

Enhancement / Revision on RHB Bank Berhad and RHB Islamic Bank Berhad Terms and Conditions for SME Financing facilities documents in accordance to Bank Negara Malaysia (“BNM”) Fair Treatment for Financial Consumers (“FTFC”) Policy Document.

Dear Valued Customers,

We are pleased to advise that we have updated RHB Bank Berhad and RHB Islamic Bank Berhad Terms and Conditions for SME financing facilities documents in accordance to BNM FTFC requirement effective 30-June-2021. A copy of the updated Terms and Conditions is available via the following link:

Products and Services	Description
RHB Bank Berhad and RHB Islamic Bank Berhad SME Financing facilities	For SME customers ◆ Updated Terms and Conditions (Appendix) - Click here

Thank you.

9 June 2021

Frequently Asked Questions (FAQs)

1	We received a notification from the Bank on the revision to the terms and conditions of our Banking Facilities. Can you explain further?	<p>The Bank is applying the principle of fair treatment to financial consumers which includes SMEs.</p> <p>RHB have revised the terms and conditions to ease SMEs understanding by using simple terminologies and adopting disclosure transparency.</p>
2	Is the revision applicable to both Conventional and Islamic products?	Yes, this is applicable to all Conventional and Islamic business financing products
3	When will this revision become effective?	The revised terms and conditions will take effect from 30-June-2021.
4	Are we required to sign a new document related to the said revision?	You are not required to sign any new documents. All existing terms and conditions remain unchanged and the revised terms and conditions are based on the principles of Fair Treatment for Financial Consumers.

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	Are there any fees, charges or stamp fees arising from this revision?	No, there are no fees and / or charges incurred.
7	If we require further information, who can we contact?	For further assistance, you may contact your respective Relationship Managers or log on to RHB Corporate Website at www.rhbgroup.com .

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