



ANNOUNCEMENT:

Updates on RHB Credit & Charge Card Services Visa Card Cardmember Agreement, RHB Credit & Charge Card-i Services Visa Cardholder Agreement, and Terms & Conditions for RHB Prepaid Card

4th July 2022

Dear Valued Customers,

Please be informed that the RHB Credit & Charge Card Services Visa Card Cardmember Agreement, RHB Credit & Charge Card-i Services Visa Cardholder Agreement, and Terms & Conditions for RHB Prepaid Card will be revised effective 26th July 2022. Please visit below links to view the revised Terms and Conditions from 26th July 2022 onwards.

- [LINK CC](#) (RHB Credit & Charge Card Services Visa Card Cardmember Agreement)
- [LINK CCI](#) (RHB Credit & Charge Card-i Services Visa Cardholder Agreement)
- [LINK PC](#) (Terms & Conditions for RHB Prepaid Card)

Thank you.

The summary of the changes are as follows:-

A. RHB Credit & Charge Card Services Visa Card Cardmember Agreement

Agreement	Revised Clause	Revised Item	
RHB Credit & Charge Card Services Visa Card Cardmember Agreement	<u>Inclusion of additional definition under clause 1.1</u>	“AMLATFPUA”	means the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act, 2001.
		“Gratification”	means: - a) money, donation, gift, loan, fee, reward, valuable security, property or interest in property being property of any description whether movable or immovable, financial benefit, or any other similar advantage; b) any office, dignity, employment, contract of employment or services, and agreement to give employment or render services in any capacity; c) any payment, release, discharge or liquidation of any loan, obligation or other liability, whether in whole or in part; d) any valuable consideration of any kind, any discount, commission, rebate, bonus, deduction

Agreement	Revised Clause	Revised Item	
			<p>or percentage;</p> <p>e) any forbearance to demand any money or money's worth or valuable thing;</p> <p>f) any other service or favour of any description, including protection from any penalty or disability incurred or apprehended or from any action or proceedings of a disciplinary, civil or criminal nature, whether or not already instituted, and including the exercise or the forbearance from the exercise of any right or any official power or duty; and</p> <p>g) any offer, undertaking or promise, whether conditional or unconditional, of any gratification within the meaning of any of the preceding paragraphs (a) to (f) above.</p>
		"MACCA"	means the Malaysian Anti-Corruption Commission Act, 2009.
RHB Credit & Charge Card Services Visa Card Cardmember Agreement	<u>Inclusion of additional clause under item 10.8</u>	<p>10.8 The Cardmember/Company hereby:-</p> <p>(a) represents and warrants to, and undertakes with, RHB Bank that:-</p> <ol style="list-style-type: none"> i. it has not engaged, and will not at any time engage, directly or indirectly, in a transaction that involves proceeds of an unlawful activity or instrumentalities of an offence; ii. it has not acquired, received, possessed, disguised, transferred, converted, exchanged, carried, disposed of or used, and will not at any time acquire, receive, possess, disguise, transfer, convert, exchange, carry, dispose of or use, proceeds of an unlawful activity or instrumentalities of an offence; iii. it has not removed from or brought into Malaysia, and will not at any time remove from or bring into Malaysia, proceeds of an unlawful activity or instrumentalities of an offence; and iv. it has not concealed, disguised or impeded, and will not at any time conceal, disguise or impede, the establishment of the true nature, origin, location, movement, disposition, title of, rights with respect to, or ownership of, proceeds of an unlawful activity or instrumentalities of an offence; <p>(b) acknowledges and agrees with RHB Bank that:-</p> <ol style="list-style-type: none"> i. RHB Bank is obliged to comply with all applicable laws, regulations, directives, policy documents, guidelines, practice directions, sanctions, industry standards and practices and other requirements, including without limitation the AMLATFPUA, the Strategic Trade Act 2010 and the Financial Services Act 2013, to which RHB Bank as a licensed financial institution may from time to time be subject to (collectively, "Regulatory Requirements"); ii. RHB Bank will be entitled to do or refrain from doing any act or thing, for compliance with the Regulatory Requirements; iii. if RHB Bank is of the opinion that any event or circumstance (whether related or not), which would make it unlawful or illegal 	

