TERMS AND CONDITIONS
RHB Lifestyle Privileges
("**these Terms and Conditions**")

PROMOTION ORGANISERS

1. RHB Lifestyle Privileges ("**Promotion**") is organised by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] (collectively, "**RHB**") unless otherwise specified.

2. The vendor or supplier who has participated in the Promotion ("**the Merchant**").
   Merchant name: VCARS Specialist Car Beauty Centre
   Merchant contact: 016-323 9979/ vcarsspecialist@gmail.com

PROMOTION PERIOD

3. The Promotion runs from 16/11/2026 to 15/11/2027 ("**Promotion Period**"), both dates inclusive.

4. The Promotion is open to all eligible primary and supplementary cardholders RHB Credit Card/-i or RHB Debit Card/- i (collectively, "**the Customer**").

TERMS AND CONDITIONS

5. By participating in this Promotion the Customer agrees to the following:-
   (a) **Promotion: Enjoy 5% instant rebate with a minimum spend of RM50;**
   (b) The Promotion is applicable for in-store redemption at participating outlets listed in Appendix below;
   (c) The Promotion is valid for both regular retail transactions and Installment Payment Plan (IPP) transactions, subject to available tenures of 3, 6,12, and 24 months. The availability and approval of any IPP transaction shall remain subject to participating bank's approval, Pine Labs terminal capabilities, and successful transaction processing;
   (d) The Promotion cannot be used to offset any previous purchases made before the Promotion Period; and
   (e) Any transaction that is cancelled, refunded, reversed or voided will not be eligible for the Promotion. If the Promotion benefit has been issued or redeemed before cancellation, refund or voiding of the purchase, the Merchant reserves the right to recover the value of the campaign benefit from the Customer

6. By participating in the Promotion, the Customer agrees to the followings:-
   (a) The Customer is bound by these Terms and Conditions;
   (b) The Customers who are interested in participating in this Promotion are advised to read and understand these Terms and Conditions before participating in the Promotion;
   (c) Any customer who does not understand any of these Terms and Conditions may contact RHB Customer Contact Centre, whose contact details are set out below;
   (d) Payment must be made using RHB Credit Card/-i or RHB Debit Card/-i only (excluding Corporate MyDebit Card/-i) ("RHB Cards");
   (e) The Promotion is not applicable to Shariah non-compliant products and services such as liquor, pork, indecent entertainment, tobacco etc. (if any) for Islamic cards;
   (f) The Promotion is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programmes, discount cards or vouchers;
   (g) The Customer is liable for all taxes and other fees and charges levied against him/her under the applicable laws, if any, for the acceptance of the Promotion;

(h) The Customer may contact the Merchant whose contact details are set out above or RHB Customer Contact Centre for all matters relating to the Promotion (including any request to change or limit the processing of his/her personal information) to RHB Customer Contact Centre as follows:

RHB Customer Contact Centre
Email : customer.service@rhbgroup.com
Telephone No. : +603-9206 8118
Form : rhbgroup.com/personal/banking-methods/contactus.html;

(i) RHB gives no representation or warranty with respect to any goods or services provided by the Merchant. In particular, RHB gives no warranty with respect to the quality of goods or services redeemed or their suitability and redeemability for any purpose;

(j) RHB may add, change, modify or remove the Promotion structure, benefit and other features, including these Terms and Conditions, or to terminate the Promotion at any time with sufficient prior notice;

(k) If the Customer is not satisfied with the resolution provided by RHB Customer Contact Centre, the Customer may then refer the matter to Financial Markets Ombudsman Service (FMOS) approved by Bank Negara Malaysia which the details can be found at www.rhbgroup.com/s/p; and

(l) In the event of any inconsistency between these Terms and Conditions and any other materials relating to the Promotion, these Terms and Conditions will prevail for matters dealt with in these Terms and Conditions.

Appendix – List of participating outlets

OUTLET	ADDRESS
VCARS SALAK SELATAN	NO, 211, 213, GROUND FLOOR JALAN BESAR SALAK SELATAN, 57100 KUALA LUMPUR
VCARS PERMAISURI	NO.15 JALAN SRI PERMAISURI, BANDAR SRI PERMAISURI, CHERAS, 57100 KUALA LUMPUR
VCARS LOT10	CP1, LEVEL 5B, CARPARK, LOT 10 SHOPPING CENTRE, JALAN SULTAN ISMAIL, 50250 KUALA LUMPUR
VCARS TAMAN MIDAH	NO 2, JALAN MIDAH, MIDAH LOTUS'S CHERAS, 56000 KUALA LUMPUR
VCARS QUILL CITY MALL	LOT 24-82, BASEMENT CAR PARK P1, QUILL CITY MALL, JALAN SULTAN ISMAIL, BANDAR WAWASAN, 54200 KUALA LUMPUR
VCARS STARHILL	CP1, BASEMENT 1, MAIN PARKING, THE STARHILL,181 JALAN BUKIT BINTANG, 55100 KUALA LUMPUR
CAR SHINE BUDDY	NO.13A, JALAN JELOK 6, SUNGAI JELOK, KAJANG, 43000 SELANGOR
VCARS SUMMIT USJ	B1-CWO1, BASEMENT 1, THE SUMMIT USJ, SUBANG JAYA