



News Room

From Our Pocket to Yours - Easy by RHB Introduces the First and Only Debit Card That Contributes to Your Savings

Kuala Lumpur, 9 August 2012 – Easy by RHB ("Easy") is proud to introduce the Easy-Smart Debit Card™ - Malaysia's first ever debit card that helps you save up to RM1.00 to your separate savings account, each time you swipe using its unique Save-As-You-Spend feature.

Watch your savings grow over time as Easy by RHB tops up cash into your savings account with every transaction you make. There are no limits to the contribution amount and Easy will give you up to 10% per annum in interest on your earned savings.

Launched today, the Easy-Smart Debit Card™ is a one-of-its-kind product offering that serves a unique purpose where the bank contributes cash to your savings account each time you spend in an effort to cultivate a healthy saving habit and to encourage the use of debit card to manage expenditures.

"We are delighted to introduce this unique Save-As-You-Spend feature in our new debit card. This new product is a showcase of our innovation and commitment to offer new products to the increasingly sophisticated consumer demands," said Encik Johari Abdul Muid, Managing Director, RHB Bank Berhad.

The Easy-Smart Debit Card™ encourages consumers to spend according to their means and at the same time allows customers to keep track of their expenses. The groundbreaking concept was developed as a smart and convenient alternative to cash, cheques and credit cards. Innovation is the ultimate driving force behind this product with its many unique features that benefit the average consumer starting from the Save-As-You-Spend feature to receiving cash contributions and interest savings from the Bank.

The Easy-Smart Debit Card™ consumer will hold two separate accounts – the Easy-Smart Account 1, designated for retail spending and the Easy-Smart Account 2, which is directly linked to the first account, is designated for your savings earned through contributions from both you and the bank.

The product also comes with all the other benefits that a debit card would offer, including protection against a lost or stolen card, account-capping to avoid over-spending, validity at more than 29 million Visa locations, and easy accessibility to your cash via ATMs worldwide.

Staying true to the philosophy of offering fuss-free banking, signing up for the Easy Smart Debit Card™ is simple—with no forms to fill, a low deposit of RM50, and on-the-spot-approval within minutes. For more information, call 1-300-22-EASY(3279) or visit www.rhb.com.my/easy

About Easy by RHB

Easy, a community banking concept that offers simple, affordable and attractive products established in 2010, was the first of its kind. Easy takes pride of the fact that its strong iconic customer promise of 10-minute banking is the epicenter of its delivery. From 111 outlets in 2010 to 245 in 2012, Easy has enjoyed rapid growth due to its innovative use of cutting edge technology to provide a simple application process. By using the biometric ID card, MyKad to easily access customer data, all applications undergo real time decisioning and are completed in ten (10) minutes. Embarking on the green journey, all applications are paperless.

Accessibility and convenience is key for Easy whose outlets operate 7 days a week with extended operating hours and are located at high traffic and prominent locations. The products offered by Easy are tailored to target segment needs; Easy created six discrete products with transparent pricing and no hidden fees.

Easy is also synonymous with innovation backed by numerous international awards to its name. Recently, Easy was honoured as the 2012 'Model Bank of the Year' from Celent, a research and consulting firm based in the United States. This is the first time in Celent's history that the Model Bank of the Year distinction has been awarded.

Issued on behalf of RHB Bank Berhad by the Corporate Communications Division, RHB Capital Berhad. For more information, please call Melati Kesuma Kamaruddin at 03-92802445 or Eza Dzul Karnain at 03-92802552.