Agreement	Revised Clause	Revised Item
		<p>for RHB Bank to approve the application for the Card or to allow the use of the Card, has occurred or arisen, or the approval of the application for the Card or allowing the use of the Card, would contravene any of the Regulatory Requirements (in whole or in part), including without limitation RHB Bank's receipt of any alert or positive name match from the relevant checks conducted on the Cardmember/Company and any related third party involved in the underlying transaction(s) (including without limitation the vendors, merchants and/or third party service providers to whom the Card is to be credited) by RHB Bank pursuant to the Regulatory Requirements, then, notwithstanding anything to the contrary contained in this Agreement, RHB Bank will, by giving not less than 14 working days written notice or such shorter period as required or permitted by such Regulatory Requirements, be entitled to:-</p> <ul style="list-style-type: none"> (aa) reject the Cardmember/Company's application and do all such acts and things as may be necessary to comply with the Regulatory Requirements; (bb) suspend the Card, and do all such acts and things as may be necessary to comply with the Regulatory Requirements; and/ or (cc) cancel the Card and terminate its relationship with the Cardmember/Company, and do all such acts and things as may be necessary to comply with the Regulatory Requirements. <p>If the Card is cancelled / terminated by RHB Bank pursuant to their compliance to Regulatory Requirements: -</p> <ul style="list-style-type: none"> (aa) the debts will immediately become due and payable; (bb) no utilisation of the Card will be allowed; and (cc) RHB Bank will be entitled to exercise all or any of its rights and remedies available to it under this Agreement and the applicable laws or otherwise; <ul style="list-style-type: none"> iv. it will provide all such documents and information as RHB Bank may require (at all times during the term of the business relationship) for the purposes of complying with the Regulatory Requirements; v. RHB Bank will be entitled to freeze / seize the Card under its control or due from any source to it, pursuant to order(s) from enforcement agency(ies) until such further notice (revocation order) is received from the said enforcement agency or the cease of the order (whichever the first); or unless there is a variation order. <p>(c) undertakes and agrees with RHB Bank that:-</p> <ul style="list-style-type: none"> i. it will at all times observe with RHB Bank's steps in undertaking their obligations towards complying with the Regulatory Requirements; ii. it will be fully liable if found to have contravened the Regulatory Requirements causing legal repercussion to RHB Bank due to its actions; and iii. it understands that any breach(es) due to AMLATFPUA and sanction requirements are non-negotiable.

Agreement	Revised Clause	Revised Item
		<p>For the purpose of this Clause 10.8: -</p> <p>“instrumentalities of an offence” means: -</p> <ul style="list-style-type: none"> (a) anything which is used in, or in connection with, the commission of any unlawful activity; or (b) any property which is wholly or partly used in, or in connection with, the commission of any unlawful activity, <p>whether the thing or property is situated within or outside Malaysia.</p> <p>“proceeds of an unlawful activity” means any property, or any economic advantage or economic gain from such property, within or outside Malaysia: -</p> <ul style="list-style-type: none"> (a) which is wholly or partly: - <ul style="list-style-type: none"> i. derived or obtained, directly or indirectly, by any person from any unlawful activity; ii. derived or obtained from a disposal or other dealings with the property referred to in sub-clause (i); or iii. acquired using the property derived or obtained by any person through any disposal or other dealings referred to in sub-clause (i) or (ii); or (b) which, wholly or partly, due to any circumstances such as its nature, value, location or place of discovery, or to the time, manner or place of its acquisition, or the person from whom it was acquired, or its proximity to other property referred to in sub-clause (a)(i), (ii) or (iii), can be reasonably believed to be property falling within the scope of sub-clause (a) (i), (ii) or (iii); <p>“property” means: -</p> <ul style="list-style-type: none"> (a) assets of every kind, whether corporeal or incorporeal, moveable or immovable, tangible or intangible, however acquired; or (b) legal documents or instruments in any form, including electronic or digital, evidencing title to, or interest in, such assets, including currency, bank credits, deposits and other financial resources, traveller’s cheques, bank cheques, money orders, capital market products, drafts and letters of credit, <p>whether situated within or outside Malaysia, and includes a legal or equitable interest, whether full or partial, in any such property;</p> <p>“unlawful activity” means: -</p> <ul style="list-style-type: none"> (a) any activity which constitutes any serious offence or any foreign serious offence; or (b) any activity which is of such a nature, or occurs in such circumstances, that it results in or leads to the commission of any serious offence or any foreign serious offence, <p>regardless whether such activity, wholly or partly, takes place within or outside Malaysia;</p> <p>“serious offence” means: -</p>

