

TERMS AND CONDITIONS
RHB Smart Campaign
("these Terms and Conditions")

Customers who are interested in participating this campaign are advised to read and understand these Terms and Conditions before registering their participation in this campaign.

Any customer who does not understand any of these Terms and Conditions may contact RHB Customer Contact Centre, whose contact details are set out in the General Terms and Conditions clause below.

CAMPAIGN ORGANISERS

1. The **RHB Smart Campaign ("Campaign")** is organised by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] (collectively, "**RHB**").

CAMPAIGN PERIOD

2. The Campaign runs from **1st January 2024 to 31st December 2024 ("Campaign Period")**, both dates inclusive.

ELIGIBILITY

3. The Campaign is open to all eligible principal applicants who apply for RHB Smart Account/-i during the Campaign Period / eligible primary account holders of valid and existing RHB Smart Account/-i (collectively, "**Eligible Participants**").
4. The following individuals and entities, both residents and non-residents, are not eligible to participate in the Campaign:-
 - (a) individuals below the age of eighteen (18) years; and
 - (b) companies, commercial and corporate entities, sole proprietorships, partnerships, charitable/non-profit organisations, societies, schools and other business entities.

"**RHB Banking Group**" means RHB Bank Berhad, RHB Islamic Bank Berhad, RHB Investment Bank Berhad, RHB Insurance Berhad and their respective affiliates, holding companies, subsidiaries, related companies/corporations, successors and assigns.

CAMPAIGN MECHANICS

5. Campaign participation is subject to the fulfillment of the terms and conditions herein.
6. All new RHB and existing Smart Account/-i opened during the Campaign Period will automatically be registered for this Campaign.
7. Eligible Participant(s) who fulfills the below requirements within a calendar month is entitled to earn bonus interest/profit rate ("**Bonus Rate**"):
 - 7.1 The minimum Monthly Average Balance ("**MAB**") required is RM 1,000.
 - 7.2 Eligible Participants will earn Base Interest/Profit Rate ("**Base Rate**"), which is calculated based on daily account balance. Base Rate earned will be credited on the last day of each month. Referring in table 1 as follow:

Table 1

BALANCE RANGE	BASE RATE P.A.
Below RM 1,000	0.00%
RM 1,000 and above	0.05%

7.3 MAB is defined as the sum of end day daily account credit balance for the month/number of calendar days of the month.

7.4 To enjoy Bonus Rate “PAY”, “SPEND”, “FINANCING”, “TRADE”, “CONVERT”, “INVEST”, “SALARY CREDITING” the Eligible Participant must first fulfill the requirements for “SAVE” as prescribed in Table 2.

Table 2

CATEGORY	BONUS RATE CRITERIA	MIN. REQUIREMENT
i. SAVE	Bonus Rate up to a maximum of 3.30% p.a. is applicable on account with minimum MAB of RM1,000 up to RM100,000	Minimum deposit of RM 2,000 in a month. Please refer to clause 8 below.
ii. PAY		Minimum 3 online / mobile banking bill payments in a month. Please refer to clause 9 below.
iii. SPEND		Minimum RM 1,000 spent on RHB Debit or Credit Card/-i in a month. Please refer to clause 10 below.
iv. FINANCING		Minimum RM 2,500 loan/financing payment on Mortgage or Hire Purchase in a month. Please refer to clause 11 below.
v. TRADE		Minimum RM 100 brokerage amount on RHB IB online and offline platform in a month. Please refer to clause 12 below.
vi. CONVERT		Minimum RM 5,000 equivalent of conversion amount from Ringgit Malaysia to any foreign currency or precious metal* in Multi Currency Account/-i. Please refer to clause 13 below. <i>*Precious metal is not applicable for Multi Currenct Account-i</i>
vii. INVEST	Bonus Rate 1% (flat rate) applicable on net investment amount	Purchase eligible RHB financial products with minimum amount of RM 1,000. Please refer to clause 14 below.
viii. SALARY CREDITING	Bonus Rate of 2.00%p.a. for 3 months is applicable on account with minimum MAB of RM1,000 to RM100,000	Salary crediting of minimum RM 5,000 each month for the first 3 months upon Joy@Work onboarding. Please refer to clause 15 below.

8. In relation to the stipulated requirements in Table 1 for the “SAVE” category:

8.1 “SAVE” means the total of new saving in the RHB Eligible Accounts of the RHB Eligible Participant. “SAVE” is defined into two (2) categories as shown in the table 3 below:

Table 3

SAVE (transactions below are eligible for Bonus Rate)		Non SAVE Transactions (transactions below are excluded from Bonus Rate)	
i) Cash Deposit	x) MARA payment	i) Fund transfer within RHB current/saving account/-i	
ii) Cash Deposit Pos	xi) EPF Payment	ii) Cheque Deposit	
iii) Credit Transfer	xii) Money Order /		
iv) Term Deposit Credit	Purchase Order		
v) Cashier Order Credit	deposit		
vi) Demand Draft Credit	xiii) REFLEX – Funds		
vii) Telegraphic / RENTAS / IBG			

viii)	Transfer Credit EASY Pinjaman Ekspress disbursement / Personal Financing disbursement	xiv)	transfer credit REFLEX - Payroll Payment Credit	
ix)	RHB Auto Credit	xv)	REFLEX Auto Credit	
		xvi)	Multi Currency Account/-i Credit	
		xvii)	IBK Cash Advance Credit	
		xviii)	ATM IBFT CR at RHB	
		xix)	ATM IBFT CR at MEPS	
		xx)	DuitNow	

9. In relation to the stipulated requirements in Table 1 for the **“PAY”** category:

9.1 **“PAY”** means the payment made from RHB Eligible Account of the RHB Eligible Participant via RHB Online Banking or RHB Mobile Banking Application to pay utilities bills or other bills under participating billing organisations. **“PAY”** is divided into two (2) categories as shown in the table 4 below:

Table 4

PAY (transactions below are included for Bonus Rate)	PAY (transactions below are excluded from Bonus Rate)
Bill payment under Other Billers and JomPAY made to billing organization via RHB Online Banking or RHB Mobile Banking Application	i) Payment to any RHB Credit Card/-i ii) Payment to any RHB Loan/Financing iii) Payment via FPX

9.2 Payment made by debiting from the RHB Eligible Account of the RHB Eligible Participants under the standing instruction / recurring bill payments are included for Bonus Rate.

