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RHB JOY@WORK TERMS AND CONDITIONS

1. Definitions

- a. RHB Bank Berhad (Registration No. 196501000373 (6171-M)) will be referred to as RHB Bank and RHB Islamic Bank Berhad (Registration No. 200501003283 (680329-V)) will be referred to as RHB Islamic Bank. RHB Bank and RHB Islamic Bank will be collectively referred to as RHB.
- b. RHB Joy@Work is a corporate programme that delivers enhanced “employee benefits and privileges” at zero cost to the employer.
- c. This programme is open to the following customers (“Eligible Customer(s)”):
- New to RHB customers who open any account listed in clause 2.2(a) to 2.2(g) for salary crediting purposes; or
 - Existing RHB customers who open any account listed in clauses 2.2(a) to 2.2(g) for salary crediting purpose; or
 - Existing RHB customers who nominate their existing account listed in clauses 2.2(a) to 2.2(g) as salary crediting account.
- d. “RHB Joy@Work Terms and Conditions” means the terms and conditions set out below:-

“Eligible RHB Joy@Work Customer” means an individual who has fulfilled the Joy@Work eligibility requirements set by RHB and who has been accepted by RHB as a RHB Joy@Work Customer”.

“RHB Joy@Work Features & Privileges” means features, benefits and rewards on products and services offered by RHB herein or which may be offered by RHB from time to time exclusively to RHB Joy@Work Customer”.

“Payroll Account” means a savings or current account/-i of RHB Joy@Work Customers maintained with RHB (participating account listed in clause 2.2)”.

2. RHB Joy@Work Eligibility

To be Eligible for consideration by RHB as Joy@Work Customer, the Eligible customer must fulfill the following criteria:

- 2.1 Eligible Customers who are not an employee of a company who has signed up for RHB Joy@Work and RHB REFLEX Cash Management facility.
- 2.2 Eligible Customers must hold one of the following type of accounts with RHB as their payroll account, i.e account where their monthly payroll is credited into by their employers (“Payroll Account”)
- Premier Current Account/-i (applicable for Premier Customer ONLY)
 - RHB Smart Account/-i,
 - RHB Saving Account-i,
 - MaxSave Account
 - Bonus Saver Account
 - Basic Saving Account/-i & Basic Current Account/-i
 - Active RHB Current or Saving Account/ -i (Existing RHB’s customers).



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Important note: All existing Qard CASA-i products are excluded under this programme.

- 2.3 Have his/her monthly payroll crediting into any of the account listed in clause 2.2;
 - a. Minimum total deposit credit of RM2,500 per month for an employee employed by private sectors and Non- Government Organization (NGO).
 - b. Minimum total deposit credit of RM2,000 per month for an employee employed by government agencies.

RHB's records of Joy@Work Customer(s) shall be deemed final and conclusive and the acceptance and continuance as a RHB Joy@Work Customer will be entirely at the discretion of RHB.

3. RHB Joy@Work Features & Privileges

- 3.1 RHB may at any time and from time to time offer features and privileges on products or services offered to RHB Joy@Work Customer(s). The full list of the features & privileges and can be viewed at RHB's website at <https://www.rhbgroup.com>
- 3.2 RHB reserves the right upon giving prior notice of twenty one (21) calendar days set or imposes further terms and conditions in relation to the RHB Joy@Work Features & Privileges. The RHB Joy@Work Terms and Conditions shall be subject to the application of the terms and conditions of the relevant or respective products or services which are separate from the terms and conditions herein. All product benefits allocated as part of the RHB Joy@Work Features & Privileges must be read in conjunction with the terms and conditions governing the respective product or services.
- 3.3 Eligible RHB Joy@Work Customer(s) must comply with the terms and conditions in relation to the RHB Joy@Work Features & Privileges or any further terms and conditions which RHB may further from time to time set in accordance with Clause 3.2 before the Eligible RHB Joy@Work Customer(s) are permitted to enjoy the relevant RHB Joy@Work Features & Privileges.
- 3.4 RHB reserves the right to revise, modify, suspend, cancel, terminate or withdraw the RHB Joy@Work Features & Privileges in whole or part, by giving the Eligible RHB Joy@Work Customer(s) prior notice of twenty one (21) calendar days. For the avoidance of doubt, any termination, cancellation, amendment, modification, revision, restriction or suspension of all or any of the RHB Joy@Work Features & Privileges shall not entitle the Eligible RHB Joy@Work Customer and/or any person to any claim or compensation against RHB for any losses or damages suffered or incurred by the Eligible RHB Joy@Work Customer and/or any person as a direct or indirect result of the act of termination, cancellation, amendment, modification, revision, restriction or suspension unless the same is due to the gross negligence or willful default of RHB.