Agreement	Revised Clause	Revised Item
		<p>(a) any of the offences specified in the Second Schedule of AMLATFPUA;</p> <p>(b) an attempt to commit any of those offences; or</p> <p>(c) the abetment of any of those offences;</p> <p>“transaction” includes an arrangement to open an account involving two or more persons and any related transaction between any of the persons concerned and another.</p>
<p>RHB Credit & Charge Card Services Visa Card Cardmember Agreement</p>	<p><u>Inclusion of additional clause under item 16</u></p>	<p>16. MACCA</p> <p>16.1 (a) The Cardmember/Company has read and understood the anti-corruption and anti-bribery policies and procedures of RHB Bank that are available on RHB Bank’s website at www.rhbgroup.com. The Cardmember/Company will be notified by RHB Bank of any amendments or revisions to the anti-corruption and anti-bribery policies and procedures of RHB Bank, and the Cardmember/Company will also read and understand such amendments or revision, which will be made available on RHB Bank’s website at www.rhbgroup.com. The Cardmember/Company further understands that the Cardmember/Company may contact RHB Bank’s Group Integrity & Governance Division at integrity.governance@rhbgrou.com if the Cardmember/Company does not understand the policies, procedures or any related updates.</p> <p>(b) The Cardmember/Company agrees that the breach by the Cardmember/Company of any of the section under this Clause 16.1(a) amounts to a material breach of the terms or conditions of this Agreement and Clause 10 will apply.</p>
	<p><u>revision of clause under item 9.7 d) & 9.8 c)</u></p>	<p>9.7 The Cardmember/Company will be liable for PIN-based unauthorized transactions if the Cardmember/Company has:</p> <p>a) acted fraudulently;</p> <p>b) delayed in notifying RHB Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of the Card;</p> <p>c) voluntarily disclosed the PIN to another person; or</p> <p>d) written or indicated the PIN on the Card, or on anything kept in close proximity with the Card and could be lost or stolen with the Card.</p> <p>9.8 The Cardmember/Company will be liable for unauthorized transactions which require signature verification or with contactless card, if the Cardmember/Company has:</p> <p>a) acted fraudulently;</p> <p>b) delayed in notifying RHB Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Card;</p> <p>c) left the Card or an item containing the Card unattended, in places visible and assessible to others, except at the Cardmember’s place of residence. However Cardmember are expected to exercise due card in safeguard the card even at Cardmember’s place of residence or</p> <p>d) voluntary allowed another person to use the Card.</p>



B. RHB Credit & Charge Card-i Services Visa Cardholder Agreement

Agreement	Revised Clause	Revised Item	
RHB Credit & Charge Card-i Services Visa Cardholder Agreement	<u>Inclusion of additional definition under clause 1.1</u>	“AMLATFPUA”	means the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act, 2001.
		“Gratification”	means: - <ul style="list-style-type: none"> a) money, donation, gift, loan, fee, reward, valuable security, property or interest in property being property of any description whether movable or immovable, financial benefit, or any other similar advantage; b) any office, dignity, employment, contract of employment or services, and agreement to give employment or render services in any capacity; c) any payment, release, discharge or liquidation of any loan, obligation or other liability, whether in whole or in part; d) any valuable consideration of any kind, any discount, commission, rebate, bonus, deduction or percentage; e) any forbearance to demand any money or money’s worth or valuable thing; f) any other service or favour of any description, including protection from any penalty or disability incurred or apprehended or from any action or proceedings of a disciplinary, civil or criminal nature, whether or not already instituted, and including the exercise or the forbearance from the exercise of any right or any official power or duty; and g) any offer, undertaking or promise, whether conditional or unconditional, of any gratification within the meaning of any of the preceding paragraphs (a) to (f) above.
		“MACCA”	means the Malaysian Anti-Corruption Commission Act, 2009.
RHB Credit & Charge Card-i Services Visa Cardholder Agreement	<u>Revision of clause under item 10.5</u>	10.5 The Cardholder/Company will be liable for PIN-based unauthorized transactions if Cardholder/Company has: <ul style="list-style-type: none"> (a) acted fraudulently; 	