10. In relation to the stipulated requirements in Table 1 for the **“SPEND”** category:

10.1 **“SPEND”** means the total retail spending by the RHB Eligible Participant. **“SPEND”** is divided into two (2) categories as shown in the table 5 below:

Table 5

RETAIL SPENDING (transactions below are included for Bonus Rate)	RETAIL SPENDING (transactions below are excluded from Bonus Rate)
i) Local and overseas retail purchases ii) SPEND via JomPAY	i) Easy Payment Plan (EPP) ii) Balance Transfer (BT) iii) Cash Excess iv) Credit Card/-i Outstanding Balance v) Finance Charge vi) Annual Fees vii) Late Payment Charge viii) Reversal of Transaction ix) Disputed Transaction x) Fraudulent Card Transaction xi) Card Replacement Fee xii) Sales and Service Tax (SST) xiii) Dial – An-Installment xiv) Other Fees and Charges

10.2 **“SPEND”** made via JomPAY from the RHB Credit Card/-i and/or Debit Card/-i of the RHB Smart Account/-i Holder under the standing instruction/ recurring bill payments are included for Bonus Rate.

10.3 All retail transactions amounts charged and posted to the RHB Eligible Participant’s principal and (where applicable) supplementary RHB Credit Card(s)/-i and/or Debit Card/-i within the calendar month will be aggregated for computing the total amount spend.

- 10.4 For existing or new Debit Card/-i, the card has to be tagged as primary to the RHB Eligible Account in order to qualify for Bonus Rate under “**SPEND**” category.
- Total accumulated spending can be in multiple cards under the same customer’s profile. However, to be eligible for Debit Card/-i retail spending, the RHB Eligible Account must be tagged as primary account to the respective Debit Card/-i.
 - “**SPEND**” made via JomPAY from the Debit Card/-i of the RHB Eligible Account Holder under the standing instruction/ recurring bill payments **ONLY** are included for Bonus Rate.
 - All retail transactions bearing posting dates within the same calendar month will be aggregated for computation. Any retail transaction amount which is not posted will not be computed. We are not responsible for any failure or delay in the transmission or posting of any retail transaction. Our records on the posting date of any retail transaction shall be final, conclusive and binding.
 - If there is a void or reversal transaction (cancellation of spend), the Bonus Rate calculation for the same calendar month will take the net spending amount after deducting the voided amount. For example, if a RHB Eligible Account Holder spends RM2,000 on 5 December 2024 with his/her RHB Credit Card/-i, subsequently there is a void transaction amounting RM500 in his RHB Credit Card/-i on 15 December 2024, the Bonus Rate calculation for December 2024 will be computed based on net spending amount of RM1,500.
 - The following amounts incurred through the use of RHB Credit Card/-i and/or Debit Card/-i is/are excluded from computation of retail transaction amount:
 - i. Credit Card/-i and/or Debit Card/-i fees and charges (e.g. annual fees, finance and late payment charges, etc.);
 - ii. balance transfer/Easy Payment Plan (EPP)/Cash Excess;
 - iii. amounts converted to Instalment Plan/ Dial-An-Instalment;
 - iv. transactions that are voided, reversed or cancelled within the calendar month; and
 - v. such other amounts notified by us from time to time
- 10.5 If the RHB Credit Card/-i and/or Debit Card/-i is terminated for any reason by the 10th of the following month, whether by the RHB Eligible Account Holder or us, then all amounts charged and posted within the calendar month (if any) are disqualified from computation of retail transaction amount. For example, if the eligible customer terminates his RHB Credit Card/-i on 7 March 2024, then all amounts charged and posted to the terminated Credit Card/-i from 1 February 2024 until 29 February 2024 (if any) are disqualified and will not be computed.
11. In relation to the stipulated requirements in Table 1 for the “**FINANCING**” category:
- 11.1 “**FINANCING**” means the aggregated payment of monthly loan/financing installments for the month via standing instruction and/or retail payment channel of RHB internet / mobile banking to:
- Your Individual or Joint RHB Housing Loan/Financing Facility
 - Your Individual RHB Hire Purchase/-i Facility
- 11.2 Standing Instruction and/or retail payment channel has to be initiated from the RHB Eligible Account directly to the “**FINANCING**” Account (Mortgage / Hire Purchase Facility). Payment to any intermediary accounts prior to the **FINANCING** Facility will not be eligible for Bonus Rate.
- 11.3 Payment to other loan/financing facilities (that is not stated under clause 11.1) will not be eligible for Bonus Rate.
- 11.4 All “**FINANCING**” transactions posted to the RHB Eligible Account within the calendar month will be aggregated for computing the total “**FINANCING**” amount.
12. In relation to the stipulated requirements in Table 1 for the “**TRADE**” category:
- 12.1 “**TRADE**” means the brokerage amount for the month.
- 12.2 The “**TRADE**” feature shall only be available to Eligible Participants who have fulfilled the following conditions:
- Eligible Participants who trade online and/or offline in equities and/or futures for local and/or foreign markets via RHB Investment Bank

- 12.3 Persons who are bankrupt and are subject to bankruptcy proceedings will not be eligible.
13. In relation to the stipulated requirements in Table 1 for the “**CONVERT**” category:
- 13.1 “**CONVERT**” means the aggregated conversion amount from Ringgit Malaysia to any foreign currency or precious metal in Multi Currency Account/-i.
- 13.2 Only currency conversion that is made via the following channels would be entitled for Bonus Rate:
- Conversion of Ringgit (RM) from RHB CASA/-i to Foreign Currency or Precious Metal* in RHB Multi Currency Account/-i, via Over-the-Counter (OTC) or RHB Online Banking (desktop and mobile version).
 - Investment of Foreign Currency Term Deposit* via Over-the-Counter (OTC) or RHB Online Banking (desktop and mobile version) from Ringgit Malaysia (RM) to Foreign Currency or Precious Metal in RHB Multi Currency Account.
- 13.3 Aggregated conversion amount (RM equivalent) is computed based on the contracted exchange rate upon conversion.
**Precious metal and Foreign Currency Term Deposit are not applicable for Multi Currency Account-i*
14. In relation to the stipulated requirements in Table 1 for the “**INVEST**” category:
- 14.1 “**INVEST**” means the purchase of RHB financial products with minimum of RM1,000 accumulated within a calendar month. Bonus Rate will be paid based on net investment amount.
- 14.2 Net investment amount = Total Investment Amount – (Sales Charge and SST).
- 14.3 To enjoy the Bonus Rate, the purchase must be done through RHB Bank Retail and or RHB Islamic Bank Branches.
- 14.4 Only confirmed purchase amount of RHB financial products within the same calendar month will be aggregated for Bonus Rate computation.
- 14.5 Bonus Rate will only be paid after the Cooling Off Period (if any).
- 14.6 RHB Ringgit Malaysia denominated investment product transactions such as non-Employees Provident Fund (EPF) Investment, Private Retirement Schemes (PRS) & Unit Trust (UT) funds which encompasses funds distributed by RHB Bank and RHB Islamic Bank, excluding ASNB-VP funds, with minimum sales charge 4% and above are eligible.
15. In relation to the stipulated requirements in Table 1 for the “**SALARY CREDITING**” category:
- 15.1 “**SALARY CREDITING**” means onboarding to Joy@Work while receiving salary crediting of the minimum amount in a single transaction into the RHB Eligible Account.
- 15.2 Transactions below will be recognized for the “**SALARY CREDITING**” category:
- Salary crediting transactions via RHB Reflex Cash Management facility or;
 - Sender name (employer name) will be recognized based on the first five (5) characters inclusive of symbols & spacing for Salary crediting transactions that are not credited via RHB Reflex Cash Management facility. Example of the recognition criteria in table 6 as follow:

