

## ANNOUNCEMENT

### Enhancement / Revision on RHB Bank Berhad and RHB Islamic Bank Berhad Terms and Conditions for Personal Financing (PF/-i) in accordance to Bank Negara Malaysia (“BNM”) Fair Treatment for Financial Consumers (“FTFC”) Policy Document.

Dear Valued Customers,

Please be informed that we have updated the Terms and Conditions for RHB Bank Berhad & RHB Islamic Bank Berhad’s Personal Financing (PF/-i) products, i.e. PF Conventional and PF-i (“Terms and Conditions”) pursuant to the requirement under the Policy Document issued by Bank Negara Malaysia on Fair Treatment of Financial Consumers, which shall take effect from 30 June 2021. A copy of the updated Terms and Conditions is available at the following links:

Product	Updated Terms and Conditions
Personal Financing (PF)	Personal Financing (PF) Terms & Conditions - <a href="#">Click here</a>
Personal Financing-i (PF-i)	Personal Financing-i (PF-i) Terms & Conditions – Fixed Rate - <a href="#">Click here</a>
Personal Financing-i (PF-i)	Personal Financing-i (PF-i) Terms & Conditions – Variable Rate - <a href="#">Click here</a>

### Frequently Asked Questions (FAQs)

#	Question	Answer
1	I received a notification	The Bank is applying the principle of fair treatment to financial

	<p>conditions of my PF/-i (“Terms and Conditions”).</p> <p>What is this about?</p>	<p>understanding on the updated Terms and Conditions that emphasizes on plain language, disclosure transparency and adequate notice.</p>
2	<p>Is the update in the Terms and Conditions applicable to conventional and Islamic products?</p>	<p>Yes. It is applicable to both Conventional and Islamic Personal Financing.</p>
3	<p>When will the updated Terms and Conditions take effect?</p>	<p>The updated Terms and Conditions for PF/-i will take effect from 30 June 2021. A copy of the updated product Terms and Conditions is now available.</p>
4	<p>Do I need to sign a new or supplementary document related to the updated Terms and Conditions?</p>	<p>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.</p>
5	<p>Do I need to pay any additional fees and charges or stamping fees arising from the update of Terms and Conditions?</p>	<p>No, there is no additional fees and charges.</p>
6	<p>If I require further information, who can I contact?</p>	<p>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- 92068118 (Peninsular Malaysia) or 082-276118 (Sabah and Sarawak)</p>