Agreement	Revised Clause	Revised Item
	<p><u>(d) & 10.6(c)</u></p>	<p>(b) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of the Card;</p> <p>(c) voluntarily disclosed the PIN to another person; or</p> <p>(d) written or indicated the PIN on the Card, or on anything kept in close proximity with the Card and could be lost or stolen with the Card.</p> <p>10.6 The Cardholder/Company will be liable for unauthorized transactions which require signature verification or with contactless Card, if the Cardholder/Company has:</p> <p>(a) acted fraudulently;</p> <p>(b) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Card;</p> <p>(c) left the Card or an item containing the Card unattended, in places visible and assessable to others; except at the Cardholder's place of residence. However the Cardholder is expected to exercise due care in safeguarding the Card even at the Cardholder's place of residence; or</p> <p>(d) voluntarily allowed another person to use the Card.</p>
<p>RHB Credit & Charge Card-i Services Visa Cardholder Agreement</p>	<p><u>Inclusion of additional clause under item 11.8</u></p>	<p>11.8 The Cardholder hereby:-</p> <p>(a) represents and warrants to, and undertakes with, the Bank that:-</p> <p>i. it has not engaged, and will not at any time engage, directly or indirectly, in a transaction that involves proceeds of an unlawful activity or instrumentalities of an offence;</p> <p>ii. it has not acquired, received, possessed, disguised, transferred, converted, exchanged, carried, disposed of or used, and will not at any time acquire, receive, possess, disguise, transfer, convert, exchange, carry, dispose of or use, proceeds of an unlawful activity or instrumentalities of an offence;</p> <p>iii. it has not removed from or brought into Malaysia, and will not at any time remove from or bring into Malaysia, proceeds of an unlawful activity or instrumentalities of an offence; and</p> <p>iv. it has not concealed, disguised or impeded, and will not at any time conceal, disguise or impede, the establishment of the true nature, origin, location, movement, disposition, title of, rights with respect to, or ownership of, proceeds of an unlawful activity or instrumentalities of an offence;</p> <p>(b) acknowledges and agrees with the Bank that:-</p>

Agreement	Revised Clause	Revised Item
		<ul style="list-style-type: none"> i. The Bank is obliged to comply with all applicable laws, regulations, directives, policy documents, guidelines, practice directions, sanctions, industry standards and practices and other requirements, including without limitation the AMLATFPUA, the Strategic Trade Act 2010 and the Islamic Financial Services Act 2013, to which the Bank as a licensed financial institution may from time to time be subject to (collectively, “Regulatory Requirements”); ii. The Bank will be entitled to do or refrain from doing any act or thing, for compliance with the Regulatory Requirements; iii. if the Bank is of the opinion that any event or circumstance (whether related or not), which would make it unlawful or illegal for the Bank to approve the application for the Card or to allow the use of the Card, has occurred or arisen, or the approval of the application for the Card or allowing the use of the Card, would contravene any of the Regulatory Requirements (in whole or in part), including without limitation the Bank’s receipt of any alert or positive name match from the relevant checks conducted on the Cardholder and any related third party involved in the underlying transaction(s) (including without limitation the vendors, merchants and/or third party service providers to whom the Card is to be credited) by the Bank pursuant to the Regulatory Requirements, then, notwithstanding anything to contrary contained in this Agreement, the Bank will, by giving not less than 14 working days written notice or such shorter period as required or permitted by such Regulatory Requirements, be entitled to:- <ul style="list-style-type: none"> (aa) reject the Cardholder’s application and do all such acts and things as may be necessary to comply with the Regulatory Requirements; (bb) suspend the Card, and do all such acts and things as may be necessary to comply with the Regulatory Requirements; and/ or (cc) cancel the Card and terminate its relationship with the Cardholder, and do all such acts and things as may be necessary to comply with the Regulatory Requirements. <p>If the Card is cancelled / terminated by the Bank pursuant to their compliance to Regulatory Requirements: -</p> <ul style="list-style-type: none"> (aa) the debts will immediately become due and payable; (bb) no utilisation of the Card will be allowed; and (cc) The Bank will be entitled to exercise all or any of its rights and remedies available to it under this Agreement and the applicable laws or otherwise; iv. it will provide all such documents and information as the Bank may require (at all times during the term of the business relationship) for the purposes of complying with the Regulatory Requirements; v. The Bank will be entitled to freeze / seize the Card under