Table 6

SENDER NAME	EMPLOYER NAME	1 ST FIVE (5) CHARACTERS OF SENDER RECIPIENT NAME IN RHB SYSTEM	1 ST FIVE (5) CHARACTERS OF EMPLOYER NAME IN RHB SYSTEM	RECOGNISED AS ELIGIBLE SALARY TRANSACTION?
TIONG MEE JING	JABATAN KETUA MENTERI	TIONG	JABAT	NOT ELIGIBLE
TAMEKO SDN. BHD	TAMEKO	TAMEK	TAMEK	ELIGIBLE
TAN & LOKE	TAN AND LOKE	TAN &	TAN A	NOT ELIGIBLE
VANILLA TRADING (M) SDN BHD.	VANILA TRADING	VANIL	VANIL	ELIGIBLE
VANO	VANO	VANO	VANO	ELIGIBLE

TECHNOLOGY SDN. BHD.	TECHNOLOGY SDN BHD			
TIRADO JUPIRIN	JUMP RETAIL SDN BHD	TIRAD	JUMP	NOT ELIGIBLE
WONG SIEW NEE	LUCKYSTAR OCEAN ENTERPRISE	WONG	LUCKY	NOT ELIGIBLE

- 15.3 Eligible Participants who have met the criteria stated in Clause 15.1 and 15.2 will be entitled for the Bonus Rates for up to three (3) months from the month that the customer has onboarded as a Joy@Work customers.
- 15.4 Permanent employees and contract employees of RHB Banking Group are not entitled for the “**SALARY CREDITING**” Bonus.
- 15.5 Additional recognition criteria will be implemented on top of clause clause 15.1 and 15.2 for government employee. Whereby, sender’s name (employer’s name) that consist of the following keywords will be qualified for the salary crediting bonus. Qualified list refer to table 7 as follow,

Table 7

KEBAJIKAN	MAJLIS	PERBADANAN	KEMENTERIAN	NEGARA	PERSATUAN
SEKOLAH	SARAWAK	JOHOR	KEDAH	MELAKA	BANDARAYA
PINANG	SABAH	SELANGOR	UNION	KELANTAN	KUCHING
BORNEO	JAWATANKUASA	PERAK	KINABALU	PAHANG	KESIHATAN
JABATAN	PIBG	GOVERNMENT	PENANG	LABUAN	DATARAN
KERAJAAN	BADAN	PENDIDIKAN	KUANTAN	PUTRAJAYA	PERLIS

16. In relation to the stipulated requirements in Table 1 for the “**INVEST**” category:
- 16.1 “**INVEST**” means the purchase of RHB financial products with minimum of RM1,000 accumulated within a calendar month. Bonus Rate will be paid based on net investment amount.
- 16.2 Net investment amount = Total Investment Amount – (Sales Charge and SST).
- 16.3 To enjoy the Bonus Rate, the purchase must be done through RHB Bank Retail and or RHB Islamic Bank Branches.
- 16.4 Only confirmed purchase amount of RHB financial products within the same calendar month will be aggregated for Bonus Rate computation.
- 16.5 Bonus Rate will only be paid after the Cooling Off Period (if any).
- 16.6 RHB Ringgit Malaysia denominated investment product transactions such as non-Employees Provident Fund (EPF) Investment, Private Retirement Schemes (PRS) & Unit Trust (UT) funds which encompasses funds distributed by RHB Bank and RHB Islamic Bank, excluding ASNB-VP funds, with minimum sales charge 4% and above are eligible.
17. Bonus Rate “**SAVE**”, “**PAY**”, “**SPEND**”, “**FINANCING**”, “**TRADE**”, “**CONVERT**”, “**INVEST**” & “**SALARY CREDITING**” based on the criteria fulfilled as prescribed in Table 8.

Table 8

CATEGORY	REQUIREMENT	BONUS RATE	MAX BONUS RATE
SAVE	Fulfill Min. Deposit of RM 2,000* (Eligible Participants must fulfill SAVE criteria to be eligible for the remaining category)	1.80% p.a.	Bonus Rate up to a maximum of 3.30% p.a.
PAY	Fulfill min. 3 bills payment up to 5 bills payment*	0.75% p.a.	
	Fulfill min. 9 bills payment^	1.50% p.a.	
SPEND	Fulfill min. spend of RM 1,000 up to RM 3,999.99*	0.75% p.a.	
	Fulfill min. spend of RM 4,000^	1.50% p.a.	
FINANCING	Fulfill min. Financing Payment of RM 2,500 up to RM 2,499.99^	0.75% p.a.	
	Fulfill min. Financing Payment of RM 4,000^	1.50% p.a.	

TRADE	Fulfill min. brokerage amount of RM 100 up to RM 249.99 [^]	0.75% p.a.	
	Fulfill min. brokerage amount of RM 250 [^]	1.50% p.a.	
CONVERT	Fulfill min. conversion amount of RM 5,000 up to RM 9,999.99 [^]	0.75% p.a.	
	Fulfill min. conversion amount of RM 10,000 [^]	1.50% p.a.	
INVEST	Fulfill min. Investment of RM 1,000*	1.0%	1.0%
SALARY CREDITING	Fulfill min. salary crediting of RM 5,000 [^] each month for the first 3 months upon Joy@Work onboarding	2.00%p.a.	2.00%p.a.

*Eligible Participants can earn a maximum Bonus Rate of up to **5.30%p.a.** and is only applicable on account with minimum MAB of **RM 1,000 up to RM 100,000***

** These requirements will be classified under "System Bonus Rate" where payment will be made by the fifteenth (15) calendar day of the next occurring month*

[^] These requirements will be classified under "Manual Bonus Rate" which are additional features as part of the RHB Smart Campaign, where payment will be made manually by the end of the next occurring month. Bonus interest/profit for these features will only be applicable during the Campaign period.

