

TERMS AND CONDITIONS FOR RHB MYHOME

INTRODUCTION

1. The online website **RHB MYHOME** (URL address: www.rhbgroup.com/rhb_myhome/index.html) is developed, owned and maintained by **RHB BANK BERHAD (Company No. 6171-M)** and **RHB ISLAMIC BANK BERHAD (Company No. 680329-V)**, entities of RHB BANKING GROUP.
2. In collaboration with RHB's business partners, RHB Bank Berhad and RHB Islamic Bank Berhad, through its RHB MYHome website, serves to deliver a holistic move-in journey by providing a comprehensive range of homeowner-centric packages and services as well as exclusive offers to both existing and new customers who take up selected RHB products.
3. The Terms and Conditions set forth on this website takes effect from 30 August 2019.

TERMS OF REFERENCE

1. "**RHB Bank Berhad (Company No. 6171-M)** and **RHB Islamic Bank Berhad (Company No. 680329-V)**" herein will be referred as "**RHB**".
2. **RHB MYHome** (URL: www.rhbgroup.com/rhb_myhome/index.html) herein will be referred as the "**Website**".
3. All RHB's business partners included but are not limited to Kaodim Sdn Bhd, Qanvast Sdn Bhd and Centri Design Sdn Bhd, herein will be referred as "**Partners**". RHB will announce future collaborations with its Partners from time to time on this Website.
4. All service professionals appointed by the Partners herein will be referred as "**Service Professionals**".
5. All discounts, rebates and/or any other form of rewards featured on this Website herein will be referred as "**Offers**".

USER REPRESENTATION

When applying for any of the products or services through this Website, you represent, warrant and undertake that:

1. you are 18 years old or above;
2. you are a Malaysian citizen or a permanent resident residing in Malaysia;
3. your use of this Website does not violate any applicable law or regulation which you are subject to;
4. you are not a bankrupt(s);
5. you have provided true and correct information;
6. you will not reproduce, copy or plagiarise any part of the content on this Website; and
7. you will not recruit, solicit or contact through any channel of the Partners and their Service Professionals for employment or contracting a business.

OFFER ENTITLEMENT

1. To be entitled to the Offers, you shall meet one of the following criteria:
 - a. Apply for and accept RHB Mortgage Top-Up/Financing*;
**This financing is only applicable to finance renovation and improvement services and excludes add-on services such as the hiring of cleaners, movers, catering or other ancillary services.*
 - b. Sign up or pay with any RHB Credit Card/RHB Credit Card-i; or
 - c. Sign up RHB Personal Financing/ RHB Personal Financing-i.

TERMS AND CONDITIONS

When applying for any products or services through this Website, you are agreeing to the Terms and Conditions set forth here. Please read carefully and understand the terms.

1. All Offers featured on this Website are valid within the stipulated dates in the applicable terms and conditions unless stated otherwise and payment must be made with any RHB Credit Card/ RHB Credit Card-i.
2. These Offers cannot be exchanged for cash or other products, unless otherwise specified.
3. RHB gives no representation or warranty with respect to any product or service provided on this Website. In particular, RHB gives no warranty with respect to the quality of products or services redeemed or their suitability for any purpose. If there is any dispute, you may call RHB Customer Service Centre at 03-9206 8118.
4. RHB is not an agent of the Partners and makes no representation as to the quality of products and/or services provided. Any dispute about the products and/or services is to be resolved directly with the Partners. If there is any dispute, you may call RHB Customer Service Centre at 03-9206 8118.
5. RHB and its Partners reserve the right, at its discretion, to change, modify, remove the Offer structure, benefits and other features, including these Terms and Conditions, or to terminate the Offers at any time by giving prior notice of at least twenty-one (21) calendar days.
6. RHB may use any of the following channels to display notices related to this Website:
 - i) Individual notice (written notice or via electronic means) sent to your latest email address as maintained in RHB's record; or
 - ii) Print advertisements; or
 - iii) Display at RHB business premises; or
 - iv) Notice on RHB's website.
7. All such notices to be given under this Terms and Conditions and all other communications with respect to this Terms and Conditions will be deemed to have been received by you, if given by way of electronic media, at time of transmission (unless there is a contrary evidence that such notice of communication was in fact not delivered).
8. In the event of any inconsistency between the Term and Conditions on this Website and any other marketing or promotional materials such as brochure and leaflet, these Terms and Conditions shall prevail.

DATA CONFIDENTIALITY AND SECURITY INFORMATION

RHB, its Partners and their Service Professionals shall comply with the Personal Data Protection Act 2010 and ensure the security measures are exemplary and that all confidential information provided by you shall only be used in the course of providing RHB's and Partners' services to you.