Agreement	Revised Clause	Revised Item
		<p>its control or due from any source to it, pursuant to order(s) from enforcement agency(ies) until such further notice (revocation order) is received from the said enforcement agency or the cease of the order (whichever the first); or unless there is a variation order.</p> <p>(c) undertakes and agrees with the Bank that:-</p> <ol style="list-style-type: none"> i. it will at all times observe with the Bank's steps in undertaking their obligations towards complying with the Regulatory Requirements; ii. it will be fully liable if found to have contravened the Regulatory Requirements causing legal repercussion to The Bank due to its actions; and iii. it understands that any breach(es) due to AMLATFPUA and sanction requirements are non-negotiable. <p>For the purpose of this Clause 11.8: -</p> <p>"instrumentalities of an offence" means: -</p> <ol style="list-style-type: none"> (a) anything which is used in, or in connection with, the commission of any unlawful activity; or (b) any property which is wholly or partly used in, or in connection with, the commission of any unlawful activity, <p>whether the thing or property is situated within or outside Malaysia.</p> <p>"proceeds of an unlawful activity" means any property, or any economic advantage or economic gain from such property, within or outside Malaysia: -</p> <ol style="list-style-type: none"> (a) which is wholly or partly: - <ol style="list-style-type: none"> i. derived or obtained, directly or indirectly, by any person from any unlawful activity; ii. derived or obtained from a disposal or other dealings with the property referred to in sub-clause (i); or iii. (iii) acquired using the property derived or obtained by any person through any disposal or other dealings referred to in sub-clause (i) or (ii); or (b) which, wholly or partly, due to any circumstances such as its nature, value, location or place of discovery, or to the time, manner or place of its acquisition, or the person from whom it was acquired, or its proximity to other property referred to in sub-clause (a)(i), (ii) or (iii), can be reasonably believed to be property falling within the scope of sub-clause (a) (i), (ii) or (iii); <p>"property" means: -</p> <ol style="list-style-type: none"> (a) assets of every kind, whether corporeal or incorporeal, moveable or immovable, tangible or intangible, however acquired; or (b) legal documents or instruments in any form, including electronic or digital, evidencing title to, or interest in, such assets, including currency, bank credits, deposits and other financial resources, traveller's cheques, bank cheques, money orders, capital market products, drafts and letters of credit,

Agreement	Revised Clause	Revised Item
		<p>whether situated within or outside Malaysia, and includes a legal or equitable interest, whether full or partial, in any such property;</p> <p>“unlawful activity” means: -</p> <ul style="list-style-type: none"> (a) any activity which constitutes any serious offence or any foreign serious offence; or (b) any activity which is of such a nature, or occurs in such circumstances, that it results in or leads to the commission of any serious offence or any foreign serious offence, <p>regardless whether such activity, wholly or partly, takes place within or outside Malaysia;</p> <p>“serious offence” means: -</p> <ul style="list-style-type: none"> (a) any of the offences specified in the Second Schedule of AMLATFPUA; (b) an attempt to commit any of those offences; or (c) the abetment of any of those offences; <p>“transaction” includes an arrangement to open an account involving two or more persons and any related transaction between any of the persons concerned and another.</p>
RHB Credit & Charge Card-i Services Visa Cardholder Agreement	<u>Inclusion of additional clause under item 17</u>	<p>17 MACCA</p> <p>17.1</p> <ul style="list-style-type: none"> a) The Cardholder has read and understood the anti-corruption and anti-bribery policies and procedures of the Bank that are available on RHB website at www.rhbgroup.com. The Cardholder will be notified by the Bank of any amendments or revisions to the anti-corruption and anti-bribery policies and procedures of the Bank, and the Cardholder will also read and understand such amendments or revision, which will be made available on RHB’s website at www.rhbgroup.com. The Cardholder further understands that the Cardholder may contact RHB Bank’s Group Integrity & Governance Division at integrity.governance@rhbgroup.com if the Cardholder does not understand the policies, procedures or any related updates. b) The Cardholder agrees that the breach by the Cardholder of any of the section under this Clause 17.1(a) amounts to a material breach of the terms or conditions of this Agreement and Clause 11 will apply.

