



RHB FAMILY BANKING TERMS AND CONDITIONS

This RHB Family Banking Terms and Conditions ("Terms and Conditions") shall be read together as a whole with the RHB Personal Banking Standard Terms and Conditions. Should there be any inconsistency between this Terms and Conditions and RHB Personal Banking Standard Terms and Conditions, the Personal Banking Standard Terms and Conditions shall prevail.

1. Definitions

a. In this Terms and Conditions, the following words and expressions have the following meanings:

(i) "CASA" means a current account or saving account of the customers under the Program (as hereinafter defined) maintained with RHB Bank;

(ii) "CASA-i" means an Islamic current account or saving account of the Program which customers maintained with RHB Islamic Bank;

(iii) "Junior Accounts" means any of the 3 types of accounts customers can open with RHB Bank and/or RHB Islamic Bank, namely;

- a. Trust Account: for individuals aged 12 years old and below (opened with parents or legal guardian)
- b. Minor Account: for individuals aged 12 to 18 years old (with parents or legal guardian's consent)
- c. Joint Account: for individuals aged 12 to 18 years old (opened with parents or legal guardian)

(iv) "Family Banking" means the enabling of a unified banking experience for RHB account holders within a family to interact, collectively manage and earn aggregated rewards together.

(v) "Family Circle" means the linking together individual CASA/-i accounts of family members for the Program, encompassing a variety of features, functionalities, and privileges that are applicable for customers under the Program.



(vi) "Family ID" means the unique family identifier codes generated and assigned to the families under the Program. Each Family Circle will have its own Family ID and this ID will be used to onboard and link an individual to their respective Family Circle.

(ix) "PFM" means the personal financial management capabilities provided to Eligible Customers as part of the Program.

(x) "Program" means the RHB Family Banking concept which is introduced for RHB account holders seeking integrated family financial management services.

(xi) "RHB" means collectively, RHB Bank and RHB Islamic Bank;

(xii) "RHB Bank" means RHB Bank Berhad (Registration No. 196501000373 (6171-M));

(xiii) "RHB Family Banking Features & Privileges" means the features, benefits and rewards on products and services offered by RHB under these Terms and Conditions or which may be offered by RHB from time to time exclusively to the customers under the Program;

(xiv) "RHB Islamic Bank" means RHB Islamic Bank Berhad (Registration No. 200501003283 (680329-V));

- b. Words importing the singular number shall include the plural number and vice versa;
- c. Words importing the masculine gender shall include the feminine and neuter genders and vice versa.

2. The Program is open to the following customers ("Eligible Customers"):

2.0.1 New RHB customers who open any CASA or CASA-i account to subscribe for the Program;

2.0.2 Existing RHB customers who use their CASA or CASA-i account to subscribe for the Program; or



2.0.3 The following individuals/entities shall not be eligible to participate in the Program:

- a. Commercial, corporate, sole proprietorships, partnership, charitable/nonprofit organizations, societies, schools and companies;

2.1 The participating accounts under this Program is all available accounts listed on RHB's Online Account Opening site ("**Eligible Account**") as seen in <https://onlinebanking.rhbgroup.com/my/olacasa/explore>

3. Program Details and Terms of Use

By subscribing into the Program, customers agree to the following:

- 3.0.1 As part of their subscription into the Program, Eligible Customers will have access to the family financial management features, functionalities, and privileges as seen in www.rhbgroup/deposits/rhb-family-banking/index.html
- 3.0.2 The Family Banking Dashboard, i.e. the personal financial management dashboard will display details such as collective savings, goals, and financial products, providing a comprehensive view to aid the Family Circle with their family financial planning.
- 3.0.3 Explicit consent is sought from Eligible Customers via online registration to link selected accounts within their Family Circle; these customer data will then be displayed in the shared personal financial management ("PFM"), i.e. the Family Dashboard.
- 3.0.4 Eligible customers may receive insights via email and in-app notifications to enhance their family finances, such as product recommendations, money tips and nudges to achieve savings goals.
- 3.0.5 Each Family Circle in the Program will be assigned and identified with their own unique family code ("Family ID").
- 3.0.6 A maximum of five (5) individual CASA or CASA-i accounts are allowed to be linked under the same Family Circle. Any additional Junior Accounts which belong to the individual can also be added as part of the Family Circle without any restrictions.
- 3.0.7 Only the primary owner, i.e. the creator of the Family Circle will have the sole authority to approve or reject any requests to join the family.



- 3.0.8 Consent for account linkage may be withdrawn by any family member at any time by contacting RHB Customer Contact Centre, as per Clause 7, Terms of Use, Customer Support and Service Levels below.