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4. Termination

- 4.1 The RHB Joy@Work Features & Privileges shall be terminated upon occurrence of any of the following events:
- Failed to maintain the monthly payroll crediting into the RHB Joy@Work Customer's Payroll Account for (3) consecutive months; or
 - The Payroll Account is closed by RHB for any reasons whatsoever; or
 - The Payroll Account is suspended by RHB, in which the participation in this Programme will be suspended until the suspension is uplifted by RHB.
- 4.2 Notwithstanding Clause 4.1, RHB reserves the right to suspend or terminate the Eligible RHB Joy@Work Customer's entitlement to enjoy or use the RHB Joy@Work Features & Privileges upon giving prior notice of twenty one (21) calendar days.
- 4.3 Upon termination mentioned in Clause 4.1 and 4.2, the Eligible RHB Joy@Work Customer shall immediately ceased to enjoy or use all features & privileges offered under the RHB Joy@Work Features & Privileges.
- 4.4 RHB shall not, under any circumstances, be held liable for any loss or damage suffered or incurred by the Eligible RHB Joy@Work Customer or any other party, in respect of the following:
- The Eligible RHB Joy@Work Customer's enjoyment and/or non-enjoyment and usage and/or non-usage of the RHB Joy@Work Features & Privileges;
 - RHB's action in terminating or suspending the Eligible RHB Joy@Work Customer's entitlement to enjoy or use of the RHB Joy@Work Features & Privileges unless the same is caused by RHB's willful default or gross neglect.

5. General Terms and Conditions

- 5.1 The Eligible RHB Joy@Work Customer(s)' enjoyment and usage of the RHB Joy@Work Features & Privileges shall be deemed as the Eligible Joy@Work Customer's acceptance to the RHB Joy@Work Terms & Conditions and the Eligible RHB Joy@Work Customer(s) agree that the decision of RHB in relation to every aspect of the RHB Joy@Work Features & Privileges shall be final, binding and conclusive.
- 5.2 The Eligible Joy@Work Customer(s) hereby confirm that they have read, understood and agreed to be bound by the RHB Group Privacy Notice ("which is available at <https://www.rhbgroup.com>") and the clauses herein, as may relate to the processing of their personal information. For the avoidance of doubt, the Eligible Joy@Work Customer(s) agree that the said Privacy Notice shall be deemed to be incorporated by reference into the Terms and Conditions herein.
- 5.3 The Eligible Joy@Work Customer(s) agree that they shall not hold RHB liable and/or responsible for any loss or damage which they have incurred or may incur directly or indirectly arising out of or in connection with their enjoyment and usage of the RHB Joy@Work Features & Privileges including but not limited to breakdown or malfunction of the computer, its terminal connection lines, data processing system or transmission line or any other equipment whether or not belonging to RHB, attempted or actual acts of terrorism, outbreak of epidemics, war, riot, strike, lockout, industrial action, fire, flood, technical or system failures, any Act of God or any circumstances or event beyond RHB's reasonable control.