C. RHB Prepaid Card

Terms & Conditions	Revised Clause	Revised Item								
RHB Prepaid Card	<u>Removed of clause 13.12-RHB Customer Contact Centre and BNM Contact details</u>	<p>If the Cardmember wishes to complain on the products or services provided, he/she may contact:-</p> <table border="1" data-bbox="472 533 1358 786"> <tr> <td data-bbox="472 533 762 689">Address</td> <td data-bbox="767 533 1358 689">RHB Customer Contact Centre Level 4, Crystal Plaza No 4 Jalan 51A/223, Seksyen 51A, 46100, Petaling Jaya Selangor</td> </tr> <tr> <td data-bbox="472 689 762 719">Telephone</td> <td data-bbox="767 689 1358 719">03-92068118 (RHB Phone Banking)</td> </tr> <tr> <td data-bbox="472 719 762 748">Email</td> <td data-bbox="767 719 1358 748">customer.service@rhbgroup.com</td> </tr> <tr> <td data-bbox="472 748 762 786">Website</td> <td data-bbox="767 748 1358 786">www.rhbgroup.com</td> </tr> </table>	Address	RHB Customer Contact Centre Level 4, Crystal Plaza No 4 Jalan 51A/223, Seksyen 51A, 46100, Petaling Jaya Selangor	Telephone	03-92068118 (RHB Phone Banking)	Email	customer.service@rhbgroup.com	Website	www.rhbgroup.com
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Telephone	03-92068118 (RHB Phone Banking)									
Email	customer.service@rhbgroup.com									
Website	www.rhbgroup.com									
RHB Prepaid Card	<u>Removal clause 13.12-BNM contact details</u>	<p>If your query or complaint is not satisfactorily resolved, you may contact Bank Negara Malaysia LINK or TELELINK at:</p> <table border="1" data-bbox="472 902 1358 1099"> <tr> <td data-bbox="472 902 834 976">Address</td> <td data-bbox="839 902 1358 976">Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur</td> </tr> <tr> <td data-bbox="472 976 834 1014">Telephone</td> <td data-bbox="839 976 1358 1014">1-300-88-5465</td> </tr> <tr> <td data-bbox="472 1014 834 1050">Fax</td> <td data-bbox="839 1014 1358 1050">03-21741515</td> </tr> <tr> <td data-bbox="472 1050 834 1099">Email</td> <td data-bbox="839 1050 1358 1099">bnmtelelink@bnm.gov.my</td> </tr> </table>	Address	Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur	Telephone	1-300-88-5465	Fax	03-21741515	Email	bnmtelelink@bnm.gov.my
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Terms & Conditions	Revised Clause	Revised Item	
			<p>incurred or apprehended or from any action or proceedings of a disciplinary, civil or criminal nature, whether or not already instituted, and including the exercise or the forbearance from the exercise of any right or any official power or duty; and</p> <p>g) any offer, undertaking or promise, whether conditional or unconditional, of any gratification within the meaning of any of the preceding paragraphs (a) to (f) above.</p>
		"MACCA"	means the Malaysian Anti-Corruption Commission Act, 2009.
RHB Prepaid Card	<p><u>Inclusion of additional clause under item 12.4 & 12.5</u></p>	<p>12.4 AMLATFPUA The Cardmember hereby: -</p> <p>a) represents and warrants to, and undertakes with, RHB Bank that: -</p> <ul style="list-style-type: none"> i. it has not engaged, and will not at any time engage, directly or indirectly, in a transaction that involves proceeds of an unlawful activity or instrumentalities of an offence; ii. it has not acquired, received, possessed, disguised, transferred, converted, exchanged, carried, disposed of or used, and will not at any time acquire, receive, possess, disguise, transfer, convert, exchange, carry, dispose of or use, proceeds of an unlawful activity or instrumentalities of an offence; iii. it has not removed from or brought into Malaysia, and will not at any time remove from or bring into Malaysia, proceeds of an unlawful activity or instrumentalities of an offence; and iv. it has not concealed, disguised or impeded, and will not at any time conceal, disguise or impede, the establishment of the true nature, origin, location, movement, disposition, title of, rights with respect to, or ownership of, proceeds of an unlawful activity or instrumentalities of an offence; <p>b) acknowledges and agrees with RHB Bank that:-</p> <ul style="list-style-type: none"> i. RHB Bank is obliged to comply with all applicable laws, regulations, directives, policy documents, guidelines, practice directions, sanctions, industry standards and practices and other requirements, including without limitation the AMLATFPUA, the Strategic Trade Act 2010 and the Financial Services Act 2013, to which RHB Bank as a licensed financial institution may from time to time be subject to (collectively, "Regulatory Requirements"); ii. RHB Bank will be entitled to do or refrain from doing any act or thing, for compliance with the Regulatory Requirements; iii. if RHB Bank is of the opinion that any event or circumstance (whether related or not), which would make it unlawful or illegal for RHB Bank to approve the application for the Card or to allow the use of the Card, has occurred or arisen, or the approval of the application for the Card or allowing the use of the Card, would contravene any of the Regulatory Requirements (in whole or in part), including without limitation RHB Bank's receipt of any alert or positive name match from the relevant checks conducted on the Cardmember and any 	

