



Referral Rewards Terms and Conditions:

1. The referrer must be an FSMOne Account Holder.
2. Successful referrals refer to the referrer’s family members/friends who have opened, activated their FSMOne personal or corporate account and top up to FSMOne Cash Account or made 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. Transfer-in is not accepted as a first successful buy transaction.
3. For each successful referral, the referrer will enjoy the following discounted charges and fees on Unit Trusts, Stocks, ETFs, Managed Portfolios and Corporate Bonds (referral rewards) 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.
4. The referral rewards exclude Government bonds and insurance products.
5. The referrers will enjoy the referral rewards 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 rewards. 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 rewards. The expiry date of the referral rewards 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 rewards. For your subsequent successful referral, you will enjoy the referral rewards for 180 calendar days instead of 200 calendar days.

Investment Products	Discounted Charges and Fees	Transactions Qualified for Referral Rewards
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	0.25% nominal value (min. processing fee remains)	BUY 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 ETFs Regular Savings Plan (RSP) 0.04% per trade (min. processing fee remains)	BUY transactions with: <ul style="list-style-type: none"> · Lumpsum investment and/or; · ETFs RSP investment

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

6. Referral rewards apply to both primary and beneficiary account holders as long as the rewards remain active, i.e., have not exceeded the expiry date.
7. The referrer's family members/friends will enjoy the New Account Benefits for 30 calendar days upon account activation. Please refer to the terms and conditions of the New Account Benefit below for more information.
8. There is no cap on the investment amount when using the referral rewards to invest in unit trusts, stocks, ETFs, Managed Portfolios, and Corporate Bonds.
9. All orders, payments, and documents (if any) must be made before the cut-off time on the expiry date of the referral rewards for the respective investment products. After the cut-off time on the expiry date, the prevailing charges and fees will apply.
10. FSMOne Account Holders under the FSMOne Referral Rewards will be given either the promotional charges/fees or the FSMOne Referral Rewards discount, whichever is lower.
11. 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.

How to Refer a Friend:

1. Log in to your FSMOne account.
2. Go to FSMOne Rewards Program and click the "Referral Rewards" tab.
3. Copy or share your unique referral link, and send it to your friends via email, SMS, or your favourite social media platform.
4. When your invited friends open an FSMOne account using your unique referral link and make their first successful buy transaction, you as a referrer will enjoy the 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. Your friend will enjoy the same discounted charges and fees for 30 calendar days upon account activation.
5. You may track your referees' progress, referral rewards and expiry date on the "Referral Rewards" page after logging in to your FSMOne account. Your referral total active rewards will also be displayed at the top right corner of your "Holdings Page".

New Account Benefits Terms and Conditions:

1. All new Personal and Corporate Account Holders are entitled to enjoy the New Account Benefits for 30 calendar days upon account activation.
2. Beneficiary Account Holders are not entitled to the New Account Benefits but may enjoy the benefits of their Personal Account Holders provided the benefits are still active.
3. The new account benefits include the following discounted charges and fees on Unit Trusts, Stocks, ETFs, Managed Portfolios and Corporate Bonds.

Investment Products	Discounted Charges and Fees	Transactions Qualified for New Account Benefits
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	0.25% nominal value (min. processing fee remains)	BUY 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 ETFs Regular Savings Plan (RSP) 0.04% per trade (min. processing fee remains)	BUY transactions with: <ul style="list-style-type: none"> · Lumpsum investment and/or; · ETFs RSP investment

4. The new account benefits exclude Government bonds and insurance products.
5. There is no cap on the investment amount when using the New Account Benefits to invest in unit trusts, stocks, ETFs, Managed Portfolios, and Corporate Bonds.
6. All orders, payments, and documents (if any) must be made before the cut-off time on the New Account Benefits expiry date for the respective investment product. After the cut-off time on the expiry date, the prevailing charges and fees will apply.
7. FSMOne Account Holders under the FSMOne New Account Benefits will be given either the promotional charges/fees or the FSMOne New Account Benefits discount, whichever is lower.
8. 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. FSMOne Malaysia's decision concerning these New Account Benefits is final and conclusive.

Tier Status Rewards Terms and Conditions:

- All FSMOne Account holders are entitled to the Tier Status Rewards.
- 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).
- 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.
- 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.

- 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.
- The tier status rewards apply to lump sum investments and Regular Savings Plan investments in a single purchase order.
- The tier status rewards apply to all payment methods on FSMOne Malaysia.
- 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.