18. The Base Rate and Bonus Rate is subject to the changes in Overnight Policy Rate (OPR) and / or the Kuala Lumpur Interbank Offered Rate (KLIBOR) and may be revised accordingly. The Base Rate and Bonus Rate might vary from time to time and the Accountholder may find the latest rates at RHB's website at www.rhbgroup.com.
19. The "Manual Bonus Rate" is eligible only during the Campaign Period from 1st January 2024 to 31st December 2024 with the exception of "SALARY CREDITING" Bonus which will be paid up to February 2025. e.g. if customer participates for the Campaign in March 2024, customer will be eligible for "Manual Bonus Rate" up to December 2024.
20. Eligible Participant(s) will receive notification updates via email on the Bonus Rates fulfilled on a monthly basis. If the Eligible Participant(s) did not provide RHB their email address details when the CASA/-i was opened previously, they will not receive any notification updates. However, Eligible Participant(s) can submit or update their email address by submitting the request via Secured Message in RHB Online Banking or walk in to the nearest RHB Branch.
21. The Eligible Participant'(s)' Smart Account/-i must be valid and active (not closed or terminated) as determined by RHB at its discretion, to be eligible for participation during and after the Campaign Period. If, at any time during the Campaign Period and/or between the last cycle of three (3) months from account opened, the Eligible Participant(s)' Smart Account/-i is closed or dormant for any reason whatsoever, his/her participation in the Campaign becomes null and void with immediate effect.
22. Below are some illustrations on the computation for Base Rate & Bonus Rate.
 - Formula for calculation of Monthly Average Balance ("MAB")
= $\frac{\text{Total Daily End Balance}}{\text{Actual Number of Days in a month}}$
 - Formula for calculation of Base Rate
= $\frac{\text{Daily End Balance} \times \text{Base Rate}}{\text{Actual Number of Days in a year}}$
 - Formula for calculation of Bonus Rate for Save, Pay, Spend, Financing, Trade & Convert
= $\frac{\text{MAB} \times \text{Bonus Rate} \times \text{Total Calendar Days in the Month}}{\text{Actual Number of Days in a year}}$
 - Formula for calculation of Base Interest / Profit for Invest
= Net Investment Amount x Bonus Rate

Scenario 1

Customer A fulfills the “SAVE” & “SPEND” Category but not MAB

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
1 Mar 2024		Account Balance		1,000
3 Mar 2024	SAVE	Deposit money into account	2,000	3,000
4 Mar 2024	SPEND	Spends on Debit Card/-i	(1,250)	1,750
10 Mar 2024	SPEND	Spends on Credit Card/-i	(1,100)	650

- Customer A fulfills Save (Bonus Rate – 1.8%) & Spend (Bonus Rate – 0.75%)
- $MAB = [2(1,000) + 1(3,000) + 6(1,750) + 22(650)] / 31 = 961.29$
- Customer A is not eligible for Bonus Rate of 2.55% as the minimum MAB balance of RM1,000 is not fulfilled.
- $Base\ Rate = [2(1,000) + 1(3,000) + 6(1,750) + 22(650)] \times 0.05\% \times 30 / 366 = 0.04$ (Daily balances > RM 1,000)
- Total Interest/Profit Rate = RM 0.04

Scenario 2

Customer B fulfills the “SPEND” & “FINANCING” Category

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
1 Mar 2024		Account Balance		6,000
3 Mar 2024	FINANCING	Makes Mortgage Financing Payment	(3,000)	3,000
10 Mar 2024	SPEND	Spends on Debit Card/-i	(500)	2,500
15 Mar 2024	SPEND	Spends on Credit Card/-i	(1,100)	1,400

- Customer B fulfills FINANCING (Bonus Rate – 0.75%) & SPEND (Bonus Rate – 0.75%)
- $MAB = [2(5,000) + 7(3,000) + 5(2,500) + 17(1,400)] / 31 = 2,170.97$
- Customer B is not eligible for Bonus Rate of 1.50% as the SAVE requirement is not fulfilled.
- $Base\ Rate = 2,170.97 \times 0.05\% \times 31 / 366 = 0.09$

Total Interest/Profit Rate = RM 0.09

Scenario 3

Customer C fulfills the “SAVE”, “SPEND” & “FINANCING” Category

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
1 Mar 2024		Account Balance		37,000
3 Mar 2024	SAVE	Deposit Money into the Account	5,000	42,000
5 Mar 2024	FINANCING	Makes Mortgage financing Payment	(4,000)	38,000
18 Mar 2024	SPEND	Spends on Credit Card/-i	(1,500)	36,500

- Customer C fulfills SAVE (Bonus Rate – 1.8%), FINANCING (Bonus Rate – 1.5%) & SPEND (Bonus Rate – 0.75%)
- $MAB = [2(37,000) + 2(42,000) + 13(38,000) + 14(36,500)] / 31 = 37,516.13$
- Customer C is entitled to a maximum interest/profit rate of 3.35% (Base Rate of 0.05% & Bonus Rate of 3.30%)
- $Base\ Rate = 37,516.13 \times 0.05\% \times 31 / 366 = 1.59$
- $Bonus\ Rate = 37,516.13 \times 3.30\% \times 31 / 366 = 104.86$

Total Interest/profit Rate = RM 1.59 + RM 104.86 = RM 106.45

Scenario 4

Customer D fulfills the “SAVE”, “SPEND”, “FINANCING” & “INVEST” Category

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
1 Mar 2024		Account Balance		37,000
3 Mar 2024	SAVE	Deposit Money into the Account	5,000	42,000
5 Mar 2024	FINANCING	Makes Mortgage Financing Payment	(5,000)	37,000
18 Mar 2024	SPEND	Spends on Credit Card/-i	(1,500)	35,500
20 Mar 2024	INVEST	Invest in UT	(3,000)	32,500

- Customer D fulfills SAVE (Bonus Rate – 1.8%), FINANCING (Bonus Rate – 1.5%), SPEND (Bonus Rate – 0.75%) & INVEST (Bonus Rate (Flat Rate) – 1.0%)
- $MAB = [2(37,000) + 2(42,000) + 13(37,000) + 2(35,500) + 12(32,500)] / 31 = 35,483.87$
- Customer D is entitled to a maximum interest/profit rate of 3.35% (Base Rate of 0.05% & Bonus Rate of 3.30%) & Bonus Rate from Investment of 1.0%
- Base Rate = $35,483.87 \times 0.05\% \times 31 / 366 = 1.50$
- Bonus Rate = $35,483.87 \times 3.30\% \times 31 / 366 = 99.18$
- Invest Bonus Rate = $3,000 \times 1\% = 30$
- Total Interest/Profit Rate = RM 1.50 + RM 99.18 + RM 30 = RM 130.68

