



NOTICE:

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

9 May 2025

Dear Valued Customers,

Please be informed that effective **1st June 2025**, 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.

| | Level 1 Mandatory requirement ¹ | | Level 2 Meet up to a maximum 3 pillars from the below: | | | | | | | EXTRA Add. Benefits |
|--------------|---|-------------------------|---|--|---|--|---------------------------------------|--|--|---------------------------------|
| | BASE RATE | SAVE | SPEND | PAY | MCA/-i | TRADE | INVEST | HOME | AUTO | JOY@WORK |
| | + | + | or | or | + | | | | | |
| | Maintain min. of RM1,000 | Deposit min. of RM2,000 | Spend with Debit/Credit Card/-i min. of RM1,000 | Pay bills of at least 3 bills of min. RM25 | Convert from MYR to FCY of min. RM3,000 | Trade with brokerage fee with RHB IB of min. RM100 | Invest in UT/-i with min. of RM10,000 | Take up housing loan/ financing with min. of RM400,000 | Take up auto loan/ financing with min. of RM40,000 | Maintain active Joy@Work Status |
| | | | | | | | 6 months | 12 months | 12 months | |
| <RM10k | | | Up to 0.50% p.a. ² per pillar achieved | | | | | | | |
| RM10k – 50k | 0.05% p.a. | 1.00% p.a. | | | | | | | | 1.00% p.a. |
| RM50k – 100k | | | Up to 1.60% p.a. ² per pillar achieved | | | | | | | |
| Max Rates | 0.05% p.a. | 1.00% p.a. | Up to 4.80% p.a. | | | | | | | 1.00% p.a. |
| | | | | | | | | | | |
| | 6.85% p.a. | | | | | | | | | |



¹ Mandatory requirement to unlock for other bonus payouts to qualify for level 2

² Bonus pay-out is payable based on the below criteria:

| Balance Tier ^a | Incremental Balance ^b | |
|---------------------------|----------------------------------|-------------------------|
| | <RM1,000 | ≥RM1,000 |
| ≤RM9,999.99 | 0.30% p.a. ^c | 0.50% p.a. ^c |
| ≥RM10,000 – RM49,999.99 | 0.80% p.a. ^c | 1.00% p.a. ^c |
| >RM50,000 – RM100,000 | 1.40% p.a. ^c | 1.60% p.a. ^c |

^a Bonus Rate is applicable on account with minimum MAB of RM 1,000 up to RM 100,000

^b The incremental balance is calculated based on the MAB of previous month

^c The bonus rate is for every category achieved, up to a maximum of 3 categories

b. Loyalty Points

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

| | Level 1 Mandatory requirement ¹ | | Level 2 Earn Loyalty Points for every milestone achieved ³ | | | | | | |
|--|---|---|--|------------------------------|------------------------------------|--------------------|--|--|--|
| | BASE RATE ¹ | SAVE ² | SPEND | PAY | MCA/-i | INVEST | HOME | AUTO | |
| Incremental Balance¹ | Maintain min. of RM1,000 | Deposit into RHB Smart Account/-i | Spend with Debit/Credit Card/-i of | Pay bills with MBK or IBK of | Convert from MYR to FCY via MCA of | Invest in UT/-i of | Pay housing loan/financing instalment of | Pay housing loan/financing instalment of | |
| | | Every RM250 | Every RM100 | Every RM25 | Every RM250 | Every RM100 | Every RM100 | Every RM50 | |
| Less than RM500 | 0.05% p.a. | 500 Loyalty Points per Milestone Achieved | | | | | | | |
| More than RM500 | | 1,000 Loyalty Points per Milestone Achieved | | | | | | | |

Earn up to 20,000 pts⁴

Equivalent to RM40



¹Mandatory requirement to unlock for other bonus payouts to qualify for level 2

²Applicable to active Joy@Work customers only

³Capped at 5,000 loyalty points per pillar (monthly basis)

⁴Capped at 20,000 loyalty points on product level (monthly basis)

Please note that the new features will be governed by [RHB Personal Banking Standard Terms & Conditions](#) which will be revised on **1st June 2025**.

Thank you.
