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ANNOUNCEMENT:
Revised Terms & Conditions for RHB Travel Campaign

13 November 2026

Dear Valued Customers,

The Terms and Conditions for RHB Travel Campaign will be revised effective 18 November 2026.

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

• https://www.rhbgroup.com/-/media/Files/others/highlights/announcements/H20261105-1.pdf

Summary of the changes are as follows :-

<table>
<tr><th>Terms & Conditions</th><th>Clause</th><th>Revised Items</th></tr>
<tr><td>Campaign mechanics</td><td>Clause 7</td><td>Note: Lucky Draw Entries will be computed from the first day of the registration month. For example, if customer register on 20th November 2025, campaign entries will be computed from 6th November 2026 until 5 December 2026 for Month 1 Campaign.</td></tr>
<tr><td>Scenario 1</td><td>Clause 10</td><td>Customer A who did not hold RHB Multi Currency Account/-i (MCA/i) prior to the commencement of the Campaign Period opens a new RHB Multi Currency Account/-i (MCA/i) on 6 November 2026 and performs the following transactions:

a) RHB MCA/-i Foreign Currency Conversion from MYR to USD.
<table>
<tr><th>Date</th><th>Transaction</th><th>MYR Equivalent</th><th>Foreign Currency Balance</th><th>No. of Entries</th></tr>
<tr><td>6 Nov 2026</td><td>Open RHB MCA/-i with debit card issuance</td><td>-</td><td>-</td><td>20</td></tr>
<tr><td>6 Nov 2026</td><td>Converts MYR into USD</td><td>RM40,820.00</td><td>USD10,000.00</td><td>1200</td></tr>
<tr><td>15 Nov 2026</td><td>Converts MYR into JPY</td><td>RM10,000.00</td><td>JPY388,387.00</td><td>200</td></tr>
<tr><td>Total</td><td></td><td></td><td></td><td>1420</td></tr>
</table>
</td></tr>
<tr><td>Scenario 2</td><td>Clause 10</td><td>Customer B, an existing RHB MCA/-i account holder, registers for the Campaign via the Campaign landing page on 10 January 2027.

During the Campaign Period, the customer:
a) Completes Campaign registration;
b) Performs a foreign currency conversion of RM5,000 into GBP; and
c) Carries out overseas spending GBP300 on 15th January 2026 using the RHB MCA Debit Card/-i.
<table>
<tr><th>Date</th><th>Transaction</th><th>MYR Equivalent</th><th>GBP Balance</th><th>No. of Entries</th></tr>
</table>
</td></tr>
</table>

<table>
<tr><td></td><td></td><td>
<table>
<tr><td>10 Jan 2027</td><td>Campaign registration</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>10 Jan 2027</td><td>Converts MYR into GBP</td><td>RM5,000</td><td>GBP923.00</td><td>100</td></tr>
<tr><td>15 Jan 2027</td><td>Perform Overseas spending amounting GBP300 using Digital Wallet via RHB MCA Debit Card/-i</td><td>RM1,624.87</td><td>GBP300.00</td><td>30</td></tr>
<tr><td>Total</td><td></td><td></td><td></td><td>130</td></tr>
</table>
</td></tr>
<tr><td>Scenario 3</td><td>Clause 10</td><td>Customer C who did not hold any Participating Product prior to the commencement of the Campaign Period successfully apply RHB Cards/-i on 10 December 2026 and performs the following transactions:
<table>
<tr><th>Date</th><th>Transaction</th><th>MYR Equivalent / Transact in MYR</th><th>Transacted Foreign Currency</th><th>No. of Entries</th></tr>
<tr><td>10 December 2026</td><td>Successfully apply RHB Debit Card/-i</td><td>-</td><td>-</td><td>10</td></tr>
<tr><td>10 December 2026</td><td>Successfully apply RHB Credit Card/-i</td><td>-</td><td>-</td><td>10</td></tr>
<tr><td>15 December 2026</td><td>Spent RM5,000 in a single transaction to book flight ticket to Japan using RHB Cards/-i</td><td>RM5,000</td><td>-</td><td>25</td></tr>
<tr><td>28 December 2026</td><td>Spent JPY30,000 in a single transaction using RHB Cards/-i during his/her Japan Trip</td><td>RM776.43</td><td>JPY 30,000</td><td>10</td></tr>
<tr><td>30 December 2026</td><td>Converted a transaction of RM2,000 into installment</td><td>RM2,000</td><td></td><td>5</td></tr>
<tr><td>Total</td><td></td><td></td><td></td><td>60</td></tr>
</table>
</td></tr>
<tr><td>Scenario 4</td><td>Clause 10</td><td>Customer D who hold RHB Credit Card/-i only prior to the commencement of the Campaign Period successfully open RHB MCA/-i and apply RHB MCA Debit Card/-i on 6 February 2027 and performs the following transactions:
<table>
<tr><th>Date</th><th>Transaction</th><th>MYR Equivalent</th><th>Transacted Foreign</th><th>No. of Entries</th></tr>
</table>
</td></tr>
</table>

				/ Transact in MYR	**Currency**	
		6 February 2027	Open RHB MCA/-i with debit card issuance	-	-	20
		22 February 2027	Spent RM4,000 in a single transaction to book flight ticket to Australia using RHB MCA Debit Card/-i	RM4,000	-	20
		Total				**40**

Thank you for your continued support.

RHB Bank Berhad