

ANNOUNCEMENT

Enhancement / Revision on RHB Bank Berhad and RHB Islamic Bank Berhad Agreements for Auto Financing/-i 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 Agreements for Auto Financing/-i documents in accordance to BNM FTFC requirement effective 30-June-2021. The summary changes are available at the following links:

| Products and Services | Description |
|-----------------------|--|
| RHB Auto Financing/-i | For Individual customers <ul style="list-style-type: none">• Updated Agreements -Click here |

Thank you.

9 June 2021

Frequently Asked Questions (FAQs)

| Question | Answer |
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| 1 | I received a notification from the Bank regarding the improvement to the terms and conditions of my Auto Financing/i. What is this about? | <p>The Bank is applying the principle of fair treatment to financial consumers in the Auto Financing/i contracts by enhancing the reasonableness and transparency of the Terms and Conditions.</p> <p>Customer will get a better understanding on the improved Terms and Conditions that emphasizes on plain language, disclosure transparency and adequate notice.</p> |
| 2 | Is the improvement in the agreements applicable to conventional and Islamic products? | Yes. It is applicable to all Conventional Auto Financing and Islamic Auto Financing products. |
| 3 | When will the improved agreements take effect? | The improved agreements for Auto Financing/i will take effect from 30th June 2021. A copy of the improved product agreements is now available. |

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| 4 | Do I need to sign a new or supplementary document related to the improved agreements? | <p>Not required.</p> <p>All existing agreements remained unchanged and the improved Terms and Conditions are based on the principles of fair treatment to the customers.</p> |
| 5 | Will this impact my existing Auto-Financing/i contract? | <p>There will be no changes on the existing agreements of your Auto Financing/i contract.</p> |
| 6 | Do I need to pay any additional fees and charges or stamping fees arising from improvement of agreements? | <p>No, there are no additional fees and charges.</p> |
| 7 | If I have further queries in future, who do I go to? | <p>For further assistance, you may reach our Customer Care Service Officer via email customer.service@rhbgroup.com or call 03-9206 8118 (Peninsular Malaysia) or 082-276118 (Sabah and Sarawak) .</p> |