4. RHB Family Banking Features & Privileges

- 4.0 RHB may, at any time and from time to time, offer features and privileges on products or services offered to the Eligible Customers. The list of the features and privileges can be viewed at RHB's website at www.rhbgroup.deposits/rhb-family-banking/index.html
- 4.1 These Terms and Conditions shall be subject to the application of the terms and conditions of the relevant or respective products or services which are separate from these Terms and Conditions. For further information on the relevant product or service terms and conditions and/or to view and obtain a copy of such product or service terms and conditions, please visit any of our branches or RHB's corporate website at <https://www.rhbgroup.com/products-services/index.html>.
- 4.2 All product benefits allocated as part of the RHB Family Banking Features & Privileges must be read together with the RHB Personal Banking Standard Terms and Conditions which can be viewed at RHB's website at https://www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_eng.pdf
- 4.3 To enjoy the relevant RHB Family Banking Features & Privileges, the Eligible Customers must fulfil the criteria in relation to the RHB Family Banking Features & Privileges and such further criteria which RHB may set or impose for the Program.
- 4.4 RHB reserves the right to suspend, cancel, terminate, restrict or withdraw the RHB Family Banking Features & Privileges in whole or part by giving the Eligible Customers prior written notice. Further, RHB reserves the right to revise, modify or amend the RHB Family Banking Features & Privileges in whole or part, by giving the Eligible Customers prior written notice of twenty-one (21) calendar days with reason(s).
- 4.5 Any revision, modification, suspension, cancellation, termination, amendment, restriction or withdrawal of all or any of the RHB Family Banking Features &



Privileges shall not entitle the Eligible Customers and/or any person to any claim or compensation against RHB for any losses or damages suffered or incurred by the Eligible Customers and/or any person as a direct or indirect result of the act of revision, modification, suspension, cancellation, termination, amendment, restriction or withdrawal unless the same is due to the gross negligence, willful misconduct, willful default or fraud of RHB.

- 4.6 RHB shall have the discretion to revert the preferred rates, rebates, and privileges that are offered to the Eligible Customer under the Program to standard rates within sixty (60) working days upon the exit from the Program.

5. Termination

- 5.0 RHB shall not, under any circumstances, be held liable for any loss or damage suffered or incurred by the Eligible Customers or any other party, in respect of the following:
- a. The Eligible Customers' enjoyment and/or non-enjoyment and usage and/or non- usage of the RHB Family Banking Features & Privileges;
 - b. RHB's action in terminating or suspending the Eligible Customers' entitlement to enjoy or use the RHB Family Banking Features & Privileges, unless the same is caused by RHB's gross negligence, willful misconduct, willful default or fraud.

6. General Terms and Conditions

- 6.0 The Eligible Customers' usage of the RHB Family Banking Features & Privileges shall be deemed as the Eligible Customers' acceptance of these RHB Family Banking Terms and Conditions.
- 6.1 The Eligible Customers agree that the decision of RHB in relation to every aspect of the RHB Family Banking Features & Privileges shall be final, binding and conclusive. If there is any further dispute, please refer to RHB Contact Centre or the Ombudsman for Financial Services, the details of which are stipulated in Clause 9.3.
- 6.2 The Eligible Customers confirm that they have read, understood and accepted the RHB Group PrivacyNotice (which is available at <https://www.rhbgroup.com/~media/files/malaysia/pdf/privacy-notice.ashx>) and the clauses in these Terms and Conditions, as may relate to the processing of



their personal information. The Eligible Customers agree that the said Privacy Notice shall be deemed to be incorporated into these Terms and Conditions.

- 6.3 The Eligible Customers are bound by these Terms and Conditions and the RHB Personal Banking Standard Terms and Conditions.
- 6.4 The Eligible Customers agree that they shall not hold RHB liable and/or responsible for any default in respect of the Program due to any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the gross negligence, willful misconduct, willful default or fraud on the part of RHB and/or any of its employees, representatives and agents.
- 6.5 RHB reserves the rights, upon giving prior written notice of twenty-one (21) calendar days with reason(s) to the Eligible Customers before the effective date, to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("**Amendment**") any of these Terms and Conditions.
- 6.6 Unless otherwise specified in these Terms and Conditions to the contrary, notification to the Eligible Customers in respect of the Amendment and all notices and communications by RHB in relation to the Program shall be effected at RHB's discretion through the following means of communication:
 - a. by e-mail or other forms of electronic communication (including SMS) to the Eligible Customers' last known contact number, mobile number or e-mail address in RHB's records; or
 - b. by display at RHB's premises, including those of its branches; or
 - c. by display on the screen upon access to RHB's website(s) at www.rhbgroup.com; or
 - d. by effecting an advertisement regarding the amendment in one newspaper of RHB's choice.