Scenario 5

Customer E opens a Smart Account on 28th May, fulfills the “SAVE” & “FINANCING” Category

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
28 May 2024	SAVE	Deposit Money into the Account	10,000	10,000
29 May 2024	FINANCING	Makes Mortgage Financing Payment	(2,500)	7,500

- Customer E fulfills SAVE (Bonus Rate – 1.8%) & FINANCING (Bonus Rate – 0.75%)
- $MAB = [1(10,000) + 3(7,500)]/4 = 8,125$
- Customer E is entitled to a total interest/profit rate of 2.60% (Base Rate of 0.05% & Bonus Rate of 2.55%)
- Base Rate = $8,125 \times 0.05\% \times 4/366 = 0.04$
- Bonus Rate = $8,125 \times 2.55\% \times 31/366 = 17.55$

Total Interest/Profit Rate = RM 0.04 + RM 17.55 = RM 17.59

Scenario 6

Customer F opens a Smart Account on 3rd July, fulfills the “SAVE” & “CONVERT” Category

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
3 July 2024	SAVE	Deposit Money into the Account	50,000	50,000
6 July 2024	CONVERT	Convert from Ringgit Malaysia to Foreign Currency in Multi Currency Account/-i	(3,000)	47,000
7 July 2024	CONVERT	Convert from Ringgit Malaysia to Foreign Currency in Multi Currency Account/-i	(5,000)	42,000

- Customer F fulfills SAVE (Bonus Rate – 1.8%) & CONVERT (Bonus Rate – 0.75%)
- $MAB = [3(50,000) + 1(47,000) + 23(42,000)]/27 = 43,074.07$
- Customer F is entitled to a total interest/profit rate of 2.60% (Base Rate of 0.05% & Bonus Rate of 2.55%)
- Base Rate = $43,074.07 \times 0.05\% \times 28/366 = 1.65$
- Bonus Rate = $43,074.07 \times 2.55\% \times 31/366 = 93.03$

Total Interest/Profit Rate = RM 1.65 + RM 93.03 = RM 94.68

Scenario 7

Customer G opens a Smart Account and onboard as a Joy@Work customer on 3rd Aug, fulfills the “SAVE” & “SALARY CREDITING” Category

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
3 Aug 2024	SAVE	Deposit Money into the Account	50,000	50,000
10 Aug 2024	SALARY CREDITING	Crediting salary into the account	5,000	55,000

August 2024

- Customer G fulfills SAVE (Bonus Rate – 1.8%) & SALARY CREDITING (Bonus Rate – 2%)
- $MAB = [7(50,000) + 20(55,000)]/27 = 53,703.70$
- Customer G is entitled to a total interest/profit rate of 3.85% (Base Rate of 0.05% & Bonus Rate of 3.80%)

- Base Rate = $53,703.70 \times 0.05\% \times 27/366 = 1.98$
 - Bonus Rate = $53,703.70 \times 3.80\% \times 31/366 = 172.85$
- Total Interest/Profit Rate = RM1.98 + RM172.85 = RM174.83

September 2024

In Sept, customer G only met “SALARY CREDITING” Category

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
9 Sept 2024	SAVE	Deposit Money into the Account	1,000	56,174.83
10 Sept 2024	SALARY CREDITING	Crediting salary into the account	5,000	61,174.83

- Customer G does not fulfills SAVE but met SALARY CREDITING
- MAB = $[1(56174.83) + 20(61,174.83)] / 30 = 42,655.71$
- Customer G is entitled to a total interest/profit rate of 0.05% (Base Rate of 0.05%) but not eligible for Bonus rate as not met the minimum SAVE criteria of RM2,000. Eligible Participants must fulfill SAVE criteria to be eligible for the remaining category.
- Base Rate = $42,655.71 \times 0.05\% \times 21 / 366 = 1.22$
- Total Interest/Profit Rate = RM1.22 + RM0 = RM1.22

October 2024

In Oct, customer G fulfills the “SAVE”, “SALARY CREDITING” “FINANCING”, & “SPEND” Category

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
3 Oct 2024	SAVE	Deposit Money into the Account	2,000	63,176.05
5 Oct 2024	SALARY CREDITING	Crediting salary into the account	5,000	68,176.05
18 Oct 2024	FINANCING	Makes Mortgage Financing Payment	(2,500)	65,676.05
20 Oct 2024	SPEND	Spends on Credit Card/-i	(1,000)	64,676.05

- Customer G fulfills SAVE (Bonus Rate – 1.8%), SALARY CREDITING (Bonus Rate – 2%), FINANCING (Bonus Rate – 0.75%) & SPEND (Bonus Rate – 0.75%)
- MAB = $[2(63,176.05) + 13(68,176.05) + 2(65,676.05) + 11(64,676.05)]/28 = 66,265.34$
- Customer G is entitled to a total interest/profit rate of 5.35% (Base Rate of 0.05% & Max. Bonus Rate of 5.30%)
- Base Rate = $66,265.34 \times 0.05\% \times 28/366 = 2.53$
- Bonus Rate = $66,265.34 \times 5.30\% \times 31/366 = 297.47$
- Total Interest/Profit Rate = RM2.53 + RM297.47 = RM300

November 2024

In Nov, customer G fulfills the “SAVE” & “SALARY CREDITING” Category

Date	Category	Transaction	Amount (RM)	Account Balance (RM)
3 Nov 2024	SAVE	Deposit Money into the Account	5,000	69,976.04
10 Nov 2024	SALARY CREDITING	Crediting salary into the account	5,000	74,976.04

- Customer G fulfills SAVE (Bonus Rate – 1.8%) but did not met SALARY CREDITING
- MAB = $[7(69,976.04) + 20(74,976.04)] / 27 = 73,679.74$
- Customer G is entitled to a total interest/profit rate of 1.85% (Base Rate of 0.05% & Bonus Rate of 1.80%) but not eligible for “SALARY CREDITING” bonus rate as the Bonus Period is only valid for up to 3 months upon Joy@Work onboarding
- Base Rate = $73,679.74 \times 0.05\% \times 27/366 = 2.73$
- Bonus Rate = $73,679.74 \times 1.80\% \times 31/366 = 112.33$
- Total Interest/Profit Rate = RM2.73 + RM112.33 = RM115.06

