

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the RHB SME e-Solution. Be sure to also read the terms and conditions in the letter of offer. Seek clarification from your institution if you do not understand any part of this document or the general terms)



RHB Bank Berhad (6171 – M)

RHB SME e-Solution.

1. What is this product about?

It's a product package specially caters for SME and Businesses. The product package includes:

1. Business Current Account
2. Reflex Online Cash Management
3. Electronic Point of Sale (ePOS)
4. Business Credit Card
5. Credit/Debit Card Terminal / MPOS
6. Accounting Software
7. HR Management Software
8. SME Customised Insurance

2. What do I get from this product?

Customer must sign-up all mandatory products with at least one optional product and the details are as follows:

1. **Mandatory Product**

- Business Current Account
- Reflex Online Cash Management

2. **Optional Product**

- Electronic Point of Sale (ePOS)
- Business Credit Card
- Credit/Debit Card Terminal / MPOS
- SME Customised Insurance
- Accounting Software
- HR Management Software

3. What are my obligations?

- You have to sign up both mandatory products with at least 1 optional product under the package

4. What is the Collateral/ Security?

- No Collateral is required

5. Do I need guarantor (s)?

- No guarantor required

6. What other charges do I have to pay?

1. Electronic Point of Sale (ePOS)
 - Software package ranging from RM 990 – RM 2,990 per year according to the package
2. Accounting Software
 - Monthly Subscription : RM 24.80
 - Yearly Subscription : RM 248.00
3. HR Management Software
 - Price depend no of employees ranging from RM 280 and above
4. SMI Customised Insurance
 - Premium depend on the insurance package ranging from RM 434 – RM 890.40
5. Credit/Debit Card Terminal
 - Terminal rental: Ranging from RM 30 – RM 150 monthly according to tier package (Rental can be waived, subject to management discretion)

MDR charges are chargeable in according to the product and pricing package by RHB Merchant card business.

7. What if I fail to fulfill my obligations?

- You will not eligible for RHB SME e-Solution product package

8. What if I fully settle the loan during the lock-in period?

- Not Applicable

9. Do I need any insurance / takaful coverage?

- Not Applicable

10. What do I need to do if there are changes to my contact details?

- It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

11. Where can I get assistance and redress?

- You can get the application forms at any RHB Branches nationwide.
- You may contact your Account Relationship Manager at any of our Commercial Banking Business Center or at:

RHB Bank Berhad

RHB Centre, Jalan Tun Razak

50400 Kuala Lumpur

Telephone::03-9206 8118 (Peninsular Malaysia) or 082-276118 (Sabah and Sarawak)

Fax:03-9206 8088

E-mail: customer_service@rhbbank.com.my

Website::<http://www.rhb.com.my>

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Telephone:1-300-88-5465
Fax:03-21741515
E-mail: bnmtelelink@bnm.gov.my

12. Where can I get further information?

- Should you require additional information on our products, please visit us at the nearest RHB Commercial Business Banking Center / Branch or logon to www.rhb.com.my for more info

13. Other loan packages available

- Please refer to your branch or relationship manager for further details

14. Other information

- Payment can be made at any RHB branch, via CDM, Standing Instruction, Online Banking or MEPS IBG

"IMPORTANT NOTE:

IF YOU DO NOT KEEP UP WITH THE REPAYMENT OF YOUR FACILITIES, YOUR PROPERTY / FIXED DEPOSITS CHARGED / PLEDGED MAY BE FORECLOSED / LIQUIDATED (WHERE APPLICABLE). LEGAL ACTION MAY ALSO BE TAKEN AGAINST YOU"

"The information provided in this disclosure sheet is valid from 01 January 2013 and is subject to change at the Bank's discretion from time to time with prior notification.

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