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MERGE

by **RHB**◆

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“
**With this issue,
 I am very excited
 to introduce Merge.
 This inaugural issue
 takes a closer look
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With this issue, I am very excited to introduce Merge. This inaugural issue takes a closer look at a few areas I hope are close to your heart. We will be sharing ideas on how digital can help you better handle your money, making the best of a cash influx as well as some unique travel experiences in Asia.

Digital has been a driving force of change around the world and we understand that mobility is a way of life now. Let us share with you how it has enabled RHB to offer you the perfect banking tools to complement that on-the-go lifestyle.

There are times when we might gain a sudden influx of cash. To make the most of these occasions, let us show you how our Relationship Manager can assist you to make your money work harder for you.

To round things off, how about considering a short break, yet something other than the norm? Let us unveil five unique destinations that can offer you the experience of a lifetime. From the rare to the truly unique, Asia offers some real gems for you to consider.

I hope that you'll enjoy what we expect to be the first of many issues of Merge. Fulfilling your needs are our priority. So, if there is anything we can help you with, simply contact your RHB Relationship Manager or visit the nearest RHB Premier Centre.

Nazri Othman

Acting Head of Group Retail Banking

Digital Money Management



The digital era has brought along with it a whole lot of convenience in many areas, but along with those came some measure of risk. Yet

from the way we shop to even how we book transportation; these new technologies have given us so much more choices than before.

Digital changes the way we use our finances

Thanks to eCommerce, the Internet and much improved logistics, has enabled us to buy a larger variety of products online. Over the past few years, companies such as Alibaba, Lazada, Shopee and other online shopping sites have risen to provide an alternative to online shoppers who once had few choices.

In order to take advantage of these avenues of online shoppings, you will need to have access to your online banking account, a credit card, or even a payment service such as PayPal.



Using digital to manage your finances

To suit the digital lifestyle of the customers today, banks of the world today has undergone transformation. This is intended to enable their customers to manage their money remotely and securely.

In fact, thanks to multiple security processes being put into place, digital banking is much safer than ever before. Take for example the RHB Now Mobile Banking App. For your safety and security, the app has been built with multiple layers of security to help protect your transactions. Thanks to this app, you can now quickly perform many standard banking functions online. This could be almost anything, from checking your account balance to transferring money between your own or other accounts.

These include a Personalised Secret Word to authenticate your

identity, the use of One Time Passwords via SMS (Short Message Service), firewalls that protect the programs from any unauthorised or malicious intrusion, as well as encryption that keeps your data safe during transmission.

Of course, another major benefit of using digital banking is that you can get a complete overall picture of your cash flow anytime you need it. RHB My Money Tools extends the functionality of RHB Now further, giving you even greater control over your money. With a unified dashboard, RHB My Money Tools lets you plan your expenses more effectively. Additionally, an enhanced security feature – RHB Now Secure Plus is integrated to the mobile banking app to give customers peace of mind when performing transaction or transfer for RM10,000 and above.

Life can be so much easier with digital

For those who have already embraced digital banking, they probably can take one look at their much slimmer wallets to realise how much life has changed. No more wads of cash, where payments made through online channels and yes, even using smartphones as digital wallets.

You can even apply a housing loan / financing through the app and keep track of the applications anytime, anywhere thanks to the RHB MyHome App. The days of making multiple trips to apply for a housing loan / financing are the thing of the past. Whether you're a first-time home seeker or a property investor, you'll find such a technology a great convenience.



Be part of the digital native

Although RHB has gone to great effort to make your life easier and put money control in your hands through its digital offerings, the bank understands that new technologies can be daunting at times.

If you're interested to know more about any of RHB's digital tools, do get in touch with your friendly and experienced RHB Relationship Managers at your convenience.



RHB MyHome App

Apply your housing loan / financing and track the application status at the comfort of your home



RHB Now

Designed for you to manage your money remotely and securely.

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◆ Making the most of a windfall

How many times over the years have you logged into your bank account and felt your heart do a little skip when you see a rise in your account balance. Chances are, you're one of the lucky ones who got a rewarding bonus from your company at the beginning of the year.

Giving yourself a little treat is one thing, but the problem is, not many of us are used to handling a sudden influx of cash. To be fair, most of it is caused by a neural compulsion in many people.

According to a study published in Neuron, the brain's pleasure centre floods our bodies with dopamine at the very thought of getting something we want. Putting it

simply, that means that when we buy what we want, we feel good.