GENERAL TERMS AND CONDITIONS

1. By participating in the Campaign, each of the Eligible Participants agrees to the following:-
 - (a) he/she is bound by these Terms and Conditions;
 - (b)
 - (i) by giving sufficient prior notice, RHB may:-
 - (1) vary any of these Terms and Conditions or suspend or terminate the Campaign following the introduction of or change in any laws or regulatory requirements applicable to RHB and/or the Campaign; or
 - (2) vary any of these Terms and Conditions if, without such variation, the Bank will not be able to give effect to the Campaign.
 - (ii) RHB may give such notice:-
 - (1) by mailing such notice and the reason(s) for such variation, suspension or termination to the Eligible Participants;
 - (2) by sending such notice and the reason(s) for such variation, suspension or termination by SMS (Short Message Service) or Electronic Direct Message (EDM) to the Eligible Participants; or
 - (3) by displaying such notice and the reason(s) for such variation, suspension or termination at RHB's branches or website.
 - (iii) Any Eligible Participant who is not agreeable to such variation, suspension or termination is required to notify RHB and will no longer be entitled to participate in the Campaign.
 - (c) the Campaign Bonus Rate(s) cannot be transferred to any third party and cannot be exchanged for cash, credit or any other form of monetary payment;
 - (d) any Eligible Participant who has cheated or committed any unlawful or fraudulent act in relation to the Campaign and/or the product(s) to which the Campaign applies, will be disqualified from the Campaign;
 - (e) he/she is liable for all taxes and other fees and charges levied against him/her under the applicable laws, if any, for the acceptance of his/her Bonus Rate(s);
 - (f)
 - (i) RHB is required to obtain and process the Eligible Participants' personal information to administer the Campaign;
 - (ii) by providing the personal information, the Eligible Participant has agreed to such processing by RHB; and
 - (iii) any Eligible Participant who is not agreeable to such processing by RHB is required to notify RHB and will no longer be entitled to participate in the Campaign;
 - (g) he/she further consents to RHB obtaining and processing his/her personal information for the purposes of cross-selling, marketing and promotions of the products and/or services of RHB Banking Group or its strategic alliances which RHB thinks may interest him/her. He/She has the option of choosing whether to receive marketing and promotional materials for the same from RHB and may choose or change his/her option by contacting RHB Customer Contact Centre as follow:

RHB Customer Contact Centre

Email : customer.service@rhbgroup.com

Telephone No. : +603-9206 8118
Form : rhbgroup.com/personal/banking-methods/contactus.html;

- (h) RHB is not liable for the non-receipt of, or any delay in the receipt of, any Campaign caused by:-
- (i) the suspension or termination of the Campaign pursuant to Clause 1 (b)(i)(1) above;
 - (ii) by any act of God, war (whether declared or not), strike, riot, civil commotion or act of terrorism which is not attributable to RHB and/or any of its employees, representatives and agents;
- (i) unless there is any manifest (obvious) error, RHB's decision on all matters relating to the Campaign is final, conclusive and binding against the Eligible Participants;
- (j) he/she may contact RHB Customer Contact Centre for all matters relating to the Campaign (including any request to change or limit the processing of his/her personal information) to RHB Customer Contact Centre;
- (k) if he/she is not satisfied with the resolution provided by RHB Customer Contact Centre and if the product(s) to which the Campaign applies is/are:-
- (i) banking product(s), he/she may then refer the matter to the operator of the Financial Ombudsman Scheme approved by Bank Negara Malaysia:-

Ombudsman for Financial Services

**Address: Level 14, Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur**

Telephone No.: +603-2272 2811
Facsimile No.: +603-2272 1577
Email: enquiry@ofs.org.my; or

- (ii) unit trust product(s), he/she may then refer the matter to the Securities Industry Dispute Resolution Center (SIDREC) approved by the Securities Commission Malaysia:-

**Address: Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur**

Telephone No.: +603-2282 2280
Facsimile No.: +603-2282 3855
Email: info@sidrec.com.my;

- (l) these Terms and Conditions are to be read together with the terms and conditions of RHB Smart Account/-i which can be found at https://www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_eng.pdf ; and
- (m) in the event of any inconsistency between these Terms and Conditions and any other materials relating to the Campaign, these Terms and Conditions will prevail for matters dealt with in these Terms and Conditions.

**TERMA-TERMA DAN SYARAT-SYARAT
KEMPEN RHB Smart
("Terma-Terma dan Syarat-Syarat ini")**

Pelanggan- pelanggan yang berminat untuk menyertai kempen ini dinasihatkan untuk membaca dan memahami Terma dan Syarat ini sebelum mendaftar penyertaan mereka dalam kempen ini.

Mana-mana pelanggan yang tidak memahami mana-mana Terma dan Syarat ini boleh menghubungi Pusat Hubungan Pelanggan RHB, yang butiran hubungannya dinyatakan dalam klausa Terma dan Syarat Am di bawah.

PENGANJUR-PENGANJUR KEMPEN

1. **Kempen ini kempen RHB Smart ("Kempen")** dianjurkan oleh RHB Bank Berhad [No. Pendaftaran 196501000373 (6171-M)] dan RHB Islamic Bank Berhad [No. Pendaftaran 200501003283 (680329-V)] (secara kolektif, "**RHB**").

TEMPOH KEMPEN

2. Kempen ini berlangsung dari **1 Januari 2024** hingga **31 Disember 2024** ("**Tempoh Kempen**"), termasuk kedua-dua tarikh.

KELAYAKAN

3. Kempen ini terbuka kepada semua *pemohon prinsipal yang layak yang memohon Smart Account/-i semasa Tempoh Kempen / pemegang akaun utama yang layak yang sah dan masih wujud bagi Smart Account/-i (secara kolektif, "**Peserta-Peserta Yang Layak**" atau setiap satu "**Peserta Yang Layak**").
4. Individu-individu dan entiti-entiti berikut, pemastautin dan bukan pemastautin, adalah tidak layak untuk menyertai Kempen ini:-
 - (a) individu-individu di bawah umur lapan belas (18) tahun; dan
 - (b) syarikat-syarikat, entiti-entiti komersial dan korporat, milikan-milikan tunggal, perkongsian-perkongsian, pertubuhan-pertubuhan berkebiasaan/tanpa untung, persatuan-persatuan, sekolah-sekolah dan entiti perniagaan yang lain.

"**Kumpulan Perbankan RHB**" bermaksud RHB Bank Berhad, RHB Islamic Bank Berhad, RHB Investment Bank Berhad, RHB Insurance Berhad dan sekutu masing-masing, syarikat-syarikat pemegang, syarikat-syarikat subsidiari, syarikat-syarikat/perbadanan-perbadanan berkaitan, pengganti-pengganti dan penerima serah hak.

