

Terms & Conditions for RHB Premier Lifestyle Privileges

Every mention of:-

- (A) These Terms and Conditions are applicable to **RHB Bank Berhad (Company No. 196501000373)** herein will be referred as “**RHB**”.
 - (B) “**RHB Credit Cards**” refers to RHB Premier Visa Infinite Credit Card
 - (C) “**RHB Debit Cards**” refers to RHB Premier Visa Infinite Debit Card, RHB Premier Multi Currency Visa Debit Card; where (B) and (C) are issued by RHB.
1. RHB Premier Lifestyle Privileges are available to all holders of RHB Credit Cards and/or RHB Debit Cards.
 2. RHB Premier Lifestyle Privileges are exclusive services that RHB provides to its RHB Premier customers (as defined in <https://www.rhbgroup.com/plp/index.html>) which include but not limited to locator tool, on-going RHB Premier’s privileges and coupons, with the aim of complementing the lifestyle of the RHB Premier customers.
 3. All offers are valid within the stipulated dates in the applicable terms and conditions unless stated otherwise and payment must be made with the respective RHB Credit Cards and/or RHB Debit Cards.
 4. All payments must be made with RHB Credit Cards and/or RHB Debit Cards to enjoy the offers from the RHB Premier Lifestyle Privileges.
 5. These offers cannot be exchanged for cash or other products, unless otherwise specified.
 6. RHB gives no representation or warranty with respect to any goods or services provided under RHB Premier Lifestyle Privileges. In particular, RHB gives no warranty with respect to the quality of goods or services redeemed or their suitability for any purpose.
 7. The offers are subject to the Terms and Conditions of the respective merchant.
 8. Merchant means the party whose name or legal description is stated in the respective merchant’s Terms & Conditions (including its employees, servants or agents identified and nominated by merchant) that contracts with and is authorized by RHB to provide goods and/or services as stipulated in the said merchant’s Terms & Conditions.
 9. For any dispute concerning the quality of goods or services received under RHB Premier Lifestyle Privileges, Cardholder is encouraged to liaise or contact the participating merchant directly.
 10. Cardholder means the person who has applied and to whom the Card is issued and whose signature appears thereon as an authorized user and where the context so permits, shall include a supplementary cardholder and/or a person to whom has been issued domestic debit and/or payment card, whichever applicable.
 11. All offers for goods and services featured in the RHB Premier Lifestyle Privileges microsite and/or any other communication material(s) are valid for RHB Credit Cards and/or RHB Debit Cards only.
 12. RHB reserves the right to add, delete or vary these Terms & Conditions, either wholly or in part with sufficient prior notice in the manner as stated in clause 13 below.
 13. RHB reserves the right to withdraw, substitute or vary any of the offers from time to time with sufficient prior notice. Any withdrawal, substitution or variation by RHB of any offer shall not entitle the Cardholders to any claims against or compensation from RHB for any and all losses or damages suffered or incurred by the Cardholders, whether directly or indirectly caused.

14. RHB may use any of the following modes to communicate notices in relation to this RHB Premier Lifestyle Privileges to the Cardholders:

- i) Individual notice to the Cardholders (whether by written notice or via electronic means) sent to the Cardholders' latest address/email address as maintained in the RHB's records;
- ii) Press advertisements;
- iii) Notice in the Cardholders credit card or bank account statement(s);
- iv) Display at its business premises; or
- v) Notice on RHB's internet website(s);

where such notices shall be deemed to be effective on and from the date stated after its delivery/publication/display as per the manner described herein. Save and except notices sent via ordinary mail which will be deemed delivered on the third (3rd) day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.