

## ANNOUNCEMENT

Enhancement / Revision on RHB Bank Berhad and RHB Islamic Bank Berhad Terms and Conditions for Share Margin Financing/-i (“SMF/-i”) pursuant to requirement under the Policy Document issued by Bank Negara Malaysia on Fair Treatment of Financial Consumer.

Dear Valued Customers,

We are pleased to advise that we have updated RHB Bank Berhad and RHB Islamic Bank Berhad Terms and Conditions for Share Margin Financing/-i (“SMF/-i”) documents pursuant to requirement under the Policy Document issued by Bank Negara Malaysia on Fair Treatment of Financial Consumer effective 30-June-2021. The summary changes are available at the following links:

Products and Services	Description
RHB Share Margin Financing/-i (“SMF/-i”)	For Individual customers Summary of the Revised Terms and Conditions- <a href="#">click here</a>

Thank You.

10 June 2021

### Frequently Asked Questions (FAQs)

No	Question	Answer
1	I received a notification from the	The Bank is applying the principle of fair treatment

	Margin Financing/-i. What is this about?	reasonableness and transparency of the Terms and Conditions.
2	Is the update in the Terms and Conditions applicable to Conventional and Islamic products?	Yes. It is applicable to Conventional and Islamic Share Margin Financing/-i products.
3	When will the updated Terms and Conditions take effect?	The updated Terms and Conditions for Share Margin Financing/-i will take effect from 30th June 2021.
4	Do I need to sign a new or supplementary document related to the updated Terms and Conditions?	Not required.  All existing Terms and Conditions remain unchanged and the updated Terms and Conditions are based on the principles of fair treatment to the customers.
5	Will this be applied to our existing facilities?	There will be no change to the existing facilities other than the terms and conditions related to the principles of Fair Treatment for Financial Consumers.
6	Do I need to pay any additional fees and charges or stamping fees arising from the updated Terms and Conditions?	No, there is no additional fees and charges.
7	If I require further information, who can I contact?	For further assistance, you may reach our Customer Care Service Officer via email <a href="mailto:customer.service@rhbgroup.com">customer.service@rhbgroup.com</a> or call 03-9206 8118.