

## **NOTICE:**

## Enhanced features of RHB Smart Account/-i effective 1st June 2025

9 May 2025

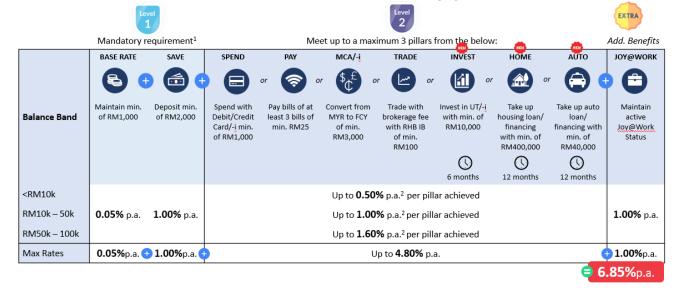
Dear Valued Customers,

Please be informed that effective <u>1st June 2025</u>, exciting new features will be introduced to the RHB Smart Account/-i to give you more flexibility and greater rewards.

Enjoy the flexibility on choosing your own rewards from the 2 (two) options below for your RHB Smart Account/-i:

## a. Bonus Rates

Earn attractive bonus rates based on Incremental Balance and engagement across various transaction categories.





<sup>&</sup>lt;sup>1</sup> Mandatory requirement to unlock for other bonus payouts to qualify for level 2

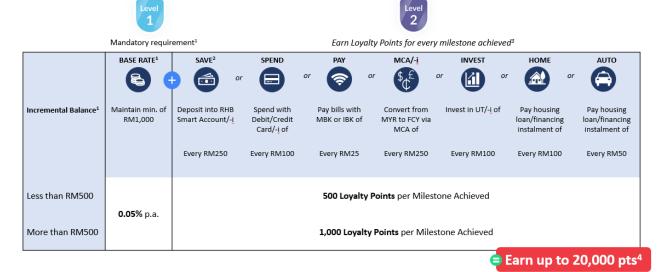
<sup>&</sup>lt;sup>2</sup>Bonus pay-out is payable based on the below criteria:

Balance Tier <sup>a</sup>	Incremental Balance <sup>b</sup>	
	<rm1,000< th=""><th>≥RM1,000</th></rm1,000<>	≥RM1,000
≤RM9,999.99	0.30% p.a. <sup>c</sup>	0.50% p.a. °
≥RM10,000 – RM49,999.99	0.80% p.a. <sup>c</sup>	1.00% p.a. <sup>c</sup>
>RM50,000 - RM100,000	1.40% p.a. <sup>c</sup>	1.60% p.a. <sup>c</sup>

<sup>&</sup>lt;sup>a</sup> Bonus Rate is applicable on account with minimum MAB of RM 1,000 up to RM 100,000

## b. Loyalty Points

Earn attractive loyalty points to redeem gifts & vouchers based on various transaction categories below:



Equivalent to RM40

<sup>&</sup>lt;sup>b</sup> The incremental balance is calculated based on the MAB of previous month

<sup>&</sup>lt;sup>c</sup> The bonus rate is for every category achieved, up to a maximum of 3 categories



<sup>&</sup>lt;sup>1</sup>Mandatory requirement to unlock for other bonus payouts to qualify for level 2

Please note that the new features will be governed by <u>RHB Personal Banking Standard Terms & Conditions</u> which will be revised on <u>1<sup>st</sup> June 2025</u>. Thank you.

<sup>&</sup>lt;sup>2</sup>Applicable to active Joy@Work customers only

<sup>&</sup>lt;sup>3</sup>Capped at 5,000 loyalty points per pillar (monthly basis)

<sup>&</sup>lt;sup>4</sup>Capped at 20,000 loyalty points on product level (monthly basis)