

## ANNOUNCEMENT:

## Enhanced Benefits for the RHB Shell Visa Credit Card/-i

Dear Valued Customers,

We would like to inform you that effective 8 September 2025, there will be several changes and enhancement to the product benefits of RHB Shell Visa Credit Card/-i.

Please refer to the FAQ section below for more details:

1. What is the enhancement to the product benefits of RHB Shell Visa Credit Card/-i effective 8 September 2025?
Below are the revised benefits that will take effect 8 September 2025 where you could earn more than RM110 cashback per month:

Tier	Monthly Total Eligible Spend (RM)	Cash Back					
		Petrol Spend (Shell)	Grocery Spend	e-Wallet Top-up and Online Spend	Utilities Spend	Overseas Spend	Others Spend
1	1,000 - 1,999.99	3.0%	1.0%	1.0%	1.0%	1.0%	0.2%
2	2,000 - 2,999.99	5.0%	2.0%	2.0%	2.0%	2.0%	0.2%
3	<u>&gt;</u> 3,000.00	12.0%	5.0%	5.0%	5.0%	5.0%	0.2%
Minimum spend per category (RM)		-	RM250	RM500	RM250	RM500	RM500
Maximum Monthly Cash Back capping (RM)		RM30	RM10	RM10	RM10	RM50	unlimited

2. As this effective date of the revised benefits is in the middle of my statement cycle, how would my cashback be calculated?

Assuming your statement cycle date is 12<sup>th</sup> of the month:

- Transactions posted between 12/08/2025 07/09/2025 will be using the current benefits for cashback calculation
- Transactions posted between 08/09/2025 11/09/2025 will be using the revised benefits for cashback calculation

Please refer here for example.

## 3. Where can I check the updated Terms and Conditions?

You may refer to:

- <u>here</u> for the updated Conventional Terms and Conditions
- <u>here</u> for the updated Islamic Terms and Conditions

Upon the effective date of 8 September 2025, you may refer to RHB website to view it as well.

## 4. If I have more questions, who should I reach out to?

You may check out RHB website, or contact us via the numbers stated at the back of your RHB Shell Visa Credit Card/-i