

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 & FINANCIO

Issuing Bank: RHB Bank Berhad



1. What is the service about?

This service is a system and solution integration between RHB Reflex and Financio. The integration will result in a combined payment & invoice management solution on a single platform.

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/index.html>

3. What is Financio

Financio, a product of ABSS, brings small business accounting automation to Malaysia and other countries, redefining how small business owners handle accounting and tax tasks, bringing accounting software to the next level.

- Accounting Automation - Just issue invoices, record payments and expenses, Financio will assist by generating accounting entries and tax records for you.
- e-Invoicing - Create professional looking invoices and have them delivered to your customers electronically via email in just few clicks.
- Charts & Reports - Live dashboard at your fingertips whenever you need it. Keep updated on how your business is doing.
- Collaborate & Financio Connect - Send and receive messages as well as share files related to the transaction with your customers or suppliers, regardless if they are using Financio or not.
- Multilingual Interface - Financio comes in three languages! To make your accounting even easier, you can choose to use Financio in Chinese, Bahasa Melayu or English.

For further information on Financio, please refer to Financio website:

<https://financio.co/malaysia>

4. What do I get from this system integration between RHB Reflex and Financio?

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
- Direct Bank Feeds of account balances and transaction history to Financio
- Account Payable (AP) and Account Receivable (AR) feed from Financio to RHB Reflex i.e. cash-flow position dashboard
- Automated AP and AR reconciliation, leveraging on transaction information and history
- Initiate AP invoice payments via Financio, for onward approval via RHB Reflex

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

The integrated solution is offered through 'Premium Plus module' on RHB Reflex and the charge is RM50.00 per month.

Transaction fee remains as is. For eg : 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
- East Malaysia (7am – 7pm daily):
082 276 118

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

- *"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

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

You are required to apply for:

- RHB Reflex Premium Plus module