

ANNOUNCEMENT

Improved Terms and Conditions for Investment Services Account Opening Form – Retail Bond on Fair Treatment”

Dear Valued Client,

We are pleased to inform that we have improved the Terms and Conditions for Investment Services Account Opening Form – Retail Bond (“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 link:

1) Retail Bond – Terms & Conditions - [Click here](#)

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

Thank you.

	Question	Answer
1.	I received notification from the Bank regarding improvements to the terms and conditions of my Investment Services – Retail Bond (“Terms and Conditions”). What is this about?	<p>The Bank is applying the principle of fair treatment to customers of Investment Services – Retail Bond by enhancing the reasonableness and transparency of the Terms and Conditions.</p> <p>Customers will get a better understanding of the improved Terms and Conditions that emphasizes plain language, disclosure transparency and adequate notice.</p>

2.	When will the improved Terms and Conditions take effect?	The improved Terms and Conditions for Investment Services will take effect from 25 February 2021.
3.	Do I need to sign a new or supplementary document related to the improved Terms and Conditions?	No, this is not required.
4.	Will this impact my existing Investment Services – Retail Bond account?	This will not impact your existing Investment Services – Retail Bond account. The new Terms and Conditions have been improved based on the principles of fair treatment to customers.
5.	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.
6.	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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