



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-September-2022. A copy of the updated Terms and Conditions is available via the following link:

Products and Services	Description
RHB Share Margin Financing (“SMF”)	For Individual customers Updated Terms and Conditions – Click here Updated Memorandum of Deposit of Stocks and Shares – Click here
RHB Share Margin Financing-i (“SMF-i”)	For Individual customers Updated Terms and Conditions – Click here

Thank you.

28 September 2022

Frequently Asked Questions (FAQs)

No.	Question	Answer
1.	I received a notification from the Bank regarding the update to the Terms and Conditions of my Share Margin Financing/-i. What is this about?	The Bank is applying the principle of fair treatment to financial consumers in the Share Margin Financing/-i contracts by enhancing the 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 September 2022.
4.	Do I need to sign a new or supplementary document related to the updated Terms and Conditions?	Not required.
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 customer.service@rhbgroup.com or call 03-9206 8118.