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RHB *SINAR* CREDIT CARD-i, AN AFFORDABLE CHOICE FOR EVERYDAY NEEDS

Kuala Lumpur – RHB Bank Berhad ("RHB" or the "Group") today introduced the new RHB *Sinar* Credit Card-i, giving customers another credit card option that is simple, affordable and designed for everyday financial needs. The new card reflects RHB's focus on making responsible credit more accessible while offering greater choice.

Recognising that customers have different spending habits and financial priorities, RHB continues to broaden its range of credit card offerings to provide solutions that cater to different needs and preferences. The RHB *Sinar* Credit Card-i features a retail transaction profit rate of 14% per annum, on par with similar offerings from industry peers. This is lower than the industry norm that may reach 18% per annum. The card comes with no annual fee and no compounding finance charges. Designed around essential credit card features without the cost of premium lifestyle benefits, it offers a straightforward and affordable credit solution for everyday spending.

The name "Sinar", which is a Bahasa Malaysia word that means "ray" or "light", reflects RHB's aspiration to help customers navigate their financial journey with greater confidence and clarity. By providing a simple and affordable credit option, RHB *Sinar* Credit Card-i supports customers in managing everyday financial needs while working towards a brighter financial future.

Dato' Mohd Rashid Mohamad, Group Managing Director/Group Chief Executive Officer of RHB Banking Group, said, "Every customer has different financial needs. For many, what matters most is having a simple and affordable credit card that helps them manage their everyday expenses with confidence. Not every customer is looking for rewards or lifestyle privileges.

"As people's lives and priorities change, banking solutions should evolve alongside them. At RHB, we believe meaningful customer choices come from offering the right solutions for different needs and preferences. The RHB *Sinar* Credit Card-i puts that belief into practice by providing a straightforward and affordable credit option for customers who value simplicity over additional features.

"By giving customers greater choices, we hope to help more Malaysians access affordable credit with confidence. This is how we continue to bring our promise of Together We Progress to life," added Dato' Mohd Rashid.

The RHB *Sinar* Credit Card-i joins RHB's range of conventional and Islamic credit cards, giving customers the flexibility to choose the card that best matches their financial priorities and spending habits. Existing RHB credit cardholders will not be affected and may continue using their current cards as usual.

Further details on the RHB *Sinar* Credit Card-i, including eligibility criteria and product availability, will be announced closer to its official launch in October 2026.
