

ANNOUNCEMENT

Improved Terms and Conditions for Investment Services on Fair Treatment

Dear Valued Client,

We are pleased to inform that we have improved the Terms and Conditions for Investment Services (“Terms and Conditions”) following the Bank Negara Malaysia’s (“BNM”) requirement on Fair Treatment of Financial Consumers which shall take effect on 25 February 2021.

A copy of the improved Terms and Conditions is available at the following links:

- ◆ Unit Trust – Terms & Conditions - [Click here](#)
- ◆ Private Retirement Scheme – Terms & Conditions - [Click here](#)
- ◆ Unit Trust for RHB’s Islamic Banking – Terms & Conditions - [Click here](#)

Please refer to the following page for the Frequently Asked Questions (FAQs).

Thank you.

Frequently Asked Questions (FAQs)

Question	Answer
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1	<p>I received notification from the Bank regarding improvements to the terms and conditions of my Investment Services (“Terms and Conditions”). What is this about?</p>	<p>The Bank is applying the principle of fair treatment to Clients of Investment Services by enhancing the reasonableness and transparency of the Terms and Conditions.</p> <p>Clients will get a better understanding of the improved Terms and Conditions that emphasize plain language, disclosure transparency and adequate notice.</p>
2	<p>Is the improvement in the Terms and Conditions applicable to both Conventional and Islamic products?</p>	<p>Yes. It is applicable to all Conventional Investment Services and Islamic Investment Services products.</p>
3	<p>When will the improved Terms and Conditions take effect?</p>	<p>The improved Terms and Conditions for Investment Services will take effect from 25 February 2021.</p> <p>A copy of the improved product Terms and Conditions is now available.</p>
4	<p>Do I need to sign a new or supplementary document related to the improved Terms and Conditions?</p>	<p>No, this is not required.</p> <p>The new Terms and Conditions have been improved based on the principles of fair treatment to Clients.</p>
5	<p>Will this impact my existing Investment Services account?</p>	<p>This will not impact your existing Investment Services account. The new Terms and Conditions have been improved based on the principles of fair treatment to Clients.</p>

6	Do I need to pay any additional fees and charges arising from the improvement of Terms and Conditions?	No, there are no additional fees and charges.
7	If I have further queries in future, who should I contact?	For further assistance, you may contact our Customer Care Service Officer via email customer.service@rhbgroup.com or call 03-92068118 (Peninsular Malaysia) or 082-276118 (Sabah and Sarawak)

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