



**ANNOUNCEMENT:**

**Revised Terms and Conditions for Personal Banking**

6<sup>th</sup> April 2026

Dear Valued Customer,

We would like to inform that the Terms and Conditions for RHB Personal Banking will be revised effective on 30<sup>th</sup> April 2026 onwards. Summary of the changes are as follows:

**Personal Banking (Standard Terms and Conditions)**

Previous Version (highlighted)	Updated Version (New)
<p><b>Conventional: From page 37: remove the highlighted yellow</b></p> <p>1.26 The RHB Smart Account Holder is required to maintain minimum daily account balance of RM1,000 to qualify for the base rate.</p> <p>1.27 The RHB Smart Account Holder will earn base rate, which is calculated based on daily account balance. Base rate earned will be credited to the RHB Smart Account on the last day of each month.</p> <p><b>Islamic: From page 54: remove the highlighted yellow</b></p> <p>7.9 The RHB Smart Account-i Holder is required to maintain minimum daily account balance of RM1,000 to qualify for the base rate.</p> <p>7.10 The RHB Smart Account-i Holder will earn a base rate, which is calculated based on daily account balance. Base rate earned will be credited into the RHB Smart Account-i on the last day of each month.</p>	<p><b>Conventional:</b></p> <p>Since the base rate (0.05% p.a) will no longer be effective in January 2026 we remove the clause 1.26 &amp; 1.27</p> <p><b>Islamic:</b></p> <p>Since the base rate (0.05% p.a) will no longer be effective in January 2026 we remove the clause 7.9 &amp; 7.10</p>
<p><b>Page 55 (Islamic):</b></p> <p>7.15 The Bonus Profit Rate earned will be credited into the RHB Smart Account-i on the fifteenth (15<sup>th</sup>) calendar day of the next occurring month.</p>	<p>remove highlighted yellow as it has been explained at clause 7.27 on Updated T&amp;C and smart rewards earning will be credited on 7<sup>th</sup> of the following month.</p>
<p><b>page 38 (Conventional) &amp; page 55 for (Islamic)</b></p> <p><b>**remove "base rate and"</b></p> <p><i>**Please refer to <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> for the latest base rate and Bonus Profit Rate per annum.</i></p>	<p><b>After changes:</b></p> <p>**Please refer to <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> for the latest Bonus Interest Rate per annum.</p>
<p><b>page 38 (Conventional)</b></p> <p>Under Loyalty Points, Table 2</p> <p><b>**add on "amount" and clause has been changed.</b></p> <p>v. INVEST</p> <p>Every RM100 of <b>invested</b> in eligible RHB financial products.</p>	<p><b>After changes: Page 38 (Conventional)</b></p> <p>v. INVEST</p> <p>Every RM100 of <b>invested amount</b> in eligible RHB financial products.</p> <p><b>page 56 (Islamic):</b></p> <p>v. INVEST</p>

page 56 (Islamic):

v. INVEST

Every RM100 of investment in eligible RHB financial products.

Every RM100 of investment amount in eligible RHB financial products.

Page 40 (Conventional): 1.35.1

Page 57 (Islamic): 7.19.1

(remove) – (ii) SPEND via JomPAY, as JomPAY is only applicable for “PAY” pillar.

RETAIL SPENDING (transactions below are included for RHB Smart Account)	
(i)	Local and overseas retail purchases
(ii)	SPEND via JomPAY

(After changes)

\*\*the clause has been changed to 1.33.1 for Conventional and 7.16.1 for Islamic

RETAIL SPENDING (transactions below are included for RHB Smart Account)	
(i)	Local and overseas retail purchases

From page 40 (Conventional)

- remove clause 1.37.2 and 7.21.2 as JomPAY is applicable only for PAY pillar

1.37.1 Total accumulated spending can be in multiple cards under the same customer’s profile. However, to be eligible for Debit Card retail spending, the RHB Smart Account must be tagged as primary account to the respective Debit Card.

1.37.2 “SPEND” made via JomPAY from the RHB Credit Card/-i and/or Debit Card of the RHB Smart Account Holder under the standing instruction/ recurring bill payments are included for Bonus Interest Rate/ Loyalty Points.

From page 57 (Islamic):

7.21.1 Total accumulated spending can be in multiple credit cards under the same customer’s profile. However, to be eligible for Debit Card/-i retail spending, RHB Smart Account-i must be tagged as primary account to the respective Debit Card/-i.

