



TERMS AND CONDITIONS
“RHB Hari Raya Campaign Pricing for Personal Financing/-i (PF/-i) Products 2021”
(1st April 2021 – 30th June 2021)

RHB HARI RAYA CAMPAIGN PRICING FOR PF/-i PRODUCTS

1. RHB Bank Berhad (Registration No.: 196501000373 (6171-M) and RHB Islamic Bank Berhad (Registration No.: 200501003283 (680329-V); both, collectively will be referred to as “RHB”, unless stated otherwise, are organizing RHB Hari Raya Campaign Pricing for PF/-i Products 2021 (“the Campaign”), which commences from 1st April 2021 to 30th June 2021 (both dates inclusive) (“the Campaign Period”).

ELIGIBILITY

2. This Campaign is only open to RHB Personal Financing/-i (PF/-i) new and existing customers who applies during the Campaign Period based on the mechanics and criteria set out herein (“Eligible Persons” or each, an “Eligible Person”).
3. The following persons are NOT eligible to participate in the Campaign:-
- a. Permanent and/or contract employees of RHB Banking Group, including their respective immediate family members, meaning parents, spouses, children and siblings;
 - b. Any person(s) or customer(s) who is (are) in default of Personal Financing or Personal Financing-i facilities granted by RHB at any time during the Campaign Period, subject to RHB’s discretion;
 - c. Any RHB customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her RHB Personal Financing/-i facility.
4. All Eligible Person must abide by the Terms and Conditions imposed and shall not be entitled to any claims or compensation against RHB for any losses or damages suffered or incurred by the eligible customers as a result of any alteration, modification or extension from the Campaign.

PRODUCT FEATURES & CAMPAIGN RATES

5. PF / PF-i Private Sector

Features	Product Terms
Target Market	<ul style="list-style-type: none">• Salaried earners from private sector• Salaried earners from MNC• Commission earners• Self-employed



Eligibility	<ul style="list-style-type: none"> • Malaysian • Age requirement: Min 21 years old at point of application, max 60 years old at the end of financing tenure for PF-i Private Sector (max 55 years old at the end of financing tenure) • PF-i - Minimum Monthly income RM3,000 (inclusive of fixed allowance) • PF - Minimum Monthly Income RM1,500 (inclusive of fixed allowance) 																				
Payment Method	<ul style="list-style-type: none"> • Standing Instruction • Self-payment over the counter 																				
Financing Amount	<p>RM2,000 – RM150,000</p> <table border="1"> <thead> <tr> <th colspan="2">PF Normal Campaign Rate (Effective Rate)</th></tr> <tr> <th>Financing Amount (RM)</th><th>Effective Rate</th></tr> </thead> <tbody> <tr> <td>16k - 50k</td><td>18.00%</td></tr> <tr> <td>51k - 99k</td><td>15.00%</td></tr> <tr> <td>100k - 150k</td><td>12.00%</td></tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">PF-i Private Campaign Rate (Variable Rate)</th></tr> <tr> <th>Financing Amount (RM)</th><th>Effective Rate</th></tr> </thead> <tbody> <tr> <td>16k - 50k</td><td>18.00%</td></tr> <tr> <td>51k - 99k</td><td>15.00%</td></tr> <tr> <td>100k - 150k</td><td>12.00%</td></tr> </tbody> </table>	PF Normal Campaign Rate (Effective Rate)		Financing Amount (RM)	Effective Rate	16k - 50k	18.00%	51k - 99k	15.00%	100k - 150k	12.00%	PF-i Private Campaign Rate (Variable Rate)		Financing Amount (RM)	Effective Rate	16k - 50k	18.00%	51k - 99k	15.00%	100k - 150k	12.00%
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Financing Tenure	PF Normal (1-7 years) / PF-i Private Sector (2-7 years)																				

6. PF-i Civil Sector

Features	Product Terms
Target Market	<p><u>Deduction via AG</u></p> <ul style="list-style-type: none"> • Federal Government Employees and selected government agencies <p><u>Deduction via ANGKASA</u></p> <ul style="list-style-type: none"> • State Government & Selected Government-linked Companies (GLCs)
Eligibility	<p><u>Deduction via AG</u></p> <ul style="list-style-type: none"> • Individual Malaysian citizen with minimum age of 18 to maximum 58* years old at the point of application <p><u>Deduction via ANGKASA</u></p> <ul style="list-style-type: none"> • Individual Malaysian citizen with minimum age of 21 to maximum 59* years old at the point of application <p>Note*: Based on calendar year at maturity of financing</p>



