



TERMS AND CONDITIONS RHB REFLEX DUITNOW QR CAMPAIGN

1. RHB Bank Berhad (Company No. 196501000373 (6171-M)) and RHB Islamic Bank Berhad (Company No. 200501003283 (680329-V)) will be collectively referred to as “RHB”.

CAMPAIGN PERIOD

2. The RHB Reflex DuitNow QR Campaign (“Campaign”) will run from 1 July 2020 to 31 December 2020, both dates inclusive (“Campaign Period”).

CAMPAIGN ELIGIBILITY

3. The Campaign opens to all Business customers with Business Registration Number (“BRN”) – Business Startups, SMEs, and Corporates.
4. The Campaign opens to all Existing-to-Bank (“ETB”) customers with RHB Business Current Account (Qard-based Current Account excluded) and New-to-Bank (“NTB”) customers – without any Business Current Account with RHB.
5. All NTB customers are required to apply for at least one (1) Business Current Account with RHB.
6. The Campaign opens to all RHB Reflex and Non-RHB Reflex users.

CAMPAIGN REGISTRATION

7. All eligible customers (“Participants”) are required:
 - a. to have at least one (1) RHB Business Current Account.
 - b. to download RHB Reflex Mobile App at Google Playstore (for Android users) or Apple App Store (for iOS users).
 - c. to register for DuitNow QR on RHB Reflex Mobile App.

CAMPAIGN MECHANICS & PRIZES

8. All Participants are required to register the DuitNow QR successfully on RHB Reflex Mobile App and utilize the product by performing payment collection via DuitNow QR.
9. Campaign Winners’ RHB Business Current Account and DuitNow QR must be active throughout the Campaign Period.
10. Campaign (1a) Prize: first 250 Participants (each month) who successfully sign up/register for DuitNow QR (first time user) via RHB Reflex Mobile App during the Campaign will receive RM30.00 cash voucher each.



(E.g. 250 winners each month for July, August, September, October, November and December)

11. Campaign (1b) Prize: first 25 Participants, each month who successfully receive 10 payment transactions via DuitNow during the Campaign Period will receive RM100.00 cash voucher each. (E.g. 25 winners each month for July, August, September, October, November and December)
12. Campaign (2) Prize: for all Participants who successfully receive payment transactions via DuitNow QR during the Campaign Period will receive RM0.50 cash back per successful transaction. Each eligible Participant is able to receive a maximum of RM500.00 cash back per month for 6 months totaling up to a maximum of RM3,000.00 throughout Campaign Period. (E.g. Up to RM500 each month for July, August, September, October, November and December)
13. The RM0.50 cash back is on first come first serve basis during the Campaign Period and limited to fund availability of RM500,000.00.
14. Minimum collection amount for Campaign (1b) and (2) is RM5.00 per transaction.

WINNERS SELECTION & PRIZES FULFILMENT CONDITIONS

15. Total of 1,500 Participants for successful registration (campaign 1a) will be selected as Campaign Winners for Campaign (1a) by January 2021.
16. Total of 150 Participants for successful registration and utilization (campaign 1b) will be selected as Campaign Winners for Campaign (1b) by January 2021.
17. All selected Campaign Winners will be notified by RHB via email in February 2021.
18. Campaign Prizes will be delivered to all Campaign Winners' registered business address.
19. Cash Back reward (Campaign 2) of RM0.50 per transaction for all successful transaction received via DuitNow QR, to be credited into Participants' RHB Business Current Account within 2 months after the transactions received (collection).
20. RHB reserves the right to change the prizes to other prizes of the same value at any point of time with sufficient notice. The prizes are non-transferable or exchangeable for any other form. Pictures of the prizes shown in the promotional materials are for illustration purposes only. Actual prizes may differ from the pictures shown.

GENERAL TERMS & CONDITIONS

21. By participating in the Campaign, the Participant:



- a. Agrees to be bound by the Terms and Conditions of the Campaign;
- b. Agrees to access RHB's Website to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;
- c. Agrees that the Campaign Prize(s) featured in all printed materials and/or RHB's Website are for illustration purposes only. Any props, accessories or equipment featured with the Campaign Prize(s) in any pictorial materials are for decorative purposes and shall not form part of the Campaign Prize(s);
- d. Agrees that RHB shall not be liable in any circumstances for any loss, defacement, tear, and damage, or stolen Campaign Prize(s) upon the handover of the Campaign Prizes. In this instance, any request for replacement of such loss, defaced, torn, damaged, or stolen Campaign Prize(s) shall not be entertained by RHB. For further clarification, please refer to RHB contact details found in Paragraph 1(l);
- e. The Campaign Prizes are given on an "as is" basis and are not exchangeable for cash, credit, cheque or in kind, other items or vouchers in part or in full. The decision on this shall be final;
- f. Agrees that RHB's decision on all matters relating to the Campaign, the Campaign Prize(s) shall be final, conclusive and binding against them. The decision is made based on the Campaign mechanics. If there is any further dispute, please refer to RHB Contact Centre at 03-9206 8118 or the Ombudsman for Financial Services (OFS).;
- g. Agrees to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Campaign Prize(s);
- h. Agrees to discontinue any further participation in this Campaign by informing RHB if any future modifications of these Terms and Conditions are unacceptable;
- i. Agrees that by providing the personal information, the Participant consents to RHB processing their personal information administering this contest and contacting the Participant in relation to the same ("Purpose");
- j. Agree that it is necessary for RHB to process the Participant personal information for the Purpose, without which the Participant will not be able to participate in this Campaign. The Participant may exercise their options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) by contacting us through the RHB Contact Details;
- k. Agrees that Photographs/images of the Participant as Winner may be captured and may be used for RHB's publications, where applicable;



- I. May request for correction (if their personal information is inaccurate, out-dated, incomplete, etc.), access to (No fees and charges will be imposed for the mode of access except for the fees and charges specified in the terms and conditions of CASA/-i.), or deletion (if the Participant no longer have any existing products/services with RHB Banking Group) of the Participant personal information or limit the processing thereof at any time hereafter by submitting such request via the following RHB Contact Details:

Email : reflex.support@rhbgroup.com
Telephone number : 03-92068118

- m. RHB Business Current Account is protected by PIDM up to RM250,000 for each depositor.

22. RHB reserves its right to:

- a. Disqualify any and all entries from any Participant in this Campaign and prohibit that person from further participating in this Campaign in the event that there is suspicion that the Participant tampered with or benefited from the tampering of the regulations of this Campaign or the Terms and Conditions stated herein;
- b. Cancel, terminate or suspend the Campaign. Any cancellation, termination or suspension of the Campaign, with sufficient prior notice by RHB shall not entitle the Participant(s) to any claim or compensation against RHB for any loss or damage incurred by the Participant(s) as a direct and indirect result of such cancellation, termination or suspension;
- c. Add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part at its absolute discretion by way of posting on RHB website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice;

23. RHB shall not be liable for any default in respect of the Campaign due any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents.

24. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the Campaign, these Terms and Conditions shall prevail.

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