NEWS RELEASE
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RHB *SINAR* CREDIT CARD-i NOW OPEN FOR APPLICATIONS

A Shariah-compliant credit card offering a fixed retail transaction profit rate of 14% per annum, no annual fee and no compounding profit charges

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Kuala Lumpur – RHB Bank Berhad ("RHB" or the "Group") today announced that the RHB *Sinar* Credit Card-i is now open for applications nationwide, giving eligible Malaysians access to an affordable, Shariah-compliant credit card that focuses on essential features to meet their everyday financial needs.

The RHB *Sinar* Credit Card-i is available to individuals aged between 21 and 65 with a minimum annual income of RM24,000, offering a credit limit of up to RM20,000 or twice their monthly income, whichever is lower. The card features a fixed retail transaction profit rate of 14% per annum, with no annual fee for principal and supplementary cards and no compounding profit charges.

Jeffrey Ng Eow Oo, Managing Director of Group Community Banking at RHB Bank Berhad, said "For many Malaysians, managing everyday expenses means balancing different priorities and commitments. We understand that everyone's financial circumstances are different, and what works for one person may not necessarily work for another. That is why we want to give customers more choice in finding what suits their needs. With the RHB *Sinar* Credit Card-i now available, we hope to offer customers a practical option that gives them greater flexibility in managing their finances."

Beyond everyday spending, the RHB Sinar Credit Card-i also provides access to a range of payment facilities to help customers manage their financial commitments. These include Smart Move Balance Transfer, which allows customers to transfer outstanding balances from eligible credit or charge cards, and CashXcess, which provides cardholders with access to cash.

For greater payment flexibility, customers can utilise Dial-An-Instalment to convert eligible purchases of RM500 or more into monthly instalments for a fee, while the Smart Instalment Payment Plan offers 0% instalment payments on eligible retail purchases of at least RM500 at participating RHB merchants. Other facilities include Smart Pay for bill payments and Auto Balance Conversion, which converts eligible outstanding balances into monthly payments at a lower rate.

Customers may apply for the RHB *Sinar* Credit Card-i by visiting any RHB branch nationwide or speaking with RHB personnel. Alternatively, they may register their interest at www.rhbgroup.com today, after which an RHB representative will contact them with further information.