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# ANNOUNCEMENT:

## Revised Conventional Cardmember Agreement and Islamic Cardholder Agreement for RHB Credit Card/-i

**21 August 2026**

Dear Valued Customers,

We would like to inform you that the Conventional Cardmember Agreement and Islamic Cardholder Agreement will be revised with effect from 14 September 2026.

The summary of the changes is as follows:

| | Current Clause : | Revised Clause<br>(effective 14 September 2026) |
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| Conventional Cardmember Agreement | 3.9 (a) RHB Bank may at any time vary the Card Limit: -<br>(i) by decreasing the Card Limit by giving prior notice of at least twentyone (21) calendar days to the Cardmember and stating in the notice the reason(s) for such decrease;<br>(ii) upon RHB Bank's receipt of the Cardmember's request for such variation, including the Cardmember's request for a temporary Card Limit increase under Clause 3.10; or<br>(iii) upon RHB Bank's annual review of the Cardmember's credit standing, by increasing the Card Limit upon the Cardmember's acceptance of RHB Bank's offer for such increase within thirty (30) days from such offer. | 3.9 (a) RHB Bank reserves the right and may, at any time, review and revise the Card Limit from time to time based on the payment conduct, repayment patterns and overall creditworthiness:-<br>(i) by decreasing the Card Limit by giving prior notice of at least twenty-one (21) calendar days to the Cardmember and stating in the notice the reason(s) for such decrease;<br>(ii) by increasing the Card Limit upon the Cardmember's acceptance of RHB Bank's offer for such increase within thirty (30) calendar days from such offer; or<br>(iii) upon RHB Bank's receipt of the Cardmember's request for such variation, including the Cardmember's request for a temporary Card Limit increase under Clause 3.10<br><br>The updated Conventional Cardmember Agreement will be made available from 14 September 2026 onwards via Conventional Cardmember Agreement |

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| Islamic Cardholder Agreement | 7.9 (a) RHB Islamic Bank may at any time vary the Card Limit:<br>(i) by decreasing the Card Limit by giving prior notice of at least twenty-one (21) calendar days to the Cardholder and stating in the notice the reason(s) for such decrease;<br>(ii) upon RHB Islamic Bank's receipt of the Cardholder's request for such variation, including the Cardholder's request for a temporary Card Limit increase under Clause 7.10(a); or<br>(iii) upon RHB Islamic Bank's annual review of the Cardholder's credit standing, by increasing the Card Limit upon the Cardholder's acceptance of RHB Islamic Bank's offer for such increase within thirty (30) days from such offer | 7.9(a) RHB Islamic Bank reserves the right and may, at any time, review and revise the Card Limit from time to time based on the payment conduct, payment patterns and overall creditworthiness:-<br>(i) by decreasing the Card Limit by giving prior notice of at least twenty one (21) calendar days to the Cardholder and stating in the notice the reason(s) for such decrease;<br>(ii) by increasing the Card Limit upon the Cardholder's acceptance of RHB Islamic Bank's offer for such increase within thirty (30) calendar days from such offer; or<br>(iii) upon RHB Islamic Bank's receipt of the Cardholder's request for such variation, including the Cardholder's request for a temporary Card Limit increase under Clause 7.10<br><br>The updated Islamic Cardholder Agreement will be made available from 14 September 2026 onwards via [Islamic Cardholder Agreement] |

Thank you for your continued support.