

TERMS AND CONDITIONS
RHB EPP Campaign Q1 2025
("these Terms and Conditions")

Customers who are interested in participating this campaign are advised to read and understand these Terms and Conditions before registering their participation in this campaign.

Any customer who does not understand any of these Terms and Conditions may contact RHB Customer Contact Centre, whose contact details are set out in the General Terms and Conditions clause below.

CAMPAIGN ORGANISERS

1. The **RHB EPP Campaign Q1 2025 ("Campaign")** is organised by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] (collectively, "**RHB**").

CAMPAIGN PERIOD

2. The Campaign runs from **1st January 2025 to 31st March 2025 ("Campaign Period")**, both dates inclusive.

ELIGIBILITY

3. The Campaign is open to all cardholders of RHB Credit Card/-i ("**Eligible Cardholders**").
4. The Eligible Cardholders must spend with their RHB Credit Card/-i and convert the spending into Easy Payment Plan ("EPP") to be eligible to participate in this Campaign.

CAMPAIGN MECHANICS

5. Campaign mechanics and participating merchants listed below:

Table 1

Tier	Descriptions	EPP	Instant Discount (RM)	Monthly Capping (RM)	Campaign Capping (RM)
1	Spend RM2,000 on selected categories in a single receipt and convert into EPP	0%	50	22,500	67,500
2	Spend RM5,000 on selected categories in a single receipt and convert into EPP		150	57,000	171,000

6. Each Eligible Cardholder can enjoy instant discount twice per merchant throughout Campaign Period.
7. Eligible Cardholders is required to spend a minimum of RM2,000 or RM5,000 and convert the spending to 0% EPP according to the Table in Clause 5 above, to earn the RM50 or RM150 instant discount respectively during the Campaign Period.
8. The total capping for this Campaign is limited to RM238,500. The Campaign will cease once the instant discount have been fully utilized/ redeemed or at the expiration of the Campaign Period, whichever is earlier.
9. Instant discount is based on first come first serve basis.
10. This Campaign is not applicable for utilization of Shariah non-compliant products and services such as liquor, indecent entertainment, tobacco, augmented services, etc. (if any) for Islamic cards.

GENERAL TERMS AND CONDITIONS

13. By participating in the Campaign, each of the Eligible Participants agrees to the following:-
 - (a) he/she is bound by these Terms and Conditions;

- (b) (i) by giving sufficient prior notice, RHB may:-
 - (1) vary any of these Terms and Conditions or suspend or terminate the Campaign following the introduction of or change in any laws or regulatory requirements applicable to RHB and/or the Campaign; or
 - (2) vary any of these Terms and Conditions if, without such variation, the Bank will not be able to give effect to the Campaign.
- (ii) RHB may give such notice:-
 - (1) by mailing such notice and the reason(s) for such variation, suspension or termination to the Eligible Participants;
 - (2) by sending such notice and the reason(s) for such variation, suspension or termination by SMS (Short Message Service) or Electronic Direct Message (EDM) to the Eligible Participants; or
 - (3) by displaying such notice and the reason(s) for such variation, suspension or termination at RHB's branches or website.
- (iii) Any Eligible Participant who is not agreeable to such variation, suspension or termination is required to notify RHB and will no longer be entitled to participate in the Campaign.
- (c) the visuals of the rewards or prizes (each a "**Campaign Reward**") and all other items shown in all materials and publications related to the Campaign and on RHB's website are for illustrative and decorative purposes only and do not form part of the Campaign Rewards;
- (d) he/she is not allowed to choose the colour or design of his/her Campaign Reward (if the Campaign Reward is a good);
- (e) the Campaign Rewards cannot be transferred to any third party and cannot be exchanged for cash, credit or any other form of monetary payment;
- (f) RHB and/or its appointed vendor, supplier or agent may substitute the Campaign Rewards with another reward of similar value or specification by giving sufficient prior notice with reason(s) for such substitution in the manner as stipulated in Clause (b)(ii) above;
- (g) any Eligible Participant who has cheated or committed any unlawful or fraudulent act in relation to the Campaign and/or the product(s) to which the Campaign applies, will be disqualified from the Campaign;
- (h) RHB is not responsible for the condition or any loss or deterioration of or damage to the Campaign Rewards once accepted by the Eligible Participants.