6.7 Unless the Eligible Customers notify RHB in writing during the notice period that the Eligible Customers disagree with the Amendment, the Amendment shall be deemed as binding on the Eligible Customers as from twenty-one (21) calendar days after the notification of the Amendment or from such later date (after the prescribed twenty-one (21) calendar days period) as may be specified by RHB in the notification.

6.8 These Terms and Conditions may be amended from time to time. In the event of any inconsistency, conflict, ambiguity or discrepancy between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the



Program, these Terms and Conditions shall prevail.

6.9 Time shall be of the essence. However, RHB's failure in exercising or delay in exercising or enforcing its rights, powers, privileges or remedies against the Eligible Customers shall not operate as a waiver of its rights, powers, privileges or remedies nor shall any partial exercise of any rights, powers, privileges or remedies affect RHB's rights to subsequently act strictly in accordance with the same.

6.10 The illegality, invalidity or unenforceability of any terms and conditions in these Terms and Conditions shall not affect the legality, validity or enforceability of any other terms and conditions in these Terms and Conditions.

6.11 These Terms and Conditions shall be subject to, governed by and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia, the Association of Banks in Malaysia, the Association of Islamic Banking and Financial Institutions Malaysia and other relevant bodies, in force from time to time. The Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

6.12 Despite anything in these Terms and Conditions, RHB's rights and entitlement under these Terms and Conditions shall continue to remain in force and effect and shall survive any termination or suspension of the RHB Family Banking Features & Privileges by RHB.

6.13 These Terms and Conditions shall continue to be valid and binding despite any merger, amalgamation, transfer or assignment of business, operations, assets or liabilities of RHB or any change in RHB or any company by which the business of RHB may for the time being be carried on.

6.14 These Terms and Conditions shall be in addition to and not be an exemption from any specific arrangement with regards to the use or enjoyment of the RHB Family Banking Features & Privileges now or in future subsisting between RHB and the Eligible Customers or any terms and conditions as may be specified in any letter or notice given by RHB from time to time.

6.15 These Terms and Conditions shall be binding upon the successors-in- title and assigns RHB and the estate, personal representatives and successors-in-title of the Eligible Customers respectively, and the rights and obligations of the Eligible



Customers in these Terms and Conditions cannot be assigned for any reasons whatsoever.

6.16 These Terms and Conditions are in addition and subject to the agreement and/or rules and regulations governing the operation, services, benefits and privileges in relation to and/or arising under the CASA or CASA-i accounts maintained with RHB.

6.17 Any notice or any other document is deemed given under or in respect of the Program:

- a. If in the case of e-mail or other forms of electronic communication (including SMS), no delivery error message is received; or
- b. In the case of display at RHB's premises, on the date the notice is posted at RHB's premises; or
- c. In the case of display on RHB's website(s), on the date the notice is posted on RHB's website(s); or
- d. In the case of advertisement, on the date the notice is posted on the newspaper of RHB's choice.

7. Terms of Use, Customer Support and Service Level

7.0 The customer support workflow for Family Banking customers are as follows.

	Point of Contact: RHB Customer Contact Centre
Phone number	03-9206 8118
Email	familybanking@rhbgroup.com
Operating Hours	24/7
Types of Customer Queries Handled	<ul style="list-style-type: none">• RHB account opening related queries• Family Banking Program related queries• Family Circle creation and account set-up related queries• Technical issues related to Family Banking by RHB• Technical issues related to RHB's existing products/services



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| | <ul style="list-style-type: none">• Other general queries related to RHB's products/services |
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7.1 In the event there are any further enquiries, please visit any of RHB's branches nationwide, or contact RHB Contact Centre as follows:

RHB Customer Contact Centre

Manager,

E-mail: customer.service@rhbgroup.com

Telephone number: 03-92068118

RHB Online Banking: <https://rhbgroup.com/personal/banking-methods/contactus.html>

If there is any dispute in relation to the Program, please refer to the Ombudsman for Financial Services (OFS) at 03-2272 2811.

Find out more about our products and services through the following links:

- Product and Services: www.rhbgroup.com
- Terms & Conditions: www.rhbgroup.com/others/terms-conditions/index.html
- Perbadanan Deposit Insurans Malaysia (PIDM): www.pidm.gov.my/en/

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