

## TERMS AND CONDITIONS

### “RHB Premier Vehicle Financing-i (Variable Rate) Campaign 2020”

RHB Bank Berhad (Registration No. 196501000373 (6171-M)) and RHB Islamic Bank Berhad (Registration No. 200501003283 (680329-V)) will be collectively referred to as “RHB”.

#### CAMPAIGN PERIOD

1. “RHB Premier Vehicle Financing-i (Variable Rate) Campaign 2020” (“**Campaign**”) will run from 8 September 2020 – 31 December 2020; both dates inclusive, (collectively, known as “**Campaign Period**”)
2. RHB reserves the right at any time to change the duration and/or the commencement and/or the expiry dates of the Campaign Period with sufficient prior notice.

#### ELIGIBILITY

3. The Campaign is open to all New RHB Premier Customers (“**New-to-Premier**”) as defined in [www.rhbgroup.com/overview/premier/index.html](http://www.rhbgroup.com/overview/premier/index.html) and all existing RHB Premier Customers (“**Existing-to-Premier**”) (collectively, referred to as “**Eligible Customer(s)**”, both residents and non-residents).
4. To be eligible for the Campaign, Eligible Customers must be aged 18 to 65 years old upon financing maturity (whichever is earlier) and to fulfill the requirement as defined in <https://www.rhbgroup.com/islamic/financing/auto-loan/index.html>.
5. Only new application within the Campaign Period are eligible for the Campaign, excluding any existing RHB Auto Financing or Auto Financing-i.

#### CAMPAIGN MECHANICS

6. The Campaign allows Eligible Customer(s) to enjoy a preferential rate for Vehicle Financing-i (Variable Rate) as low as (equivalent) 2.19% flat Per Annum (“p.a.”) for New 4-Wheel Vehicles and as low as (equivalent) 4.09% flat p.a. for New Motorcycles. (“**Campaign Rate**”)
7. The Campaign Rate with illustration as follows:

| Type of vehicle   | RHB Premier Customer Campaign Rate by 15bps                         |
|---|---|
| <b>4-Wheel Vehicles:</b><br>1) New Vehicle<br>2) New Unregistered Reconditioned | From BR + 1.59% p.a.  |
| <b>Illustration:</b><br>Financing amount RM150,000<br>Tenure 108 months         | As low as (equivalent) 2.19%* flat p.a.<br>Monthly payment: RM1,663 |
| <b>Motorcycles:</b><br>Motorcycle Financing<br>Minimum Financing RM70,000       | From BR + 4.81% p.a.  |
| <b>Illustration:</b><br>Financing amount RM70,000<br>Tenure 108 months          | As low as (equivalent) 4.09%* flat p.a.<br>Monthly payment: RM887   |

Note:

- i. RHB Base Rate (BR) as at 13/7/2020: 2.50%. Should there be a Base Rate (BR) change; the Campaign Rate may be revised.
  - ii. \*Offered rates may vary depending on financing tenure.
  - iii. General exclusion: Used and exotic car segment will be evaluated on case-to-case basis.
8. To participate into the Campaign, Eligible Customer(s) may apply through assigned Relationship Managers, RHB Premier Centers, and/or over the counter at any RHB Branches located in Malaysia.

## GENERAL TERMS AND CONDITIONS

9. By participating in the Campaign, the Eligible Customer:
- Agrees to be bound by the Terms and Conditions of the Campaign;
  - Agrees to access RHB's Website to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;
  - Agrees to discontinue any further participation in this Campaign by informing RHB if any future modifications of these Terms and Conditions are unacceptable.
  - Agrees that by providing the personal information, the Eligible Customer consents to RHB processing their personal information for any and/or all of the following purposes ("Purpose"), if applicable:
    - administering this Campaign and contacting the Eligible Customer in relation to the same;
    - cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
    - other related and legitimate business purposes;
  - Agrees that the Eligible Customer personal information may be disclosed to other companies within the RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), service providers, and vendors and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHB.
  - May exercise their options in respect of receiving marketing materials (including cross selling, marketing and promotions as described above) by contacting us through the RHB Contact Details.
  - May request for correction (if their personal information is inaccurate, out-dated, incomplete, etc.), access to (no fees and charges will be imposed for the mode of access except for the fees and charges specified in the terms and conditions of Vehicle Financing-i), or deletion (if the Eligible Customer no longer have any existing products/services with RHB Banking Group) of the Eligible Customer personal information or limit the processing thereof at any time hereafter by submitting such request via the following RHB Contact Details:  
**RHB Contact Details**  
**Email:** [Customer.service@rhbgroup.com](mailto:Customer.service@rhbgroup.com)  
**Telephone number RHB Premier:** 03-92061188  
**Facsimile number:** 03-92068088  
**RHB Now Inbox:** <https://logon.rhb.com.my/>
  - If there is any further dispute in relation to this Campaign, please refer to RHB Contact Centre at 03-9206 1188 or the Ombudsman for Financial Services (OFS) at 03-2272 2811.
10. RHB reserves its right to:
- Disqualify any and all Promotional Rates from any Eligible Customer in this Campaign and prohibit that person from further participating in this Campaign in the event that there is suspicion that the Eligible Customer tampered with or benefited from the tampering of the regulations of this Campaign or the Terms and Conditions stated herein;
  - Cancel, terminate or suspend the Campaign with sufficient prior notice. Any cancellation, termination or suspension of the Campaign by RHB shall not entitle the Eligible Customer to any claim or compensation against RHB for any loss or damage incurred by the Eligible Customer as a direct and indirect result of such cancellation, termination or suspension;
  - Add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part at its absolute discretion by way of posting on RHB website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice;
11. RHB shall not be liable for any default in respect of the Campaign due any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents.
12. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the Campaign, these Terms and Conditions shall prevail.

- End -