



ANNOUNCEMENT:

Revised Joy@Work Terms and Conditions

1st April 2026

Dear Valued Customer,

We would like to inform that the Terms and Conditions for Joy@Work will be revised effective on 22nd April 2026 onwards. Summary of the changes are as follows:

Joy@Work Terms and Conditions – English

Previous Version (Highlighted)	Latest Version (Update)
<p>1. RHB Joy@Work</p> <p>c. The Program is open to the following customers (“Eligible Customers”):</p> <p>(i) New and existing RHB customers who open any CASA or CASA-i account (except Qard CASA-i product) for salary crediting purposes; or</p> <p>(ii) Existing RHB customers who nominate their existing CASA or CASA-i account (except Qard CASA-i product) as salary crediting account.</p>	<p>*remove the highlighted yellow, as Qard CASA-i product customers can enjoy the Joy@Work perks without restriction.</p> <p>After changes:</p> <p>(i) New and existing RHB customers who open any CASA or CASA-i for salary crediting purposes; or</p> <p>(ii) Existing RHB customers who nominate their existing CASA or CASA-i account as salary crediting account.</p>
<p>Item 5.3 RHB Privacy Notice</p> <p>5.3 The Eligible Customer confirm that they have read, understood and accepted the following Terms and Conditions, as may relate to the processing of their personal information.</p> <p>a. RHB Privacy Notice - https://www.rhbgroup.com//media/Microsites/overview_premier/pdf/privacy-notice.pdf</p> <p>*remove the highlighted yellow link, as this has turned out to be error link</p>	<p>After changes: replace with the correct link</p> <p>5.3 The Eligible Customer confirm that they have read, understood and accepted the following Terms and Conditions, as may relate to the processing of their personal information.</p> <p>a. RHB Privacy Notice – https://www.rhbgroup.com/-/media/Microsites/overview_premier/pdf/privacy-notice.pdf</p>

<p>Item 5.19:</p> <p>Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services)</p> <p>Level 14, Main Block</p> <p>Menara Takaful Malaysia</p> <p>No 4, Jalan Sultan Sulaiman</p> <p>50000 Kuala Lumpur.</p> <p>Telephone number: 603-22722811</p> <p>WebForm: https://www.fmos.org.my/en/feedback.html</p> <p>Website: https://www.fmos.org.my/en/</p> <p>*remove the highlighted yellow link, as this has turned out to be error link</p>	<p>After changes on item 5.19:</p> <p>Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services)</p> <p>Level 14, Main Block</p> <p>Menara Takaful Malaysia</p> <p>No 4, Jalan Sultan Sulaiman</p> <p>50000 Kuala Lumpur.</p> <p>Telephone number: 603-22722811</p> <p>WebForm: https://complaint.fmos.org.my/open.php</p> <p>Website: https://www.fmos.org.my/en/</p>
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Joy@Work Employer Terms and Conditions – English

Previous Version (Highlighted)	Latest Version (Update)
<p>Item 5.2 RHB Privacy Notice</p> <p>5.2 I/We hereby confirm that I/we have read, understood and accepted the following Terms and Conditions, as may relate to the processing of their personal information.</p> <p>a) RHB Privacy Notice - https://www.rhbgroup.com//media/Microsites/overview_premier/pdf/privacy-notice.pdf</p> <p>*remove the highlighted yellow link, as this has turned out to be error link</p>	<p>After changes on item 5.2: replace with the correct link</p> <p>5.2 I/We hereby confirm that I/we have read, understood and accepted the following Terms and Conditions, as may relate to the processing of their personal information.</p> <p>a) RHB Privacy Notice – https://www.rhbgroup.com/-/media/Microsites/overview_premier/pdf/privacy-notice.pdf</p>
<p>Item 5.20:</p> <p>Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services)</p> <p>Level 14, Main Block</p> <p>Menara Takaful Malaysia</p> <p>No 4, Jalan Sultan Sulaiman</p> <p>50000 Kuala Lumpur.</p> <p>Telephone number: 603-22722811</p> <p>WebForm: https://www.fmos.org.my/en/feedback.html</p> <p>Website: https://www.fmos.org.my/en/</p> <p>*remove the highlighted yellow link, as this has turned out to be error link</p>	<p>After changes on item 5.20:</p> <p>Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services)</p> <p>Level 14, Main Block</p> <p>Menara Takaful Malaysia</p> <p>No 4, Jalan Sultan Sulaiman</p> <p>50000 Kuala Lumpur.</p> <p>Telephone number: 603-22722811</p> <p>WebForm: https://complaint.fmos.org.my/open.php</p> <p>Website: https://www.fmos.org.my/en/</p>