Payment Method	<ul style="list-style-type: none"> Salary Deduction at source via AG or ANGKASA 								
Financing Amount	Deduction via AG <ul style="list-style-type: none"> RM2,000 – RM200,000 Deduction via ANGKASA <ul style="list-style-type: none"> RM3,000 – RM200,000 <table border="1"> <thead> <tr> <th colspan="2">PF-i Civil Sector (AG & ANGKASA) Variable Rate</th></tr> <tr> <th>Financing Amount (RM)</th><th>Effective Rate</th></tr> </thead> <tbody> <tr> <td>AG: 2k-200k</td><td>5.15%</td></tr> <tr> <td>ANGKASA: 3k-200k</td><td>5.15%</td></tr> </tbody> </table>	PF-i Civil Sector (AG & ANGKASA) Variable Rate		Financing Amount (RM)	Effective Rate	AG: 2k-200k	5.15%	ANGKASA: 3k-200k	5.15%
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Financing Tenure	2-10 years								

7. PF-i Pensioner

Features	Product Terms						
Target Market	<u>Pension via KWAP</u> <ul style="list-style-type: none"> Non-Army Pensioner <u>Pension via JHEV</u> <ul style="list-style-type: none"> Army Pensioner 						
Eligibility	<u>Pension via KWAP</u> <ul style="list-style-type: none"> Non-Army Pensioner <u>Pension via JHEV</u> <ul style="list-style-type: none"> Army Pensioner Individual Malaysian citizen with minimum age of 40 to maximum 67* years old at the point of application						
Payment Method	<ul style="list-style-type: none"> Payment via standing instruction with existing RHB pension account OR conversion of pension account from other banks to RHB 						
Financing Amount	<ul style="list-style-type: none"> RM5,000 – RM100,000 <table border="1"> <thead> <tr> <th colspan="2">PF-i Pensioner Variable Rate</th></tr> <tr> <th>Financing Amount (RM)</th><th>Effective Rate</th></tr> </thead> <tbody> <tr> <td>5k – 100k</td><td>7.00%</td></tr> </tbody> </table>	PF-i Pensioner Variable Rate		Financing Amount (RM)	Effective Rate	5k – 100k	7.00%
PF-i Pensioner Variable Rate							
Financing Amount (RM)	Effective Rate						
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Financing Tenure	<ul style="list-style-type: none"> 3-10 years 						



GENERAL TERMS & CONDITIONS

8. By participating in the Campaign, the Eligible Person (s):-

- i. Agrees to be bound by the Terms and Conditions of the Campaign;
- ii. Agrees to access RHB's Website to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;
- iii. Agrees that RHB's decision on all matters relating to the Campaign, shall be final, conclusive and binding against them. If there is any further dispute, please refer to RHB Contact Centre at 03-9206 8118 or the Ombudsman for Financial Services (OFS);
- iv. Agrees to discontinue any further participation in this Campaign by informing RHB if any future modifications of these Terms and Conditions are unacceptable;
- v. Agrees that by providing the personal information, the Eligible Person (s) consents to RHB processing their personal information for any and/or all of the following purposes ("Purpose"), if applicable:
 - a. Administering this Campaign and contacting the Eligible Person (s) in relation to the same;
 - b. Cross-selling, marketing and promotions of products and/or services of RHB and its strategic alliances; or
 - c. Other related and legitimate business purposes.
- vi. Agrees that the Eligible Person (s) personal information may be disclosed to other companies within the RHB (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), service providers, and vendors and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHB; and
- vii. Agrees that it is necessary for RHB to process the Eligible Person (s) personal information for the Purpose, without which the Eligible Person (s) will not be able to participate in this Campaign. The Eligible Person (s) may exercise their options in respect of receiving marketing materials (including cross selling, marketing and promotions as described above) by contacting us on the contact provided below.



- viii. May request for correction (if their personal information is inaccurate, out-dated, incomplete, etc.), access to (a prescribed fee may be charged), or deletion (if the Eligible Person no longer have any existing products/services with RHB Banking Group) of the Eligible Person personal information or limit the processing thereof at any time hereafter by submitting such request via the following RHB Contact Details:

RHB Contact Details

Email: customer.service@rhbgroup.com

Telephone number: 03-9206 8118

Facsimile number: 03-9206 8088

RHB Now Inbox: <https://logon.rhb.com.my>

- ix. RHB reserves its right to:-
- a. Disqualify any and all entries from any Eligible Person (s) in the Campaign and prohibit that person from further participating in the Campaign in the event that there is suspicion that the Eligible Person (s) tampered with or benefited from the tampering of the regulations of the Campaign or the Terms and Conditions stated herein;
 - b. Cancel, terminate or suspend the Campaign with sufficient prior notice. Any cancellation, termination or suspension of the Campaign by RHB shall not entitle the Eligible Person (s) to any claim or compensation against RHB for any loss or damage incurred by the Eligible Person (s) as a direct and indirect result of such cancellation, termination or suspension;
 - c. Add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part at its discretion by way of posting on RHB website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice.
- x. RHB shall not be liable for any default in respect of the Campaign due any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents.
- xi. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the Campaign, these Terms and Conditions shall prevail.