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: Starbucks
   Contact number: 1300 80 8989
   Email: customer@starbucks.com.my

PROMOTION PERIOD

3. The Promotion runs from 1/10/2026 to 28/2/2027 ("**Promotion Period**"), both dates inclusive.

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

TERMS AND CONDITIONS

5. By participating in this Promotion the Customer agrees to the following:-

   (a) **Promotion: Enjoy 40% OFF selected Starbucks merchandise with any beverage purchase;**
   (b) The Promotion is valid for in-store redemption at all Starbucks stores in Malaysia stated at https://www.starbucks.com.my/find-store;
   (c) The Promotion is limited to one (1) merchandise per beverage purchase and the purchase of beverage and merchandise must be in the same transaction;
   (d) The Promotion is not applicable with any other discounts or offers

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 Visa Credit Card/-i or RHB Visa 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, conventional insurance 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 Market Ombudsman Services (FMOS) approved by Bank Negara Malaysia which the details can be found at https://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.