1. RHB assures that only proven development tools and techniques are used, whether they are related to security or encryption technologies. These are subject to risk analyses, and guidelines are regularly tested and updated to ensure that information received from you through the Internet is secured.
2. RHB assures that access to information by RHB employees or its agents are limited through system access control mechanisms and positive authentication systems. RHB also maintains mechanisms such as audit logs and electronic journals.
3. All RHB employees are bound by a code of ethics and RHB assures that the privacy of your information is protected by a confidentiality agreement at all times.
4. If your information is to be shared with agents, affiliates and/or any other third party as stated in this Privacy Notice, the information is also protected by a confidentiality agreement at all times.

Use and Sharing of Information

1. RHB assures that the whole or any part of the information received from you shall not be divulged, reproduced or used for any purpose other than that as stated in this Privacy Notice, or where applicable, RHB's [PDPA Privacy Notice](#), unless duly authorised by you or in the restricted circumstances permitted by the law.
2. However, RHB reserves the right to use the information provided by you to perform necessary credit checks or to assist other financial institutions in assessing your credit worthiness and collection of debts.
3. RHB may share specific information about you, only with Partners or Service Professionals for the purpose of fulfilling your request for the products and/or services offered by the Partners.

Complaints and Customer Handling

You agree that RHB shall not be responsible for the referral of any move-in package for any goods and/or services supplied by the Partners and their Service Professionals. It shall be the obligation of the Partner and its Service Professional to resolve any disputes amicably and promptly between the Partner/its Service Professional and you. In the event of any dispute or disagreement which may arise between you and the Partner/its Service Professional which include but not limited to the quality of workmanship, product or service delivery date, such dispute shall be resolved between you and the Partner/its Service Professional, and RHB will not hold any responsibility, liability or obligation in relation thereof. If there is any dispute, you may call RHB Customer Service Centre at 03-9206 8118.

The Partners shall respond to each of your enquiry or complaint no later than by the end of the next two (2) calendar days from the date of your enquiry is delivered to the Partner/its Service Professional, either to conduct subsequent communications with you by phone, mail, facsimile, in-person call or other means.

Where any transaction is disputed for any reason whatsoever, the loss shall be borne by the Partner/its Service Professional and RHB shall be relieved from all liabilities to pay you for such disputed transactions.

RHB PRIVACY NOTICE

Digital/ Website Privacy Notice for RHB User/ Customer/ Visitor (General)

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) ("**RHB**") values your trust in us and respects the need to maintain the security and confidentiality of information that you provide to us, whether or not you are a RHB customer ("**Customer**"), a customer who has registered for our internet banking services ("**Registered User**") [hereinafter collectively referred as "**RHB Customer**"] or a visitor to our website ("**Visitor**"). RHB is committed to protect each individual's privacy. That is our pledge to you.

This Privacy Policy sets out RHB's general practices relating to the use and storage of the information you have provided to us online via this website. If you wish to obtain more information on the manner in which RHB processes your information, please refer to the **PDPA Privacy Notice** [\[insert hyperlink\]](#).

1. Information Received

We receive various types of information via this website when you make a general inquiry or provide feedback, when you make an appointment to see our Customer Service Personnel or where you are applying for new products or services, including but not limited to the following:

- (a) information that personally identifies you, such as your name, NRIC/passport number, contact details or background information ("**Personal Information**");
- (b) if you are a RHB Customer, your account number, financial information or other information relevant to your account with RHB; and
- (c) information consisting your physical/mental health ("**Sensitive Information**"), if any.

2. Purpose of Collection

We will process the information you have provided to us for any of the following purposes, depending on the circumstances in which you provided the said information to us:-

(a) Applications for internet banking services via RHB's website

Your customer information which is already in our possession, along with any additional information you may provide via this website will be used to provide you with the additional internet banking services you have requested.

(b) Visitor to our website

If you are a Visitor to our website, you are not required to provide us with any information about you, unless you are making a general inquiry, providing feedback, requesting for an appointment with our Customer Service personnel or where you are applying for new products or services.

3. Cookies

A cookie is an alphanumeric identifier which we transfer to your hard drive through your web browser when you visit our website. Whether you are a RHB Customer or Visitor, as you browse through our website, you may be subject to the use of cookies to retain information about your web browser and usage preferences for general visitor analysis. This will help us to improve your user experience on our site. Cookies may also be used to compile aggregate information about areas of our website that are visited most frequently. By accessing our website, you agree to us placing cookies on your computer or device. If you wish to reject our cookie, you can configure your browser to do so.