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- 5.4 RHB reserves the rights upon giving prior notice of twenty one (21) calendar days to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("the Amendment") any of the Individual RHB Joy@Work Terms & Conditions. Notification to the Eligible RHB Joy@Work Customer(s) in respect of the Amendment shall be effected at RHB 's absolute discretion through any one of the following means of communication, namely, by ordinary mail to the Eligible RHB Joy@Work Customer(s) last known address or by posting a notice regarding the Amendment at each of RHB's branches or by effecting an advertisement regarding the amendment in one newspaper of RHB's choice, or via RHB's website or in any other mode as RHB deems fit and the Amendment shall be deemed as binding on the Eligible RHB Joy@Work Customer as from the date of notification of the Amendment or from such other date as may be specified by RHB in the notification.
- 5.5 The RHB Joy@Work Terms And Conditions, as the same may be amended from time to time pursuant to Clause 5.4, shall prevail over any provisions or representations contained in any advertising or promotional materials pertaining to the RHB Joy@Work Features & Privileges.
- 5.6 Time shall be of the essence but RHB's failure in exercising or delay in exercising or enforcing its rights, powers, privileges or remedies against the Eligible Joy@Work Customer shall not operate as a waiver thereof nor shall any partial exercise of any rights, powers, privileges or remedies prejudice or affect RHB's rights to subsequently act strictly in accordance therewith.
- 5.7 The illegality, invalidity or unenforceability of any RHB Joy@Work Terms and Conditions shall not affect the legality, validity or enforceability of any other RHB Joy@Work Terms and Conditions herein.
- 5.8 RHB Joy@Work Terms and Conditions herein shall be subject to, governed by and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia, the Association of Banks in Malaysia and other relevant bodies, in force from time to time. The Eligible Joy@Work Customer agrees to submit to the exclusive jurisdiction of the Courts of Malaysia.
- 5.9 Notwithstanding anything herein, RHB's rights and entitlement under this RHB Joy@Work Terms and Conditions shall continue to remain in force and effect and shall survive any termination or suspension of the RHB Joy@Work Features & Privileges by RHB.
- 5.10 The RHB Joy@Work Terms and Conditions herein shall continue to be valid and binding notwithstanding any merger, amalgamation, transfer or assignment of business, operations, assets or liabilities of RHB or any change in RHB or any company by which the business of RHB may for the time being be carried on.
- 5.11 The RHB Joy@Work Terms and Conditions herein stated shall be in addition to and not in derogation of any specific arrangement with regards to the use or enjoyment of the RHB Joy@Work Features & Privileges now or hereafter subsisting between RHB and the Eligible RHB Joy@Work Customer or any terms and conditions as may be specified in any letter or notice given by RHB from time to time.
- 5.12 The RHB Joy@Work Terms and Conditions herein shall be binding upon the heirs, personal representatives and successors-in-title of RHB and the Eligible RHB



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Joy@Work Customer respectively and the rights and obligations of the Eligible RHB Joy@Work Customer herein cannot be assigned for any reasons whatsoever.

- 5.13 The RHB Joy@Work Terms and Conditions herein are in addition and subject to the agreement and/or rules and regulations governing the operation, services, benefits and privileges in relation to and /or arising under the account(s) of the Eligible RHB Joy@Work Customer maintained with RHB.
- 5.14 Unless otherwise specified herein to the contrary, all notices and communications by RHB in relation to RHB Joy@Work Features & Privileges may be given by RHB in any one of the following manners:-
- By A.R registered post to the Eligible RHB Joy@Work Customer's last address in RHB's records;
 - By ordinary post to the Eligible RHB Joy@Work Customer's last address in RHB's records;
 - By facsimile, e-mail or other forms of instantaneous communication to the Eligible RHB Joy@Work Customer's last known contact number, mobile number or e-mail address in RHB 's records;
 - By display at RHB 's premises, including those of its branches;
 - By display on the screen upon access to RHB's web site(s) at <https://www.rhbgroup.com>.
 - By any other manner as RHB deems fit.

All notices and communications sent by RHB to Customers, shall, unless otherwise specified herein or in the said notice or communication, be deemed to have been received and effective, as follows:-

- If by A.R registered post; upon receipt of a duly signed A.R card;
 - If by ordinary post, two (2) days after posting for peninsular Malaysia and five (5) days after posting for Sabah & Sarawak and places outside of Malaysia;
 - If by facsimile, e-mail or other instantaneous communication, when dispatched; and
 - d. If by display (whether at RHB's premises or on RHB's website) upon such display being made.
- 5.15 Where the context so admits, word importing the singular number shall include the plural number and vice-versa, words importing the masculine gender shall include the feminine and neuter genders and vice-versa.
- 5.16 In the event of any inconsistency, conflict, ambiguity or discrepancy between the English version or any other versions of the RHB Joy@Work Terms and Conditions herein, the English version shall prevail. Notwithstanding the aforementioned, where request is made by the Eligible Joy@Work Customer for the Bahasa Malaysia version of the RHB Joy@Work Terms and Conditions and it is noted and acknowledged by RHB in its records that the Bahasa Malaysia version of the RHB Joy@Work Terms and Conditions shall govern the RHB Joy@Work Features & Privileges, then the Bahasa Malaysia version of the RHB Joy@Work Terms and Conditions shall prevail.
- 5.17 In the event there are any enquiries, please visit any of RHB's branches nationwide, or contact RHB s Contact Centre as per below:-

RHB Contact

Details E-mail: customer.service@rhbgroup.com

Telephone number: 03-92068118



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Facsimile number: 03-92068088

RHB Now Inbox: <https://logon.rhb.com.my/>

Find out more about our products and services through the following links:

- Product and Services: www.rhbgroup.com
- Terms & Conditions: <https://www.rhbgroup.com/others/terms-conditions/index.html>
- Perbadanan Deposit Insurans Malaysia (PIDM): <https://www.pidm.gov.my/en/>

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