MEKANISME KEMPEN

5. Penyertaan Kempen adalah tertakluk kepada pemenuhan terma dan syarat yang terkandung di sini.
6. Semua RHB Smart Account/-i baharu yang dibuka semasa Tempoh Kempen akan didaftar untuk Kempen ini secara automatik.
7. Peserta yang Layak dan memenuhi syarat di bawah ini dalam sebulan kalendar berhak memperoleh kadar faedah / keuntungan bonus ("**Kadar Bonus**"):
 - 7.1 Baki Purata Bulanan Minimum ("**MAB**") yang diperlukan adalah RM 1,000
 - 7.2 Peserta yang Layak akan memperoleh Kadar Faedah/Keuntungan Asas ("**Kadar Asas**"), yang dikira berdasarkan baki akaun harian. Kadar Asas yang diperolehi akan

dikreditkan pada hari terakhir setiap bulan. Merujuk kepada Jadual 1 seperti berikut:

Jadual 1

JULAT BAKI	KADAR ASAS SETAHUN
Kurang RM 1,000	0.00%
RM 1,000 dan lebih	0.05%

- 7.3 MAB ditakrifkan sebagai jumlah baki kredit akaun harian hari akhir untuk bulan / bilangan hari kalendar bulan tersebut.
- 7.4 Untuk menikmati Kadar Bonus "PAY", "SPEND", "FINANCING", "TRADE", "CONVERT" & "INVEST", "SALARY CREDITING" Peserta yang Layak mesti terlebih dahulu memenuhi syarat untuk "SAVE" seperti yang ditentukan dalam Jadual 2.

Jadual 2

KATEGORI	KRITERIA KADAR BONUS	KEPERLUAN MIN.	
i. SAVE	Kadar Bonus sehingga maksimum 3.30% setahun untuk akaun yang memenuhi minimum MAB RM 1,000 hingga RM 100,000	Deposit Minimum RM 2,000 dalam sebulan. Sila rujuk klausa 8 di bawah.	
ii. PAY		Minimum 3 pembayaran bil melalui perbankan atas talian/perbankan mudah alih dalam sebulan. Sila rujuk klausa 9 di bawah.	
iii. SPEND		Minimum Perbelanjaan terkumpul RM1,000 bagi RHB Kad Debit/-i atau Kad Kredit/-i dalam sebulan. Sila rujuk klausa 10 di bawah	
iv. FINANCING		Minimum Pembayaran pinjaman/pembiayaan agregat RM 2,500 untuk Gadai janji atau Sewa Beli dalam sebulan. Sila rujuk klausa 11 di bawah.	
v. TRADE		Minimum Amaun pembrokeran RM 100 pada platform dalam talian dan luar talian RHB IB dalam sebulan. Sila rujuk klausa 12 di bawah.	
vi. CONVERT		Minimum Amaun penukaran mata wang RM 5,000 dari Ringgit Malaysia ke mata wang asing atau logam berharga* di Multi Currency Account/-i. Sila rujuk klausa 13 di bawah. <i>*Logam berharga tidak berkenaan pada Multi Currency Account-i</i>	
vii. INVEST		Kadar Bonus 1% (kadar tetap) yang dikenakan pada jumlah pelaburan bersih	Pembelian produk kewangan RHB yang layak dengan jumlah minimum sebanyak RM1,000. Sila rujuk klausa 14 di bawah.
viii. SALARY CREDITING		Kadar Bonus 2% setahun untuk tempoh 3 bulan terpakai pada akaun dengan Baki Purata Bulanana minimum antara RM1,000 hingga RM100,000	Mengkreditkan gaji minimum sebanyak RM 5,000 setiap bulan untuk 3 bulan pertama sejak pendaftaran Joy@Work. Sila rujuk kepada klausa 15 di bawah.

8. Merujuk kepada syarat yang dinyatakan di dalam Jadual 1 untuk kategori “**SAVE**”:
- 8.1 Merujuk **“SAVE”** bermaksud jumlah simpanan baharu oleh Peserta yang Layak melalui Akaun Layak.
“SAVE” dibahagikan kepada dua kategori sebagaimana yang ditunjukkan di dalam jadual 3 di bawah:

Jadual 3

Transaksi SAVE (urus niaga di bawah termasuk Kadar Bonus)		Bukan transaksi SAVE (urus niaga di bawah dikecualikan daripada Kadar Bonus)	
i) Deposit Tunai	xi) Kredit Pembayaran KWSP	i) Pemindahan dana dalam RHB (akaun semasa /simpanan/-i)	
ii) Deposit Pos Tunai	xii) Deposit Kiriman Wang /Pesanan	ii) Deposit Cek	
iii) Pemindahan Kredit			
iv) Kredit Deposit Tetap	xiii) Kredit Pemindahan		
v) Kredit Perintah Juruwang	xiv) Kredit Pembayaran REFLEX		
vi) Kredit Draf Permintaan	xv) Kredit Pembayaran Gaji REFLEX		
vii) Pemindahan Kredit/Telegrafi/Rentas/IBG	xvi) Autokredit Reflex		
viii) Pembayaran Peribadi/Kewangan Segera	xvii) Kredit Multi Currency Account /-i		
ix) Autokredit RHB	xviii) Kredit Pendahuluan Tunai IBK		
x) Kredit Pembayaran MARA	xix) Kredit ATM IBFT di RHB		
	xx) Kredit ATM IBFT di MEPS		

9. Merujuk kepada syarat yang dinyatakan di dalam Jadual 1 bagi kategori “**PAY**”.
- 9.1 **“PAY”** bermaksud jumlah pembayaran runcit Peserta yang Layak melalui Akaun Layak menerusi Perbankan Dalam Talian RHB atau Aplikasi Perbankan Mudah Alih RHB untuk membayar bil utiliti atau bil lain di bawah organisasi pengebilan yang turut serta.
“PAY” dibahagikan kepada dua kategori sebagaimana yang ditunjukkan di dalam jadual di bawah.

PAY (urus niaga di bawah termasuk Kadar Bonus)	PAY (urus niaga di bawah dikecualikan daripada Kadar Bonus)
Pembayaran bil di bawah Pengebil lain dan JomPAY yang dibuat kepada organisasi pengebilan menerusi Perbankan Dalam Talian RHB atau Perbankan Mudah Alih RHB.	i) Pembayaran kepada mana-mana Kad Kredit/-i RHB ii) Pembayaran kepada mana-mana Pinjaman/Pembiayaan RHB iii) Pembayaran melalui FPX

- 9.2 Pembayaran dibuat dengan mendebitkan dari Akaun Layak RHB Peserta yang Layak RHB di bawah arahan tetap / pembayaran bil berulang dimasukkan untuk Kadar Bonus.
10. Merujuk kepada syarat yang dinyatakan di dalam Jadual 1 bagi kategori “**SPEND**” ;
- 10.1 **“SPEND”** bermaksud jumlah perbelanjaan runcit Pemegang Akaun. **“SPEND”** dibahagikan kepada dua (2) kategori sebagaimana yang ditunjukkan di dalam Jadual 4 di bawah.