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		<p>related third party involved in the underlying transaction(s) (including without limitation the vendors, merchants and/or third party service providers to whom the Card is to be credited) by RHB Bank pursuant to the Regulatory Requirements, then, notwithstanding anything to contrary contained in these terms and conditions, RHB Bank will, by giving not less than 14 working days written notice or such shorter period as required or permitted by such Regulatory Requirements, be entitled to:-</p> <p>aa) reject the Cardmember's application and do all such acts and things as may be necessary to comply with the Regulatory Requirements;</p> <p>bb) suspend the Card and do all such acts and things as may be necessary to comply with the Regulatory Requirements; and/ or</p> <p>cc) cancel the Card and terminate its relationship with the Cardmember and do all such acts and things as may be necessary to comply with the Regulatory Requirements.</p> <p>If the Card is cancelled/terminated by RHB Bank pursuant to their compliance to the Regulatory Requirements: -</p> <p>aa) the debts will immediately become due and payable;</p> <p>bb) no utilization of the Card will be allowed; and</p> <p>cc) RHB Bank will be entitled to exercise all or any of its rights and remedies available to it under these Terms and Conditions and the applicable laws or otherwise;</p> <p>iv. it will provide all such documents and information as RHB Bank may require (at all times during the term of the business relationship) for the purposes of complying with the Regulatory Requirements;</p> <p>v. RHB Bank will be entitled to freeze / seize the Card under its control or due from any source to it, pursuant to order(s) from enforcement agency(ies) until such further notice (revocation order) is received from the said enforcement agency or the cease of the order (whichever the first); or unless there is a variation order.</p> <p>c) undertakes and agrees with RHB Bank that:-</p> <p>i. it will at all times observe with RHB Bank's steps in undertaking their obligations towards complying with the Regulatory Requirements;</p> <p>ii. it will be fully liable if found to have contravened the Regulatory Requirements causing legal repercussion to RHB Bank due to its actions; and</p> <p>iii. it understands that any breach(es) due to AMLATFPUA and sanction requirements are non-negotiable.</p> <p>For the purpose of this Clause 12.4: -</p> <p>"instrumentalities of an offence" means: -</p> <p>a) anything which is used in, or in connection with, the commission of any unlawful activity; or</p> <p>b) any property which is wholly or partly used in, or in connection with, the commission of any unlawful activity, whether the thing or property is situated within or outside Malaysia.</p>

