



### **Terms & Conditions for RHB Lifestyle Privileges**

Every mention of :-

- (A) These Terms and Conditions are applicable to **RHB Bank Berhad (Company No. 6171-M)** and **RHB Islamic Bank Berhad (Company No. 680329-V)** herein will be referred collectively as “**RHB**”.
- (B) “**RHB Credit Cards**” refers to RHB Premier Visa Infinite Credit Card, RHB Visa Infinite Credit Card, RHB Visa Signature Credit Card, RHB World MasterCard Credit Card/-i, RHB Platinum Business Credit Card, RHB Rewards Credit Card/-i, RHB Cash Back Credit Card/-i, RHB MyEg Credit Card, RHB Corporate Credit Card/-i, RHB Corporate Charge Card/-i, RHB Purchasing Charge Card/-i, and
- (C) “**RHB Debit Cards**” refers to RHB Premier Visa Infinite Debit Card, RHB Premier Multi Currency Visa Debit Card, RHB Platinum Debit Card/-i, RHB Visa Justice League Debit Card/-i, RHB Debit Card/-i (Visa / MasterCard), Easy Smart Debit Card/-i, RHB Multi Currency Visa Debit Card and RHB Corporate MyDebit Card/-i;  
where (B) and (C) are issued by RHB.

1. RHB Lifestyle Privileges are available to all holders of RHB Credit Cards and RHB Debit Cards.
2. All offers are valid from 1 January 2019 until 31 December 2019 unless stated otherwise and payment must be made with the respective RHB Credit Cards and RHB Debit Cards, unless stated otherwise.
3. RHB Lifestyle Privileges Terms & Conditions and offers are available at <https://www.rhbgroup.com/personal/cards/credit-cards/overview/index.html>.
4. All payments must be made with RHB Credit Cards and RHB Debit Cards to enjoy the offers from the RHB 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 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 merchants/ supplier/ establishment.
8. For any dispute concerning the quality of goods or services received under RHB Lifestyle Privileges, Cardholder are encouraged to liaise or contact the participating merchant/supplier/establishment directly or call RHB Customer Service Centre at 03-92068118.
9. All offers for goods and services featured in the RHB Lifestyle Privileges microsite and/or any other communication material(s) are valid for RHB Credit Cards and RHB Debit Cards only.
10. 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 12 below.
11. 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.

12. RHB may use any of the following modes to communicate notices in relation to this RHB 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 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.

#### **Reward Points and Cash Back for RHB Lifestyle Privileges**

13. Reward Points and/or Cash Back will not be given or awarded or credited to RHB Debit Cards or their related deposit accounts unless and otherwise specified for the respective establishment.
14. The Reward Points given out under RHB Lifestyle Privileges are subject to the Reward Points Terms and Conditions.
15. RHB will publish an online Rewards Catalogue which will list all the items, cash vouchers, cash back, and frequent flyer air miles and annual fee waivers ("Reward Items") that are available for redemption, together with the number of Reward Points required for redemption of each of the Reward Items, subjected to the Catalogue Terms and Conditions.
16. RHB reserves the right, at its absolute discretion, in the allocation of the Reward Points and the Cash Back to the Cardholders.
17. Where applicable, Reward Points and/or Cash Back to be given out are on monthly basis and the amount to be given out are subjected to the terms and conditions as stated in the RHB Lifestyle Privileges microsite and/or any other communication material(s), unless stated otherwise.
18. The Reward Points and/or Cash Back for a specific offer may be capped for a specified period. In the event that such Reward Points and/or Cash Back are not given out by RHB in the specified period, such Reward Points and/or Cash Back will be forfeited, subjected to Reward Points Terms and Conditions.
19. Reward Points and/or Cash Back given out will be credited into the respective primary Cardholder's RHB Credit Card account which incurred the spend within four (4) weeks after the end of each month and will be reflected in the credit card statement for the month after the crediting period, unless stated otherwise.

20. The Reward Points and/or Cash Back are non-transferable to the Cardholder's other account or any third party account.