Joy@Work Terma dan Syarat Umum – Malay

Versi Sebelum	Versi Baharu (Kemaskini)
<p>Item 3.3:</p> <p>3.3 Semua manfaat produk yang diperuntukkan sebagai sebahagian daripada Ciri & Keistimewaan RHB Joy@Work hendaklah dibaca bersama-sama dengan Terma dan Syarat Umum Perbankan Peribadi RHB yang boleh didapati di laman web RHB di www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_bm.pdf.</p> <p>* buang jalur kuning disebabkan pautan yang disediakan merupakan pautan ralat.</p>	<p>Selepas perubahan di item 3.3: digantikan dengan pautan yang betul</p> <p>3.3 Semua manfaat produk yang diperuntukkan sebagai sebahagian daripada Ciri & Keistimewaan RHB Joy@Work hendaklah dibaca bersama-sama dengan Terma dan Syarat Umum Perbankan Peribadi RHB yang boleh didapati di laman web RHB di https://www.rhbgroup.com/-/media/Assets/Corporate-Website/Document/Others-TnCs/Updated/personal_banking_tnc_bm.pdf</p>
<p>Item 5.3:</p> <p>5.3 Pelanggan yang Layak mengesahkan bahawa mereka telah membaca, memahami dan menerima Terma dan Syarat berikut, yang mungkin berkaitan dengan pemprosesan maklumat peribadi mereka.</p> <p>a. Notis Privasi RHB - https://www.rhbgroup.com/media/Microsites/overview_premier/pdf/privacy-notice.pdf</p> <p>* buang jalur kuning disebabkan pautan yang disediakan merupakan pautan ralat.</p>	<p>Selepas perubahan di item 5.3: digantikan dengan pautan yang betul</p> <p>5.3 Pelanggan yang Layak mengesahkan bahawa mereka telah membaca, memahami dan menerima Terma dan Syarat berikut, yang mungkin berkaitan dengan pemprosesan maklumat peribadi mereka.</p> <p>a. Notis Privasi RHB – https://www.rhbgroup.com/-/media/Microsites/overview_premier/pdf/privacy-notice.pdf</p>
<p>Item 5.19:</p> <p>Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services) Level 14, Main Block Menara Takaful Malaysia No 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur. Nombor telefon: 603-22722811 Borongan web: https://www.fmos.org.my/en/feedback.html Laman web: https://www.fmos.org.my/en/</p> <p>* buang jalur kuning disebabkan pautan yang disediakan merupakan pautan ralat.</p>	<p>Selepas perubahan di item 5.19: digantikan dengan pautan yang betul</p> <p>Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services) Level 14, Main Block Menara Takaful Malaysia No 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur. Nombor telefon: 603-22722811 Borongan web: https://complaint.fmos.org.my/open.php Laman web: https://www.fmos.org.my/en/</p>

Joy@Work Majikan Terma dan Syarat Umum – Malay

Versi Sebelum	Versi Baharu (Kemaskini)
<p>Item 5.2:</p> <p>5.2 Pelanggan yang Layak mengesahkan bahawa mereka telah membaca, memahami dan menerima Terma dan Syarat berikut, yang mungkin berkaitan dengan pemprosesan maklumat peribadi mereka.</p> <p>b. Notis Privasi RHB - https://www.rhbgroup.com//media/Microsites/overview_premier/pdf/privacy-notice.pdf</p> <p>* buang jalur kuning disebabkan pautan yang disediakan merupakan pautan ralat.</p>	<p>Selepas perubahan di item 5.2: digantikan dengan pautan yang betul</p> <p>5.2 Saya/Kami dengan ini mengesahkan bahawa Saya/Kami telah membaca, memahami dan menerima Terma dan Syarat berikut, yang mungkin berkaitan dengan pemprosesan maklumat peribadi mereka.</p> <p>a) Notis Privasi RHB https://www.rhbgroup.com/-/media/Microsites/overview_premier/pdf/privacy-notice.pdf</p>
<p>Item 5.20:</p> <p>Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services)</p> <p>Level 14, Main Block</p> <p>Menara Takaful Malaysia</p> <p>No 4, Jalan Sultan Sulaiman</p> <p>50000 Kuala Lumpur.</p> <p>Nomber telefon: 603-22722811</p> <p>Borong web: https://www.fmos.org.my/en/feedback.html</p> <p>Laman web: https://www.fmos.org.my/en/</p> <p>* buang jalur kuning disebabkan pautan yang disediakan merupakan pautan ralat.</p>	<p>Selepas perubahan di item 5.20: digantikan dengan pautan yang betul</p> <p>Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services)</p> <p>Level 14, Main Block</p> <p>Menara Takaful Malaysia</p> <p>No 4, Jalan Sultan Sulaiman</p> <p>50000 Kuala Lumpur.</p> <p>Nomber telefon: 603-22722811</p> <p>Borong web: https://complaint.fmos.org.my/open.php</p> <p>Laman web: https://www.fmos.org.my/en/</p>

Thank you.