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		<p>“proceeds of an unlawful activity” means any property, or any economic advantage or economic gain from such property, within or outside Malaysia: -</p> <p>a) which is wholly or partly: -</p> <ul style="list-style-type: none"> i. derived or obtained, directly or indirectly, by any person from any unlawful activity; ii. derived or obtained from a disposal or other dealings with the property referred to in sub-clause (i); or iii. acquired using the property derived or obtained by any person through any disposal or other dealings referred to in sub-clause (i) or (ii); or <p>b) which, wholly or partly, due to any circumstances such as its nature, value, location or place of discovery, or to the time, manner or place of its acquisition, or the person from whom it was acquired, or its proximity to other property referred to in sub-clause (a)(i), (ii) or (iii), can be reasonably believed to be property falling within the scope of sub-clause (a) (i), (ii) or (iii);</p> <p>“property” means: -</p> <ul style="list-style-type: none"> a) assets of every kind, whether corporeal or incorporeal, moveable or immovable, tangible or intangible, however acquired; or b) legal documents or instruments in any form, including electronic or digital, evidencing title to, or interest in, such assets, including currency, bank credits, deposits and other financial resources, traveller’s cheques, bank cheques, money orders, capital market products, drafts and letters of credit, whether situated within or outside Malaysia, and includes a legal or equitable interest, whether full or partial, in any such property; <p>“unlawful activity” means: -</p> <ul style="list-style-type: none"> a) any activity which constitutes any serious offence or any foreign serious offence; or b) any activity which is of such a nature, or occurs in such circumstances, that it results in or leads to the commission of any serious offence or any foreign serious offence, <p>regardless whether such activity, wholly or partly, takes place within or outside Malaysia;</p> <p>“serious offence” means: -</p> <ul style="list-style-type: none"> a) any of the offences specified in the Second Schedule of AMLATFPUA; b) an attempt to commit any of those offences; or c) the abetment of any of those offences; <p>“transaction” includes an arrangement to open an account involving two or more persons and any related transaction between any of the persons concerned and another.</p> <p>12.5 MACCA</p> <p>12.5.1 The Cardmember has read and understood the anti-corruption and anti-bribery policies and procedures of RHB Bank that are available on RHB Bank’s website at www.rhbgroup.com. The Cardmember will be notified by RHB Bank of any amendments or revisions to the anti-corruption and anti-bribery policies and procedures of RHB Bank, and the Cardmember will also read and understand such amendments or revision, which will be made available on</p>



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		<p>RHB Bank's website at www.rhbgroup.com. The Cardmember further understands that the Cardmember may contact RHB Bank's Group Integrity & Governance Division at integrity.governance@rhbgrou.com if the Cardmember does not understand the policies, procedures or any related updates.</p> <p>12.5.2 the Cardmember agrees that the breach by the Cardmember of any of the section under this Clause 12.5.1 amounts to a material breach of these Terms and Conditions and Clause 5 will apply.</p>
RHB Prepaid Card	<u>Revision of clause under item 10.4 d) & 10.4 c)</u>	<p>10.4 Cardmember will be held liable for PIN-based unauthorized Transactions if they have:</p> <ul style="list-style-type: none">a) acted fraudulently;b) delayed in notifying RHB Bank as soon as reasonable practicable after having discovered the loss of or unauthorized use of their Prepaid Card;c) voluntarily disclosed their PIN to another person; ord) recorded their PIN on the Prepaid Card, or on anything kept in close proximity with their Prepaid Card, and could be lost or stolen with the Card. <p>Cardmember will be held liable for any unauthorized Transactions which require signature verification, contactless payment or Card-Not-Present Transaction, if they have:</p> <ul style="list-style-type: none">a) acted fraudulently;b) delayed in notifying RHB Bank as soon as reasonable practicable after having discovered the loss of or unauthorized use of their Prepaid Card;c) left their Prepaid Card or an item containing their Prepaid Card, unattended in places visible and accessible to others, except at the Cardmember's place of residence. However, the Cardmember is expected to exercise due care in safeguarding the Card even at the Cardmember's place of residence; ord) voluntarily allowed another person to use their Prepaid Card