



## ANNOUNCEMENT

### Revised Terms & Conditions for RHB Personal Financing-i

02<sup>nd</sup> June 2023

Dear Valued Customers,

We wish to inform that the Terms and Conditions for RHB Personal Financing-i has been revised as follows:

| Terms & Conditions (T&C)         | Revision  |
|----------------------------------|---|
| T&C for RHB Personal Financing-i | <p>Clause 1.0<br/><b>“Special Effective Profit Rate / Pre-Agreed Rebate Rate”</b> means any special profit rate approved under the facility, which is lower than the bank’s prevailing profit rates</p> <p>Clause 5.4<br/><b>Special Effective Profit Rate / Pre-Agreed Rebate Rate</b><br/>The Bank reserves the right to vary/revise the special Effective Profit Rate / Pre-Agreed Rebate Rate (if any, subject to the rate not exceeding the Ceiling Profit Rate) approved under the Facility with payment arrangement via salary deduction, or, Facility with payment arrangement via Standing Instruction (inclusive of Facility approved to customer who is the Bank’s employee), or, Facility under Joy@Work, to normal prevailing Effective Profit Rate in the event of default (as set out in Clause 26.0) or in the event of salary deduction / Standing Instruction does not take place due to any reason (i.e. resignation and/or transfer from employment at the point of approval of the Facility, etc.), by giving notice of such variation to the Customer not less than twenty one (21) calendar days before the effective date of such variation</p> |
|                                  | <p><b>Clause 11.1.b (Malay Version)</b><br/>Untuk pembayaran bulanan melalui Arahan Tetap, Pelanggan bersetuju dan memberi kuasa kepada Bank untuk menolak akaun Arahan Tetap secara manual kerana pemotongan automatik tidak berlaku akibat baki akaun tidak mencukupi<br/>Pemotongan manual dari akaun Arahan Tetap akan digunakan untuk mengimbangi hutang yang dihutang oleh Pelanggan.</p>   |

The revised Terms and Conditions will take effect from 23 June 2023.

Please visit this [link](#) to view the revised Terms and Conditions from 23 June 2023 onwards.

Thank you.