FREQUENTLY ASKED QUESTIONS (FAQ)	**RHB Bank Berhad** 196501000373 (6171-M) Product: **RHB Reflex & Kakitangan.com**

1. What is the service about?	This service is an integrated solution between RHB Reflex and SQL Account software. The integration will enables customers to make staff payroll and statutory payments from Kakitangan.com to RHB Reflex via bank's Host-to-Host service.
2. What is RHB Reflex?	RHB Reflex is a Cash Management platform and an internet-based online system that offers comprehensive cash management services. You are able to manage your business finances with more seamless, simple and fast with the functions as follows: • Account Management • Information Management • Trade Inquiry • Credit Card Merchant Report • Fund Transfer • Payment Advice Notification • Bills Payment • Collections For further information on RHB Reflex, please refer to https://www.rhbgroup.com/business/reflex/index.html
3. What is Kakitangan.com?	Kakitangan.com is an online HR Software for Malaysian businesses that helps handle payroll, claims, benefits, leave and more. • Leave Application • Database Management • Secure Cloud Storage • Encrypted Data Transfer • Automatic Payroll Calculations • Automatic Transactions • Automatic Pay Slip Distribution For further information on Kakitangan.com, please refer to Kakitangan.com website: https://kakitangan.com
4. What is the BENEFITS of integrating Kakitangan.com with RHB Reflex?	You are able to experience the following: • All Basic features of RHB Reflex including accounts enquiry modules • All Premium features of RHB Reflex including payment advice, designated fund transfer & bulk payment modules • Online Trade Finance application • Special Platinum FX rate for any Foreign Telegraphic Transfer (FTT) payments

5. What are the CHARGES do I have to pay for the solution?	• Generate payroll and statutory payment files on Kakitangan.com, and initiate payments at RHB Reflex via Host-to-Host The integrated solution is offered through RHB Reflex 'Premium Plus' module and the service fees are as below Reflex Premium Plus : RM50.00 per month. Transaction fee remains as is for eg : Single IBG @ RM0.10 RHB customers gets an exclusive 30% off from Kakitangan published price. Package pricing depends on number of employees.
6. Where can I get ASSISTANCE on this integrated solution?	If you wish to get assistance, please visit us at any RHB Branch and our dedicated staff on this integrated solution are ready to assist.
7. How do I APPLY?	If you are interested and wish to apply, please visit us at any RHB branch. Our specialised staff on the integrated solution are ready to assist you

"I am new and I do not have an account with RHB Bank."	• You are required to apply for:
	  - RHB Business Current Account with Reflex Premium Plus module
	  - Apply for RHB SME e-Solutions with Kakitangan.com HR solution.

"I have a Business Current Account with RHB Bank, but I do not have RHB Reflex."	• You are required to apply for:
	  - RHB Reflex Premium Plus module
	  - Apply for RHB SME e-Solutions with Kakitangan.com HR solution.

"I am an existing RHB Reflex user – Basic module or Premium module."	• You are required to apply/upgrade for:
	  - RHB Reflex Premium Plus module
	  - Apply for RHB SME e-Solutions with Kakitangan.com HR solution.

8. Where can I get further INFORMATION?	If you wish to get further information or if you have any enquiries; • Please call our RHB Customer Care Centre at: +603 9206 8118 • Alternatively, please visit and apply at our SME portal at RHB Group website https://www.rhbgroup.com/rpp/index.html