7.21.2 “SPEND” made via JomPAY from the RHB Credit Card/-i and/or Debit Card/-i of the RHB Smart Account-i Holder under the standing instruction/ recurring bill payments are included for Bonus Profit Rate and Loyalty Points.

After changes:

\*\*the clause has been changed to others applicable clause. Clause from 1.37.3 has changed to 1.35.2 for Conventional.

1.35.1 Total accumulated spending can be in multiple cards under the same customer’s profile. However, to be eligible for Debit Card retail spending, the RHB Smart Account must be tagged as primary account to the respective Debit Card.

1.35.2 All retail transactions bearing posting dates within the same calendar month will be aggregated for computation. Any retail transaction amount which is not posted will not be computed. We are not responsible for any failure or delay in the transmission or posting of any retail transaction. Our records on the posting date of any retail transaction shall be final, conclusive and binding.

Clause from 7.21.3 has changed to 7.18.2 for Islamic.

7.18.1 Total accumulated spending can be in multiple credit cards under the same customer’s profile. However, to be eligible for Debit Card/-i retail spending, RHB Smart Account-i must be tagged as primary account to the respective Debit Card/-i.

7.18.2 All retail transactions bearing posting dates within the same calendar month will be aggregated for computation. Any retail transaction amount which is not posted will not be computed. We are not responsible for any failure or delay for the transmission or posting of any retail transaction. Our records on the posting date of any retail transaction shall be final, conclusive and binding.

<p>remove "2025"</p> <p><b>(Conventional) on clause 1.38: page 40</b> <b>(Islamic) on clause 7.22: page 58</b></p> <p>If the RHB Credit Card and/or Debit Card is terminated for any reason by the 10th of the following month, whether by the RHB Smart Account Holder or us, then all amounts charged and posted within the calendar month (if any) are disqualified from computation of retail transaction amount. For example, if the eligible customer terminates his RHB Credit Card on 7 April 2025, then all amounts charged and posted to the terminated Credit Card from 1 March 2025 until 31 March 2025 (if any) are disqualified and will not be computed.</p>	<p>Change to "2026"</p> <p><b>After changes:</b> clause has been changed.</p> <p>from 1.38 to 1.36 (Conventional), page remain 7.22 to 7.19 (Islamic), page remain</p> <p>If the RHB Credit Card and/or Debit Card is terminated for any reason by the 10th of the following month, whether by the RHB Smart Account Holder or us, then all amounts charged and posted within the calendar month (if any) are disqualified from computation of retail transaction amount. For example, if the eligible customer terminates his RHB Credit Card on 7 April 2026, then all amounts charged and posted to the terminated Credit Card from 1 March 2026 until 31 March 2026 (if any) are disqualified and will not be computed.</p>
<p><b>** Remove the highlighted yellow, as base rate is not implemented effective on January 2026.</b></p> <p><b>(Conventional) on clause 1.46 – page 42</b> <b>(Islamic) on clause 7.30 - page 59</b></p> <p>The Bonus Interest Rate/ Loyalty Points earned will be credited into the RHB Smart Account on the seventh (7th) business day of the next occurring month, whereas base rates which would be credited on the end-of-the month.</p>	<p><b>After changes:</b> clause has been changed.</p> <p>from 1.46 to 1.44 (Conventional), page remain 7.30 to 7.27 (Islamic), page remain</p> <p>The Bonus Interest Rate/ Loyalty Points earned will be credited into the RHB Smart Account on the seventh (7th) business day of the next occurring month.</p>
<p><b>(remove "the base rate")</b></p> <p><b>(Conventional) on clause 1.47 – page 42</b> <b>(Islamic) on clause 7.31 - page 59</b></p> <p>The base rate, Bonus Interest Rate and Loyalty Points might vary from time to time and the RHB Smart Account Holder may find the latest rates at our website at <a href="http://www.rhbgroup.com">www.rhbgroup.com</a>.</p>	<p><b>After changes:</b> clause has been changed.</p> <p>from 1.47 to 1.45 (Conventional), page remain 7.31 to 7.28 (Islamic), page remain</p> <p>Bonus Interest Rate and Loyalty Points might vary from time to time and the RHB Smart Account Holder may find the latest rates at our website at <a href="http://www.rhbgroup.com">www.rhbgroup.com</a>.</p>
<p><b>(remove "any base rate or"):</b></p> <p><b>(Conventional) on clause 1.49 - page 42</b> <b>(Islamic) on clause 7.33 - page 59</b></p> <p>In the event of closure of the RHB Smart Account or the RHB Smart Account is not in active status, the RHB Smart Account Holder will not be entitled for any base rate or Bonus Interest Rate/ Loyalty Points for the calendar month.</p>	<p><b>After changes:</b> clause has been changed.</p> <p>from 1.49 to 1.47 (Conventional), page remain 7.33 to 7.30 (Islamic), page remain</p> <p>In the event of closure of the RHB Smart Account or the RHB Smart Account is not in active status, the RHB Smart Account Holder will not be entitled for any Bonus Interest Rate/ Loyalty Points for the calendar month.</p>

