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RHB PARTNERS RINGGITPLUS TO INTRODUCE SOUTHEAST ASIA'S FIRST ONLINE PERSONAL LOAN APPLICATION PROCESSING VIA CHATBOT

RHB TARGETS 60% GROWTH IN PERSONAL LOAN DISBURSEMENTS WITH CHATBOT

Kuala Lumpur – RHB Bank Berhad (“RHB”) in collaboration with RinggitPlus today introduced ‘ChatBot’, the first real-time messenger-style platform in Southeast Asia to facilitate personal loan applications. Consumers can now apply for their personal loan at any time of the day via ChatBot on RinggitPlus.com, and obtain the results for eligibility within a day via Short Messaging System (SMS).

ChatBot is a platform that enables consumers to apply for *RHB Easy-Pinjaman Ekspres* via RinggitPlus.com, a financial comparison website. This platform auto populates information provided by consumers and combined with the approval process, reduces application time.

“We aim to provide an improved personal financing application experience for our consumers by introducing ChatBot via RinggitPlus. It enables consumers to apply for their personal loan anywhere and everywhere without the hassle of completing and submitting forms at the initial stage of application. Through ChatBot, consumers can enjoy a simple, fast and seamless digital banking experience that resonate with their lifestyles,” said Nazri Othman, Acting Head of Retail Banking, RHB Banking Group.

RHB has been partnering with RinggitPlus, to enable online loan applications over the past few years. As part of the Group’s digital thrust, RHB alongside RinggitPlus has enhanced the application process through the introduction of ChatBot. RHB aims to empower customers in the mass segment to focus on what matters in their lives.

“Over the last 12 months up to August this year, we have seen an average of RM3 million personal loan disbursements per month through RinggitPlus. With ChatBot, we aim to achieve an increase of 67% or RM5 million in personal loan disbursement on a monthly basis. RHB targets to grow our personal loan disbursement by 60% to RM60 million by year end,” added Nazri.

Previously, customers applying for *RHB Easy-Pinjaman Ekspres* are required to submit their forms with supporting documents on RinggitPlus.com. Once contacted by the bank, customers will then need to visit a branch to further complete the application and obtain the results for eligibility. ChatBot embraces technology that enables RinggitPlus.com and RHB to offer a “Conditional Approval” feature that allows

consumers to know whether they are eligible for the loan quickly and without the need to submit a full application. Once approved, consumers can visit any one of the 35 RHB Sales Centres or 23 Sales Hubs that they have pre-selected during the application with their NRIC card to complete the process and collect their personal loan.

With the convenience of ChatBot, consumers can pause their application process and continue at a later time. Support functions are also optimised for the user, where in any circumstances, should the user require assistance or speak to a customer service personnel, they can do so by informing the ChatBot.

Issued on behalf of RHB Bank Berhad by the Group Corporate Communications Division. For more information, please contact Cynthia Blemin at 012-249 4071/ cynthia.blemin@rhbgroup.com or Alicia Pinto at 012-349 6364/ alicia.christine.pinto@rhbgroup.com

About the RHB Banking Group

The RHB Banking Group, with RHB Bank Berhad as the holding company, is the fourth largest fully integrated financial services group in Malaysia. The Group's core businesses are structured into seven main business pillars, namely Group Retail Banking, Group Business & Transaction Banking, Group Wholesale Banking, RHB Singapore, Group Shariah Business, Group International Business and Group Insurance. Group Wholesale Banking comprises Corporate Banking, Investment Banking, Group Treasury & Global Markets, Asset Management and Private Equity. All the seven business pillars are offered through the Group's main subsidiaries – RHB Investment Bank Berhad, RHB Islamic Bank Berhad and RHB Insurance Berhad, while its asset management and unit trust businesses are undertaken by RHB Asset Management Sdn. Bhd. and RHB Islamic International Asset Management Berhad. The Group's regional presence now spans ten countries including Malaysia, Singapore, Indonesia, Thailand, Brunei, Cambodia, Hong Kong/China, Vietnam, Lao PDR and Myanmar.

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