# ANNOUNCEMENT:
## Revised Terms and Conditions for Personal Banking

18th September 2025

Dear Valued Customers,

The revision to the Personal Banking Standard Terms and Conditions on Junior Savings Account, Children Account-i and Smart Account-i has been extended to 24 October 2025, from the earlier date of 10 October 2025.

You may view the updated Terms and Conditions 24th October 2025 onwards by clicking on the links below: -

- LINKE (Personal Banking English)
- LINKM (Personal Banking BM)

Summary of the changes are as follow:

| **Terms & Conditions** | **Revised Clause** | **Revised Item** |
|---|---|---|
| RHB Personal Banking (English) | Revision to clause Part A 12.2 | USE OF DEBIT CARD<br><br>If you are aged between **seven (7) years** to seventeen (17) years, you must complete the provided application form (with the indemnity clause signed by your parents or legal guardian) and submit the completed application form to us or our appointed nominee(s) or appointed agent(s) together with a photocopy of your identification card (front and back portion) and parent/legal guardian's identification card (front and back portion), the Bank CASA statement with account number and all other documentation and payment as specified in the application form. |
| RHB Personal Banking (English) | Revision to clause Part A 21.1 | INDEMNITY AND LIMITATION OF LIABILITY<br><br>21.2 For the purpose of opening Minor Account/-i and/or issuing of Debit Card/-i whose applicant is a minor, aged between **seven (7) years old** and under eighteen (18) years old:<br><br>i. the parents or lawful guardians shall be liable to and fully indemnify us, our employees and agents against any claims, liability, penalties, proceedings, loss, suits, damage and costs (including all legal costs) incurred and/or suffered by us (unless the same is attributable to our gross negligence, willful misconduct, willful default or fraud) by reason or on account of the use of the Minor Account and/or Debit Card/-i by the minor; and<br><br>ii. the personal information of the parents or lawful guardians of the minor applicant shall be kept by us. |
| RHB Personal Banking (English) | Revision to clause Part B 2.13 | JUNIOR SAVINGS ACCOUNT<br><br>The RHB Junior Savings Account is a statement-based savings account for individuals below the age of eighteen (18) years old. The accounts available for these RHB Junior Savings Account are as follows:-<br><br>• Trust Account : Individuals aged 30 days to 12 years (opened with parent or legal guardian) |

| Terms & Conditions | Revised Clause | Revised Item |
|---|---|---|
| | | • Joint Account : Individuals aged 12 to 18 years (opened with parent or legal guardian) |
| RHB Personal Banking (English) | Revision to clause Part B 2.16 | JUNIOR SAVINGS ACCOUNT<br><br>Debit Card spending daily limit and ATM daily transaction limit is set at **RM50** by default or depending on the account available balance if the withdrawal is made by minor (Accountholder **aged 7** – below 18). **Daily transaction limit can be changed up to RM1000 through Branch or Customer Contact Centre.** |
| RHB Personal Banking (English) | Revision to clause Part B 7.25.1 | RHB SMART ACCOUNT-I (SA-I)<br><br>**"INVEST" means the purchase of RHB financial products accumulated within a calendar month. Bonus profit rates/ Loyalty points will be paid based on net investment amount.** |
| RHB Personal Banking (English) | Revision to page74 | SPECIFIC TERMS AND CONDITIONS FOR RHB CHILDREN ACCOUNT-I<br><br>The RHB Children Account-i is a statement-based savings account for individuals below the age of eighteen (18) years old. The accounts available for these RHB Children Account-i are as follows:-<br><br>• Trust Account : Individuals aged 30 days to 12 years (opened with parent or legal guardian)<br>• Joint Account : Individuals aged 12 to 18 years (opened with parent or legal guardian)<br><br>Debit Card spending daily limit and ATM daily transaction limit is set at **RM50** by default or depending on the account available balance if the withdrawal is made by minor (Accountholder **aged 7** – below 18). **Daily transaction limit can be changed up to RNM1000 through Branch or Customer Contact Centre.** |