**Perbankan Peribadi (Terma dan Syarat Umum)**

Versi Lama	Versi Baharu
<p><b>Konvensional: halaman 43, klausa 1.26 &amp; 1.27</b>  <b>Islamik: halaman 60, klausa 7.9 &amp; 7.10</b></p> <p>*Buang warna kuning.</p> <p>1.26 Pemegang RHB <i>Smart Account</i> hendaklah mengekalkan baki akaun harian minimum sebanyak RM1,000 bagi layak untuk memperoleh kadar faedah asas.</p> <p>1.27 Pemegang RHB <i>Smart Account</i> akan memperoleh kadar asas, yang dikira berdasarkan baki akaun harian. Kadar asas yang diperolehi akan dikreditkan ke dalam RHB <i>Smart Account</i> pada hari terakhir setiap bulan.</p> <p>7.9 Pemegang RHB Smart Account-i hendaklah mengekalkan baki akaun harian minimum sebanyak RM1,000 bagi layak untuk memperoleh Kadar Keuntungan Asas.</p> <p>7.10 Pemegang RHB Smart Account-i akan mendapat <b>kadar asas</b>, yang dikira berdasarkan baki akaun harian. kadar asas yang diperolehi akan dikreditkan ke dalam RHB Smart Account-i pada hari terakhir setiap bulan.</p>	<p>Selepas perubahan:</p> <p>Konvensional</p> <p>Memandangkan kadar asas (0.05% setahun) tidak lagi dilaksanakan secara berkesan pada Januari 2026, kita perlu mengalih keluar klausa <b>1.26 &amp; 1.27</b>.</p> <p>Islamik</p> <p>Memandangkan kadar asas (0.05% setahun) tidak lagi dilaksanakan secara berkesan pada Januari 2026, kita perlu mengalih keluar klausa <b>7.9 &amp; 7.10</b></p>
<p><b>Islamik: halaman 61, klausa 7.15</b></p> <p>*Buang warna kuning</p> <p>Kadar Keuntungan Bonus yang diperolehi akan dikreditkan ke dalam RHB Smart Account-i pada hari ke-lima belas (15) kalendar pada bulan yang berikutnya.</p>	<p>Buang warna kuning disebabkan telah dinyatakan di klausa 7.27.</p>
<p><b>Konvensional: halaman 43</b>  <b>Islamik: halaman 61</b></p> <p>*(buang warna kuning)</p> <p>**Sila merujuk kepada <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> untuk <b>kaedah faedah asas dan</b> kadar faedah bonus setahun</p>	<p>Selepas perubahan:</p> <p><b>Konvensional: halaman kekal di halaman 43</b>  <b>Islamik: halaman kekal di halaman 61</b></p> <p>**Sila merujuk kepada <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> untuk kadar faedah bonus setahun</p>
<p><b>Konvensional: halaman 44</b>  <b>Islamik: halaman 62</b></p> <p>*tambah <b>"jumlah"</b></p> <p>v. LABUR</p> <p>Setiap <b>pelaburan</b> sebanyak RM100 dalam produk kewangan RHB yang layak.  Sia rujuk <b>Fasal 1.41</b> di bawah.</p>	<p>Selepas perubahan:</p> <p><b>Konvensional: bertukar ke halaman 43</b>  <b>Islamik: halaman kekal di halaman 62</b></p> <p>v. LABUR</p> <p>Setiap <b>jumlah pelaburan</b> sebanyak RM100 dalam produk kewangan RHB yang layak.  Sia rujuk <b>Fasal 1.41</b> di bawah.</p>

