	BUY/SCHEDULE SELL transactions



Tier Status Rewards Terms and Conditions:

1. All FSMOne Account holders are entitled to the Tier Status Rewards.
2. The tier status is determined based on an FSMOne Account holder's current investment holdings, which include unit trusts (Cash and/or EPF investments), Private Retirement Scheme, Cash Management Fund (available balance), Managed Portfolios, Bonds, and Cash Account. The current investment holdings also include investment holdings of FSMOne Beneficiary account(s).
3. Investments transferred from other distributors (for example, banks) will be included in the investment holdings once the transfer process is completed or with a "processed" status.
4. The tier status rewards include the following discounted Unit Trusts' sales charges and Managed Portfolios' subscription fees.

Unit Trusts	Tier Status					
	Silver	Silver+	Gold	Gold+	Platinum	Platinum+
	Below RM250,000 Investment Holdings		RM250,000 to <RM750,000 Investment Holdings		RM750,000 and above Investment Holdings	
Unit Trusts' sales charge	Maximum 1.50%	Maximum 1.25%	Maximum 1.25%	Maximum 1.00%	Maximum 1.00%	Maximum 0.75%

Managed Portfolios' Subscription Fee	Tier Status					
	Silver	Silver+	Gold	Gold+	Platinum	Platinum+
	Below RM250,000 Investment Holdings		RM250,000 to <RM750,000 Investment Holdings		RM750,000 and above Investment Holdings	
Conservative Portfolio	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Moderately Conservative Portfolio	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Balanced Portfolio	0.50%	0.25%	0.25%	0.00%	0.00%	0.00%
Moderately Aggressive Portfolio	0.75%	0.50%	0.50%	0.25%	0.25%	0.00%
Aggressive Portfolio	1.00%	0.75%	0.75%	0.50%	0.50%	0.25%

Note: FSMOne Managed Portfolios here refer to both Conventional and Islamic portfolios.

5. The Plus+ status is rewarded to FSMOne Account holders who have an insurance policy with FSMOne and is entitled to an additional 0.25% discount on Unit Trusts' sales charges and Managed Portfolios' subscription fees. FSMOne Account holders with the Plus+ status will enjoy the discounted sales charges and subscription fees once their insurance policy is in force.
6. The tier status rewards apply to lump sum investments and Regular Savings Plan investments in a single purchase order.
7. The tier status rewards apply to all payment methods on FSMOne Malaysia.
8. The tier status rewards are applicable for the following transactions:

Investment Products	Transactions Qualified for Tier Status Rewards
Unit Trusts	BUY, Inter-switching (different fund houses) and Contra Redemption transactions with: <ul style="list-style-type: none"> · Lumpsum investment and/or; · RSP investment
Managed Portfolios	BUY transactions with: <ul style="list-style-type: none"> · Lumpsum investment and/or; · RSP investment



9. There is no cap on the investment amount when using the tier status rewards to invest in unit trusts and Managed Portfolios.
10. FSMOne Account Holders under the FSMOne Tier Status Rewards will be given either the promotional sales charges/subscription fees or the FSMOne Tier Status Rewards discount, whichever is lower.
11. The investors shall have read, understood, and agreed to be bound by these terms and conditions. The decision of FSMOne Malaysia shall be final and conclusive that no appeals, queries, or disputes will be entertained. FSMOne Malaysia reserves the right to change, amend, delete or add on to these Terms and Conditions from time to time, without notice to any party. FSMOne Malaysia's decision concerning these Tier Status Rewards is final and conclusive.