



**FOR IMMEDIATE RELEASE**  
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## **RHB JOY@WORK OFFER ATTRACTIVE RATES UP TO 2.85% P.A.**

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**Kuala Lumpur** – RHB Banking Group (“RHB”) introduced Joy@Work, a salary crediting account programme that offers account holders attractive interest / profit rates, savings and discounts on its financial solutions and lifestyle benefits. The programme also delivers enhanced employee benefits at zero cost to the employer and employee.

The RHB Joy@Work programme is made available to both employees who receive their salary from companies that perform payroll transactions through RHB and those credited through other banks. RHB Joy@Work is an enhanced version of the existing RHB Corporate Employee Privileges Scheme (“CEPS”), where all existing CEPS accounts will be automatically converted to the Joy@Work programme.

“RHB’s Joy@Work is exclusively for RHB account holders who designate their RHB accounts for salary crediting. This grants them up to 2.85% interest / profit rates per annum for deposits, with 0% interest / profit rates on instant cash for members applying for new RHB credit cards. Under RHB’s Joy@Work, account holders would also benefit from improved work-life balance by taking advantage of various discounts and promotions offered by our partners. We target to grow our payroll base with an additional 120,000 Joy@Work accounts within the next 12 months, with added features,” said Soong Tze Chern, Head, Transactors & Savers, Group Retail Banking, RHB Banking Group.

Customer subscribing to RHB Joy@Work programme will enjoy attractive preposition for the change/upgrade of their vehicles:

- Financing package catering to all new, used or unregistered reconditioned motor vehicles
- Attractive rates as low as Base Rate (“BR”) + 1.59%.

RHB Joy@Work offers a host of other benefits including online account opening, Max Personal Accident policy with discounted premium for Personal Accident benefits up to RM1 million, as well as priority processing and approval for mortgage applications. Among other exclusive benefits available to RHB Joy@Work members

include upfront discount on Personal Financing rates, and special packages for Will Writing and Islamic Estate Planning services.

For more information on RHB Joy@Work, visit any RHB Branch nationwide, or log on to [www.rhbgroup.com/p/jy5](http://www.rhbgroup.com/p/jy5). Customers may also contact RHB Customer Service Hotline at 03-9206 8118.

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*Issued on behalf of RHB Bank Berhad by Group Corporate Communications Division. For more information, please contact Cairil Irwan at 012-333 5007/ [cairil@rhbgroup.com](mailto:cairil@rhbgroup.com) or Cynthia Blemin at 012-249 4071/ [cynthia.blemin@rhbgroup.com](mailto:cynthia.blemin@rhbgroup.com)*

### **About the RHB Banking Group**

*The RHB Banking Group, with RHB Bank Berhad as the holding company, is the fourth largest fully integrated financial services group in Malaysia. The Group's core businesses are structured into seven main business pillars, namely Group Retail Banking, Group Business & Transaction Banking, Group Wholesale Banking, RHB Singapore, Group Shariah Business, Group International Business and Group Insurance. Group Wholesale Banking comprises Corporate Banking, Investment Banking, Group Treasury & Global Markets, Asset Management, and Private Equity. All the seven business pillars are offered through the Group's main subsidiaries – RHB Investment Bank Berhad, RHB Islamic Bank Berhad, and RHB Insurance Berhad, while its asset management and unit trust businesses are undertaken by RHB Asset Management Sdn Bhd, and RHB Islamic International Asset Management Berhad. The Group's regional presence now spans nine countries, including Malaysia, Singapore, Indonesia, Thailand, Brunei, Cambodia, Vietnam, Lao PDR, and Myanmar.*

For more information, please visit [www.rhbgroup.com](http://www.rhbgroup.com)