Unfortunately, reacting to the impulse to just spend might not be the best idea. It doesn't help that retailers are holding more and more sales and promotional events, especially during holiday seasons that help tempt you away from your money.

These sales and holiday tactics are working too. A recent Deloitte survey found that retailers have a 75 percent chance of converting a shopper to a purchaser during the holiday season!

By choosing to manage your windfall wisely, you can avoid falling into that spending trap.

Three great ways to grow your money

1 PAY OFF DEBT –

No matter how you see it, debt is something negative since interest makes you keep on paying. Cut that slightly by paying extra off sums that you owe, and you'll be living interest-free in no time at all.

2 SAVE FOR RETIREMENT –

Not something that many consider, but more should. Retirement savings are long term and money going in to this should be put to work hard, but safely. Consider safe funds to put your money in to, or stable long-term stocks in saving for future retirement.

3 INVEST THE MONEY –

This is something you might seriously consider as it literally is a way to grow your money. Investing can be a strong profit margin item, if you know what you're doing to improve your growth numbers.





**“The RHB
Relationship
Manager is key
to your future.”**

Investments are a great way to have your money work for you. It's a good option since there are so many avenues of investment available. From shares and unit trusts to precious metals and property, the goal is the same: Make a choice that generates more money for your future.

However, each of those (and many other choices) come with associated risks. Some risks are higher, other lower and returns vary. This is one key area where RHB Bank Relationship Managers can help you out greatly.

By helping you review your financial portfolio through an array of tools and understanding your risk tolerance, RHB

Relationship Managers can guide you towards your financial objectives and find the best investment fit for you.

These experts are equipped with privileged access to in-depth market and economic outlooks for a holistic view of all the conditions that can affect your investment portfolio. From investment and business planning to taxation and other advisory services, your success is their priority.

Talk to your RHB Relationship Manager today and grow your wealth for a brighter future.

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Experience The True Uniqueness of Asia



Air travel has become so common that even major attractions such as the Champs-Élysées or Big Ben might have lost their lustre. These are well known and packed with tourists that you'd be paying for the privilege of being cramped with 1,000 other tourists at a go.

Have you ever considered Asia as the ideal travel destination? Perhaps not, but it is a region steeped in history. Aside

from that, many areas are catching on to the tourism trend and previously unheard of unique destinations are beginning to open.

Rather than focus on a certain place to be, why not consider your next travel to be all about the experience? For example, an experience that is immersive and authentic, closer to nature and where you can get a real feel of the place you're visiting.

With that, here's our top five picks in Asia, just for you.

1. Bungsamran Fishing Park (Bangkok, Thailand)

If someone were to mention fishing, most of us would think they're crazy to suggest we travel overseas on holiday to experience that. But wait – Bungsamran is something unique. First, it's not just a fishing destination, it is THE fishing destination. The 50-metre-deep lake hides monster freshwater fish of a size seldom seen today, some of up to 200 KG. Landing one of these beasts is an experience of a lifetime and certainly not to be missed. Even better is that they'll provide everything you'll need, from rod and reel to personal professional fishing guide. It's also just a stone throw away from urban Bangkok.



2. Cardamom Mountains (Koh Kong Province, Cambodia)

and boasts much of its unique flora and fauna. This being the case, it is also under the watchful eye of eco warriors and you can join them to try something you may not have done before. There is a community-based eco-tourism project, as well as a Wildlife Release Station. Visit this region before the world comes calling and it's lost.

Stretching from Cambodia all the way into Thailand, the Cardamom Mountains are steeped in Khmer history. It is one of the largest unexplored areas left in Asia





Experience The True Uniqueness of Asia

3. Bokeo Nature Reserve (Huay Xai, Laos)

Experience wild Laos up close and personal at the Bokeo Nature Reserve. Home to the protected black-cheeked gibbon, Bokeo has been instrumental in bringing these gentle animals back from what was once near extinction. Aside from your experience here of a true wildlife reserve in the heart of Asia, you'll also be contributing to their conservation efforts. Look at it this way; how often will you get to stay in some of the tallest treehouses in the world?

