

PRODUCT DISCLOSURE SHEET

Please read and understand this Product Disclosure Sheet before deciding to apply this service. Seek assistance from RHB Bank Berhad if you need further clarification on any part of this document or the terms used.

RHB REFLEX & KAKITANGAN.COM

Issuing Bank: RHB Bank Berhad



1. What is the service about?

This service is a system and solution between RHB Reflex and Kakitangan.com for business customers with RHB Current Account. The solution enables customers to make staff payroll and statutory payments from Kakitangan to RHB Reflex via Host-to-Host

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 the RHB Group website:

<https://www.rhbgroup.com/business/reflex>

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 do I get from this solution between RHB Reflex and Kakitangan.com?

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
- Generate payroll and statutory payment files on Kakitangan.com, and initiate payments at RHB Reflex via Host-to-Host

5. What are the charges do I have to pay?

The integrated solution is offered through 'Premium Plus module – HR & Payroll Solution' on RHB Reflex and the charge is RM30.00 per month.

Transaction fee remains as is. For e.g. : Single IBG, RM0.10.

6. Where can I get assistance on this integrated solution?

If you wish to get assistance, please visit us at any RHB Branch. Our dedicated staff on this integrated solution are ready to assist.

7. 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:

- Overseas and West Malaysia:
03- 9206 8118

8. 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 on your application.

Alternatively, please visit and apply at our SME portal at RHB Group website:

<https://www.rhbgroup.com/>

- *"I am new and I do not have an account with RHB Bank."*

You are required to apply for:

- RHB Business Current Account
- RHB Reflex with Premium Plus module – HR & Payroll 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 with Premium Plus module – HR & Payroll Solution

- *"I am an existing RHB Reflex user – Basic module or Premium module."*

You are required to apply for:

- RHB Reflex with Premium Plus module – HR & Payroll Solution