<p><b>Konvensional: halaman 45, klausa 1.35.1 dan klausa 1.37.2</b>  <b>Islamik: halaman 63, 7.19.1 dan 7.21.2</b></p> <p>*Buang “(ii) Belanja melalui JomPAY”, memandangkan JomPay hanya terpakai untuk tiang “Bayar”.</p> <p>1.35.1 &amp; 7.19.1</p> <table border="1" data-bbox="209 353 600 577"> <tr> <td><b>PERBELANJAAN RUNCIT (Urus niaga di bawah dimasukkan untuk RHB Smart Account)</b></td> </tr> <tr> <td>i) Pembelian runcit di dalam negara dan di luar negara ii) <b>BELANJA melalui JomPAY</b></td> </tr> </table> <p><b>1.37.2 &amp; 7.21.2</b></p> <p>“<b>BELANJA</b>” yang dibuat melalui JomPAY menggunakan Kad Kredit RHB dan/atau Kad Debit Pemegang RHB <i>Smart Account</i> melalui arahan tetap/pembayaran bil berulang <b>termasuk</b> untuk Kadar Faedah Bonus dan Mata Ganjaran.</p>	<b>PERBELANJAAN RUNCIT (Urus niaga di bawah dimasukkan untuk RHB Smart Account)</b>	i) Pembelian runcit di dalam negara dan di luar negara ii) <b>BELANJA melalui JomPAY</b>	<p>Selepas perubahan:</p> <p><b>Konvensional: halaman 45, klausa bertukar kepada 1.33.1 dan 1.37.3 akan menjadi 1.35.2</b>  <b>Islamik: halaman 63, bertukar kepada klausa 7.16.1 dan klausa 7.21.3 dari versi lama bertukar kepada 7.18.2 (versi baru).</b></p> <p>1.33.1 &amp; 7.16.1</p> <table border="1" data-bbox="831 371 1203 568"> <tr> <td><b>PERBELANJAAN RUNCIT (Urus niaga di bawah dimasukkan untuk RHB Smart Account)</b></td> </tr> <tr> <td>(i) Pembelian runcit di dalam negara dan di luar negara</td> </tr> </table> <p><b>1.35.2 &amp; 7.18.2</b></p> <p>Semua perbelanjaan runcit dengan tarikh dicatatkan dalam bulan kalendar yang sama akan dikumpulkan untuk pengiraan. Apa-apa jumlah urus niaga runcit yang tidak dicatatkan tidak akan dikira. Kami tidak bertanggungjawab terhadap apa-apa kegagalan atau kelewatan dalam transmisi atau pencatatan apa-apa urus niaga runcit. Rekod kami bagi tarikh pencatatan apa-apa urus niaga runcit adalah mutakhir, muktamad dan mengikat.</p>	<b>PERBELANJAAN RUNCIT (Urus niaga di bawah dimasukkan untuk RHB Smart Account)</b>	(i) Pembelian runcit di dalam negara dan di luar negara
<b>PERBELANJAAN RUNCIT (Urus niaga di bawah dimasukkan untuk RHB Smart Account)</b>					
i) Pembelian runcit di dalam negara dan di luar negara ii) <b>BELANJA melalui JomPAY</b>					
<b>PERBELANJAAN RUNCIT (Urus niaga di bawah dimasukkan untuk RHB Smart Account)</b>					
(i) Pembelian runcit di dalam negara dan di luar negara					
<p><b>Konvensional: halaman 45, klausa 1.38</b>  <b>Islamik: halaman 64, klausa 7.22</b></p> <p>*Buang <b>2025</b> dan ubah kepada “<b>2026</b>”</p> <p>Jika Kad Kredit dan/atau Kad Debit RHB ditamatkan atas apa-apa sebab sekalipun pada 10hb bulan berikutnya, sama ada oleh Pemegang RHB <i>Smart Account</i> atau kami, maka semua jumlah yang dicajkan dan dicatatkan dalam bulan kalendar (jika ada) dibatalkan daripada pengiraan jumlah urus niaga runcit. Misalnya, jika pelanggan yang layak menamatkan Kad Kredit RHB-nya pada 7 April <b>2025</b>, maka semua jumlah yang dicajkan dan dimuatkan pada Kad Kredit yang ditamatkan tersebut dari 1 Mac <b>2025</b> hingga 31 Mac <b>2025</b> (jika ada) dibatalkan dan tidak akan dikira.</p>	<p>Selepas perubahan:</p> <p><b>Konvensional: halaman 45 dan klausa bertukar kepada 1.36</b>  <b>Islamik: klausa berubah kepada 7.19 dan bertukar kepada halaman 63</b></p> <p>Jika Kad Kredit dan/atau Kad Debit RHB ditamatkan atas apa-apa sebab sekalipun pada 10hb bulan berikutnya, sama ada oleh Pemegang RHB <i>Smart Account</i> atau kami, maka semua jumlah yang dicajkan dan dicatatkan dalam bulan kalendar (jika ada) dibatalkan daripada pengiraan jumlah urus niaga runcit. Misalnya, jika pelanggan yang layak menamatkan Kad Kredit RHB-nya pada 7 April <b>2026</b>, maka semua jumlah yang dicajkan dan dimuatkan pada Kad Kredit yang ditamatkan tersebut dari 1 Mac <b>2026</b> hingga 31 Mac <b>2026</b> (jika ada) dibatalkan dan tidak akan dikira.</p>				
<p><b>Konvensional: halaman 47, klausa 1.46</b>  <b>Islamik: halaman 65, klausa 7.30</b></p> <p>*Buang warna kuning, disebabkan Kadar Faedah Asas tidak lagi digunakan.</p> <p>Kadar Faedah Bonus / Mata Ganjaran yang diperoleh akan dikreditkan ke dalam RHB <i>Smart Account</i> pada hari bekerja ketujuh (7) dalam bulan berikutnya, <b>manakala kadar asas akan dikreditkan pada akhir bulan</b></p>	<p>Selepas perubahan:</p> <p><b>Konvensional: halaman 47, klausa bertukar kepada 1.44</b>  <b>Islamik: halaman kekal di halaman 65, namun klausa berubah kepada 7.27</b></p> <p>Kadar Faedah Bonus / Mata Ganjaran yang diperoleh akan dikreditkan ke dalam RHB <i>Smart Account</i> pada hari bekerja ketujuh (7) dalam bulan berikutnya.</p>				