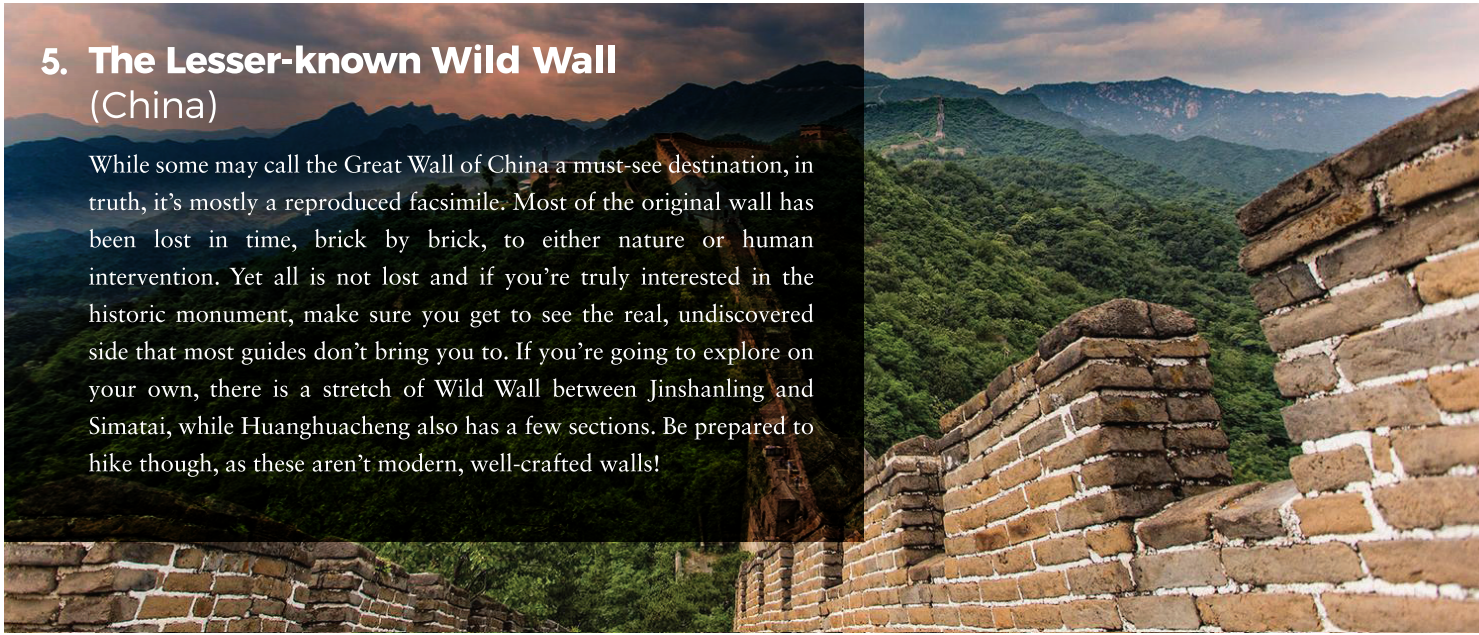


4. Valley of Eagles (Yolyn Am, Mongolia)

If the long, stretching plains of the great Mongolian steppes doesn't appeal to you, there's something else as well. Yolyn Am is something truly unique, boasting a deep ice field even though it's part of the Gobi Desert. The area is surrounded by rock formations and boasts a romantic, yet tragic love legend passed down through the times by natives of the area. For romantics and lovers of photography, this is a not-to-be-missed destination.

5. The Lesser-known Wild Wall (China)

While some may call the Great Wall of China a must-see destination, in truth, it's mostly a reproduced facsimile. Most of the original wall has been lost in time, brick by brick, to either nature or human intervention. Yet all is not lost and if you're truly interested in the historic monument, make sure you get to see the real, undiscovered side that most guides don't bring you to. If you're going to explore on your own, there is a stretch of Wild Wall between Jinshanling and Simatai, while Huanghuacheng also has a few sections. Be prepared to hike though, as these aren't modern, well-crafted walls!



Have a little extra help on your journey

As you go about planning your next unique travel experience, keep in mind that you don't have to struggle through it alone. With RHB Premier Visa Infinite Credit Card, you will have the perfect travel assistant along the way and enjoy the privilege of complimentary premier lounge access, up to 8x reward points on overseas spending, and travel insurance coverage of up to RM2 million.

What's more, you can enjoy preferential foreign exchange rates for major currencies at RHB Bureau-de-Change.

To plan for your next trip, visit our dedicated RHB Premier Travel Concierge Service at rhb.cit.travel or call our hotline at 03 2091 9847 between Monday to Friday, from 9 am to 6 pm (except Public Holidays).



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