The Eligible Participants are advised to check the condition of their respective Campaign Reward before accepting the same (if the Campaign Reward is a good);
- (i) he/she is liable for all taxes and other fees and charges levied against him/her under the applicable laws, if any, for the acceptance of his/her Campaign Reward;
- (j) (i) RHB is required to obtain and process the Eligible Participants' personal information to administer the Campaign;
- (ii) by providing the personal information, the Eligible Participant has agreed to such processing by RHB; and
- (iii) any Eligible Participant who is not agreeable to such processing by RHB is required to notify RHB and will no longer be entitled to participate in the Campaign;
- (k) he/she further consents to RHB obtaining and processing his/her personal information for the purposes of cross-selling, marketing and promotions of the products and/or services of RHB Banking Group or its strategic alliances which RHB thinks may interest him/her. He/She has the option of choosing whether to receive marketing and promotional materials for the same from RHB and may choose or change his/her option by contacting RHB Customer

Contact Centre as follow:

RHB Customer Contact Centre

Email : customer.service@rhbgroup.com

Telephone No. : +603-9206 8118

Form : rhbgroup.com/personal/banking-methods/contactus.html;

- (l) the photographs/images together with the names of the Campaign Reward Winners may be used in RHB's announcement of the Campaign Reward Winners;
- (m) RHB is not liable for the non-receipt of, or any delay in the receipt of, any Campaign Reward Winner's Campaign Reward caused by:-
 - (i) the suspension or termination of the Campaign pursuant to Clause (b)(i)(1) above;
 - (ii) such Campaign Reward Winner's own action or inaction; or
 - (iii) by any act of God, war (whether declared or not), strike, riot, civil commotion or act of terrorism which is not attributable to RHB and/or any of its employees, representatives and agents;
- (n) unless there is any manifest (obvious) error, RHB's decision on all matters relating to the Campaign is final, conclusive and binding against the Eligible Participants;
- (o) he/she may contact RHB Customer Contact Centre for all matters relating to the Campaign (including any request to change or limit the processing of his/her personal information) to RHB Customer Contact Centre;
- (p) if he/she is not satisfied with the resolution provided by RHB Customer Contact Centre and if the product(s) to which the Campaign applies is/are:-
 - (i) banking product(s), he/she may then refer the matter to the operator of the Financial Ombudsman Scheme approved by Bank Negara Malaysia:-

Ombudsman for Financial Services

**Address: Level 14, Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur**
Telephone No.: +603-2272 2811
Facsimile No.: +603-2272 1577
Email: enquiry@ofs.org.my; or

- (ii) unit trust product(s), he/she may then refer the matter to the Securities Industry Dispute Resolution Center (SIDREC) approved by the Securities Commission Malaysia:-

**Address: Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur**
Telephone No.: +603-2282 2280
Facsimile No.: +603-2282 3855
Email: info@sidrec.com.my;

- (q) these Terms and Conditions are to be read together with the terms and conditions of Smart Instalment Payment Plan which can be found at <https://www.rhbgroup.com/cards/card-features-smart-instalment-payment-plan.html> ; and
- (r) in the event of any inconsistency between these Terms and Conditions and any other materials relating to the Campaign, these Terms and Conditions will prevail for matters dealt with in these Terms and Conditions.

Appendix 1

Merchant
CG COMPUTERS SDN BHD
MACHINES SDN BHD
THUNDER MATCH TECHNOLOGY SDN BHD
ALL IT HYPERMARKET SDN BHD
SHINING TELECOMMUNICATION
E.S.H. ELECTRICAL SDN BHD
BRIGHTSTAR COMPUTER SDN BHD
SNS NETWORK M SDN BHD
MHF RETAIL SDN BHD
DIRECTD RETAIL & WHOLESALE SDN BHD
ASHITA RETAIL SDN BHD
ASHITA COMMUNICATION SDN BHD
COURTS MALAYSIA SDN BHD
ITSU WORLD SDN BHD
SPACE ACE ELITE SDN BHD
GINTELL
WAH CHAN CONSOLIDATED SDN BHD
LAZO DIAMOND JEWELLERY SDN BHD
WENG KWONG JEWELLERS & GEMS SDN BHD
1 DOC GROUP
BODY PERFECT SDN BHD
HEALTHY WORLD LIFESTYLE SDN BHD (OSIM)
ALIKATO AUTOMART SDN BHD
TS TYRE AUTO CARE SDN BHD
SHENG AUTO AIR COND & ACCESSORIES M SDN BHD
WEN TYRES AUTO SERVICE
SHINE SHINE AUTOMOTIVE SDN BHD
SHINE SHINE M SDN BHD
FOTOCHARLIE SDN BHD
MEDI BEAUTE SDN BHD
1 SIGNATURE MEDI SDN BHD