

<p>FREQUENTLY ASKED QUESTIONS (FAQ)</p>	<p>RHB Bank Berhad 196501000373 (6171-M)</p> <p>Product: RHB Reflex & Financio</p> <p>RHB Reflex </p>
<p>1. What is the service about?</p> <p>2. What is RHB Reflex?</p> <p>3. What is Financio?</p>	<p>This service is a system and solution integration between RHB Reflex and Financio. The integration will result in a combined payment & invoice management solution on a single platform.</p> <p>RHB Reflex is a Cash Management platform and an internet-based online system that offers comprehensive cash management services. You are able to manage your business finances with more seamless, simple and fast with the functions as follows:</p> <ul style="list-style-type: none"> • Account Management • Information Management • Trade Inquiry • Credit Card Merchant Report • Fund Transfer • Payment Advice Notification • Bills Payment • Collections <p>For further information on RHB Reflex, please refer to the RHB Group website: https://www.rhbgroup.com/index.html</p> <p>Financio, a product of ABSS, brings small business accounting automation to Malaysia and other countries, redefining how small business owners handle accounting and tax tasks, bringing accounting software to the next level.</p> <ul style="list-style-type: none"> • Accounting Automation - Just issue invoices, record payments and expenses, Financio will assist by generating accounting entries and tax records for you. • e-Invoicing - Create professional looking invoices and have them delivered to your customers electronically via email in just few clicks. • Charts & Reports - Live dashboard at your fingertips whenever you need it. Keep updated on how your business is doing. • Collaborate & Financio Connect - Send and receive messages as well as share files related to the transaction with your customers or suppliers, regardless if they are using Financio or not. • Multilingual Interface - Financio comes in three languages! To make your accounting even easier, you can choose to use Financio in Chinese, Bahasa Melayu or English. <p>For further information on Financio, please refer to Financio website: https://financio.co/malaysia</p>

<p>4. What do I get from this SYSTEM INTEGRATION between RHB Reflex and Financio?</p> <p>5. What are the CHARGES that I have to pay for the solution?</p> <p>6. Where can I get ASSISTANCE on this integrated solution?</p> <p>7. How do I APPLY?</p> <p><i>"I am new and I do not have an account with RHB Bank."</i></p> <p><i>"I have a Business Current Account with RHB Bank, but I do not have RHB Reflex."</i></p> <p><i>"I am an existing RHB Reflex user – Basic module or Premium module."</i></p> <p>8. Where can I get further INFORMATION?</p>	<p>You are able to experience the following:</p> <ul style="list-style-type: none"> • All Basic features of RHB Reflex including accounts enquiry modules • All Premium features of RHB Reflex including payment advice, designated fund transfer & bulk payment modules • Online Trade Finance application • Special Platinum FX rate for any Foreign Telegraphic Transfer (FTT) payments • Direct Bank Feeds of account balances and transaction history to Financio • Account Payable (AP) and Account Receivable (AR) feed from Financio to RHB Reflex i.e. cash-flow position dashboard • Automated AP and AR reconciliation, leveraging on transaction information and history • Initiate AP invoice payments via Financio, for onward approval via RHB Reflex <p>The integrated solution is offered through RHB Reflex 'Premium Plus' module and the service fees are as below:</p> <p>Reflex Premium Plus : RM50.00 per month. Financio: Subscribe to Financio directly at RM50/month or RM85/month for Premier. Transaction fee remains as is for eg : Single IBG @ RM0.10</p> <p>If you wish to get assistance, please visit us at any RHB Branch and our dedicated staff on this integrated solution are ready to assist.</p> <ul style="list-style-type: none"> • You are required to apply for: <ul style="list-style-type: none"> - RHB Business Current Account with Reflex Premium Plus module - Apply for RHB REFLEX Premium Plus Module with Financio. • You are required to apply for: <ul style="list-style-type: none"> - RHB Reflex Premium Plus module – Financio • You are required to apply/upgrade for: <ul style="list-style-type: none"> - RHB Reflex Premium Plus module – Financio <p>If you wish to get further information or if you have any enquiries,</p> <ul style="list-style-type: none"> • Please call our RHB Customer Care Centre at: +603 9206 8118 • Alternatively, please visit and apply at our SME portal at RHB Group website https://www.rhbgroup.com/business/partner/financio/index.html
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