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|---|---|---|
| RHB Personal Banking (BM) | Revision to clause 12.2 | Penggunaan Kad Debit<br><br>Jika anda berumur antara **tujuh (7)** hingga tujuh belas (17) tahun, anda mesti melengkapkan borang permohonan yang disediakan (dengan fasal tanggung rugi ditandatangani oleh ibu bapa atau penjaga sah anda) dan menyerahkan borang permohonan yang lengkap kepada kami atau kepada wakil terlantik atau ejen yang dilantik bersama salinan fotokopi kad pengenalan anda (bahagian depan dan belakang), dan kad pengenalan ibu bapa/penjaga sah anda (bahagian depan dan belakang), penyata dengan nombor akaun dan semua dokumentasi lain dan pembayaran sebagaimana yang dinyatakan dalam borang permohonan. |
| RHB Personal Banking (BM) | Revision to clause 2.2 | Tanggung Rugi dan Had Liabiliti<br><br>Bagi tujuan pembukaan Akaun Minor dan/atau mengeluarkan Kad Debit/-i yang pemohonnya adalah bawah umur yang berumur antara **tujuh (7) tahun hingga tujuh belas (17) tahun:**<br><br>i. ibu bapa/penjaga yang sah kepada pemohon bawah umur akan bertanggungjawab sepenuhnya dan menanggung rugi kami, pekerja kami |

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| | | dan agen terhadap sebarang tuntutan, liabiliti, penalti, prosiding, kerugian, saman, kerosakan dan kos (termasuk semua kos undang-undang) yang ditanggung dan/atau dialami oleh kami (melainkan jika perkara yang sama adalah disebabkan oleh kecuaian melampau, salah laku yang disengajakan, kelalaian yang disengajakan atau penipuan di pihak kami) dengan sebab atau atas sebab penggunaan Akaun Minor dan/atau Kad Debit/-i oleh pemohon bawah umur; dan<br>ii. data peribadi ibu bapa/penjaga yang sah bagi pemohon bawah umur akan disimpan oleh kami. |
| RHB Personal Banking (BM) | Revision to clause 2.13 | Akaun Simpanan Junior<br><br>RHB Junior Savings Account adalah akaun simpanan berdasarkan penyata untuk individu di bawah umur lapan belas (18) tahun. Akaun-akaun yang tersedia untuk RHB Junior Savings Account ini adalah seperti berikut: -<br><br>• Akaun Amanah : Individu berumur 30 hari hingga 12 tahun (dibuka dengan ibu bapa atau penjaga sah)<br>• Account Bersama : Individu berumur 12 hingga 18 tahun (dibuka dengan ibu bapa atau penjaga sah) |
| RHB Personal Banking (BM) | Revision to clause 2.16 | Akaun Simpanan Junior<br><br>Had perbelanjaan harian Kad Debit dan had transaksi harian ATM ditetapkan pada **RM50** sehari secara default atau bergantung kepada nilai baki Akaun jika pengeluaran dilakukan oleh Minor (Pemegang Akaun **berumur 7** – bawah 18 tahun). **Had pengeluaran harian boleh diubah sehingga RM1000 melalui cawangan atau pusat perkhidmatan pelanggan.** |
| RHB Personal Banking (BM) | Revision to clause 7.25.1 | RHB Smart Account-i (SA-i)<br><br>**"LABUR"** bermaksud pembelian produk kewangan yang dikumpulkan dalam satu bulan kalendar. Pembayaran Kadar Keuntungan Bonus/Mata Ganjaran akan dibayar berdasarkan jumlah pelaburan bersih. |
| RHB Personal Banking (BM) | Revision to page 81 | Terma dan Syarat Khusus untuk RHB *Children Account-i*<br><br>RHB Children Account-i adalah akaun simpanan berdasarkan penyata untuk individu di bawah umur lapan belas (18) tahun. Akaun-akaun yang tersedia untuk RHB Children Account-i ini adalah seperti berikut: -<br><br>• Akaun Amanah : Individu berumur 30 hari hingga 12 tahun (dibuka dengan ibu bapa atau penjaga sah)<br>• Account Bersama : Individu berumur 12 hingga 18 tahun (dibuka dengan ibu bapa atau penjaga sah)<br><br>Had perbelanjaan harian Kad Debit dan had transaksi harian ATM ditetapkan pada **RM50** sehari secara default atau bergantung kepada nilai baki Akaun jika pengeluaran dilakukan oleh Minor (Pemegang Akaun **berumur 7** – bawah 18 tahun). **Had pengeluaran harian boleh diubah sehingga RM1000 melalui cawangan atau pusat perkhidmatan pelanggan.** |

Thank you.