4. Confidentiality and Security of Information

We shall strive to ensure that security measures are exemplary and that all confidential information received shall only be used in the course of providing financial services to you.

a. We assure that only proven development tools and techniques are used, whether they relate to security or encryption technologies. These are subject to risk analyses, and guidelines are regularly tested and updated to ensure that information received from RHB Customer/Visitor through the Internet is secured.

b. We assure that access to information by RHB employees or its agents are limited through system access control mechanisms and positive authentication systems. We also maintain mechanisms such as audit logs and electronic journals.

c. All RHB employees are bound by a code of ethics and we assure that the privacy of your information is protected by a confidentiality agreement at all times.

d. If your information is to be shared with agents, affiliates and/or any other third party as stated in this Privacy Policy, your information is also protected by a confidentiality agreement at all times.

5. Use and Sharing of Information

a. We assure you that the whole or any part of the information received from you shall not be divulged, reproduced or used for any purpose other than that as stated in this Privacy Policy, or where applicable, our [PDPA Privacy Notice \[insert hyperlink\]](#), unless duly authorised by you or in the restricted circumstances permitted by law.

b. However, we do reserve the right to use the information provided by you to perform necessary credit checks or to assist other financial institutions in assessing your credit worthiness and collection of debts.

c. RHB may share specific information about you, if you are a RHB Customer, only with an agent or affiliate (including members of the RHB Banking Group) so as to share our full range of products and services with you.

d. If you are a Visitor to our website, RHB may also share non-specific information about you whether with an agent or affiliate or other reputable third parties, so as to advise you of opportunities and offers that may be of interest to you.

e. Third parties with whom RHB shares your information are not permitted to retain any customer information unless you have specifically expressed interest in their products or services and/or have authorised the same.

6. Limit on Distribution of Information

If you are a RHB Customer, you have the option of limiting or preventing distribution of information by notifying RHB in writing by post or facsimile transmission to the address and facsimile number as stated in our **[PDPA Privacy Notice \[insert hyperlink\]](#)**.

7. Accessibility and Accuracy of Information

We strive to ensure that RHB Customer's information is accurate and kept up to date. However, in order to ensure that your records are kept up to date, we encourage you to assist us by informing us in the event that your records require to be updated, are found to be incomplete or inaccurate in the manner indicated in our **[PDPA Privacy Notice \[insert hyperlink\]](#)**. You may also access your information in a similar manner.

If you are a Visitor, you also have the right to access and/or correct any of your information currently in our possession by contacting [please insert].

8. Customer Questions or Complaints

RHB honours its commitment to protect its customers' privacy. If you have any queries, concerns or complaints on customer information or services, please contact [insert designation] via post or facsimile transmission to us at the following address, or call [please insert phone number].

RHB Bank Berhad (6171-M)

e-Banking

Level 2, Tower 1, RHB Centre,

50400 Kuala Lumpur,

Malaysia.

Facsimile number: +60-3-9280 6194

Email: ibanksupport@rhbbank.com.my

You acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at **www.rhbgroup.com** and that you may channel any complaints or enquiries you may have in the manner as indicated above.

ACKNOWLEDGEMENT AND CONSENT

By providing your personal information through this Website, you are giving consent to RHB to process your information for any necessary disclosure and overseas transfer (of your information) to relevant third parties, for any of the above **Purposes**, if applicable.

You agree to the disclosure and/or transfer of your personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within RHB Banking Group, provided that the recipients use your personal information for any of the above **Purposes**, if applicable.

You also represent and warrant that you have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons) whose personal information you have disclosed to RHB to allow RHB to process the same in relation to any of the above **Purposes**, if applicable.

[The following paragraph is only applicable to the authorised signatory(s)/contact person(s) of RHB's corporate customer(s), if any].

As the authorised signatory(s)/contact person(s) of RHB's corporate customer, you understand that personal information of the directors, individual shareholders, employees, other authorised signatories, individual guarantors, individual security providers, suppliers/vendors and/or related parties, may be collected and processed by RHB for the **Purposes** described above. You represent and warrant that you are entitled to provide the said personal information to RHB and/or the appropriate consent has been obtained to allow RHB to process the said personal information for the **Purposes**.

(To be included into the Lead Drop Form on this Website)

CONSENT FOR CROSS-SELLING, MARKETING & PROMOTION, SELLING, MARKETING, PROMOTIONS

I/We consent to and authorise RHB to process and disclose any information that I/we have provided for the purpose of cross-selling, marketing, promotions (including administering offers and competitions) to strategic alliances, agents, servants and/or such persons or third parties.