<p><b>Konvensional: halaman 47, klausa 1.47</b></p> <p>*Buang warna kuning, disebabkan Kadar Faedah Asas tidak lagi digunakan.</p> <p><b>Kadar asas,</b> Kadar Faedah Bonus dan Mata Ganjaran mungkin berubah dari semasa ke semasa dan Pemegang RHB <i>Smart Account</i> boleh mengetahui kadar terkini di laman sesawang kami di <a href="http://www.rhbgroup.com">www.rhbgroup.com</a>.</p> <p><b>Islamik: halaman 65, klausa 7.31</b></p> <p>*Buang “Kadar asas dan”</p> <p><b>Kadar asas dan</b> Kadar Keuntungan Bonus dan Mata Ganjaran mungkin berubah dari semasa ke semasa dan Pemegang RHB Smart Account-i boleh mendapatkan kadar terkini di laman sesawang kami di <a href="http://www.rhbgroup.com">www.rhbgroup.com</a>.</p>	<p>Selepas perubahan:</p> <p><b>Konvensional: halaman 47, klausa bertukar kepada 1.45</b></p> <p>Kadar Faedah Bonus dan Mata Ganjaran mungkin berubah dari semasa ke semasa dan Pemegang RHB <i>Smart Account</i> boleh mengetahui kadar terkini di laman sesawang kami di <a href="http://www.rhbgroup.com">www.rhbgroup.com</a>.</p> <p>Selepas perubahan:</p> <p><b>Islamik: halaman kekal di halaman 65, klausa berubah kepada 7.28</b></p> <p>Kadar Keuntungan Bonus dan Mata Ganjaran mungkin berubah dari semasa ke semasa dan Pemegang RHB Smart Account-i boleh mendapatkan kadar terkini di laman sesawang kami di <a href="http://www.rhbgroup.com">www.rhbgroup.com</a>.</p>
<p><b>Konvensional: halaman 47, klausa 1.49</b> <b>Islamik: halaman 65, klausa 7.33</b></p> <p>Buang <b>“apa-apa kadar asas atau”</b>:</p> <p>Sekiranya berlaku penutupan RHB <i>Smart Account</i> atau status RHB <i>Smart Account</i> adalah tidak aktif, Pemegang RHB <i>Smart Account</i> tidak layak mendapat <b>apa-apa kadar keuntungan asas atau</b> Kadar Faedah Bonus/ Mata Ganjaran bagi bulan kalendar tersebut.</p>	<p>Selepas perubahan:</p> <p><b>Konvensional: halaman 47, klausa 1.47</b> <b>Islamik: halaman kekal di halaman 65, klausa berubah kepada 7.30</b></p> <p>Sekiranya berlaku penutupan RHB <i>Smart Account</i> atau status RHB <i>Smart Account</i> adalah tidak aktif, Pemegang RHB <i>Smart Account</i> tidak layak mendapat Kadar Faedah Bonus/ Mata Ganjaran bagi bulan kalendar tersebut.</p>

Thank you.