Jadual 4

PERBELANJAAN RUNCIT (urus niaga di bawah termasuk Kadar Bonus)	PERBELANJAAN RUNCIT (urus niaga di bawah dikecualikan daripada Kadar Bonus)	
i) Pembelian runcit	i) Pelan Pembayaran	x) Urus Niaga Palsu

ii)	tempat dan luar negara Perbelanjaan melalui JomPAY	ii)	Mudah/Easy (EPP)	xi)	Fi Penggantian Kad
			Pemindahan Baki (BT)	xii)	Cukai jualan dan perkhidmatan (CJP)
			Lebihan Tunai	xiii)	Ansuran Dial-An
			Baki Belum Jelas Kad Kredit/-i	xiv)	Fi dan Caj lain
			Caj Kewangan		
			Fi Tahunan		
			Caj Pembayaran Lewat		
			Urus Niaga Berbalik		
			Urus Niaga yang Dipertikaikan		

- 10.2 “**SPEND**” yang dibuat melalui JomPAY menggunakan Kad Kredit/-i RHB dan/atau Kad Debit/-i Pemegang RHB *Smart Account/-i* melalui arahan tetap/pembayaran bil berulang **termasuk** untuk Kadar Bonus.
- 10.3 Semua amaun urus urus niaga runcit yang dicajkan dan dimasukkan ke dalam Kad Kredit/-i RHB prinsipal dan (sekiranya berkaitan) tambahan dan/atau Kad Debit/-i Pemegang Akaun dalam bulan kalendar akan dikumpulkan untuk pengiraan jumlah amaun yang dikenakan.
- 10.4 Bagi Kad Debit/-i sedia ada atau baharu, kad tersebut perlu ditandakan sebagai yang utama bagi Akaun yang Layak untuk layak mendapat Kadar Bonus di bawah kategori “**SPEND**”
- Jumlah perbelanjaan terkumpul boleh terdapat dalam beberapa kad di bawah profil pelanggan yang sama. Namun, untuk memenuhi syarat untuk perbelanjaan runcit Kad Debit/-i, Akaun yang Layak mesti ditandai sebagai akaun utama ke Kad Debit/-i masing-masing.
 - SPEND" dibuat melalui JomPAY dari Kad Debit/-i Pemegang Akaun yang Layak di bawah arahan tetap / pembayaran bil berulang layak disertakan untuk Kadar Bonus.
 - Semua transaksi runcit yang mengandungi tarikh pengeposan dalam bulan kalendar yang sama akan digabungkan untuk pengiraan. Sebarang jumlah transaksi runcit yang tidak diposkan tidak akan dikira. Kami tidak bertanggung jawab atas kegagalan atau kelewatan penghantaran atau pengeposan transaksi runcit. Rekod kami pada tarikh penghantaran sebarang transaksi runcit adalah muktamad.
 - Sekiranya terdapat transaksi batal atau pembalikan (pembatalan perbelanjaan), pengiraan faedah/keuntungan bonus untuk bulan kalendar yang sama akan mengambil jumlah perbelanjaan bersih setelah ditolak jumlah yang dibatalkan. Contohnya, jika Pemegang Akaun yang Layak membelanjakan RM2,000 pada 5 Disember 2024 dengan Kad Kredit/-i RHBnya, dan terdapat transaksi tidak sah berjumlah RM500 dalam Kad Kredit/-i RHB tersebut pada 15 Disember 2024, pengiraan faedah/keuntungan bonus untuk Disember 2024 akan dikira berdasarkan jumlah perbelanjaan bersih sebanyak RM1,500.
 - Jumlah berikut yang dikeluarkan melalui penggunaan Kad Kredit/-i RHB dan / atau Kad Debit/-i / tidak termasuk dalam pengiraan jumlah transaksi runcit:
 - i. Bayaran dan caj Kad Kredit/-i dan / atau Kad Debit/-i (cth. Yuran tahunan, caj kewangan dan pembayaran lewat, dll.);
 - ii. Pemindahan baki / Pelan Pembayaran Mudah (EPP) / Lebihan Tunai;
 - iii. Jumlah ditukar kepada Pelan Ansuran / Dial-An Ansuran;
 - iv. Urus niaga yang dibatalkan, dibalikkan atau dibatalkan dalam bulan kalendar; dan
 - v. Jumlah lain yang diberitahu oleh kami dari semasa ke semasa
- 10.5 Sekiranya Kad Kredit/-i dan/atau Kad Debit/-i RHB ditamatkan atas sebab apa pun pada 10hb bulan berikutnya, sama ada oleh Pemegang Akaun yang Layak atau kami, maka semua jumlah yang dikenakan dan diposkan dalam bulan kalendar (jika ada) dikecualikan dari pengiraan jumlah transaksi runcit. Sebagai contoh, jika pelanggan

yang memenuhi syarat menamatkan Kad Kredit/-i RHBnya pada 7 Mac 2024, maka semua jumlah yang dikenakan dan diposkan ke Kad Kredit/-i yang ditamatkan dari 1 Februari 2024 hingga 29 Februari 2024 (jika ada) dikecualikan dan tidak akan dikira.

11. Merujuk kepada syarat yang dinyatakan di dalam Jadual 1 bagi kategori **“FINANCING”**;
 - 11.1 **“FINANCING”** bermaksud pembayaran ansuran agregat bagi pinjaman/pembiayaan bulanan untuk bulan tersebut melalui arahan tetap dan/atau saluran pembayaran runcit perbankan dalam talian/mudah alih RHB untuk:
 - Kemudahan Pinjaman/Pembiayaan Perumahan RHB Individu atau Bersama anda
 - Kemudahan Sewa Beli/-i RHB Individu
 - 11.2 Arahan Tetap dan/atau saluran pembayaran runcit harus dimulakan dari Akaun yang Layak terus ke Akaun Pinjaman/Pembiayaan (Kemudahan Gadai Janji / Sewa Beli). Pembayaran ke mana-mana akaun perantara sebelum Kemudahan Pinjaman / Pembiayaan tidak akan layak untuk Kadar Bonus.
 - 11.3 Pembayaran ke kemudahan pinjaman/pembiayaan lain (yang tidak dinyatakan di bawah klausa 11.1) tidak akan layak mendapat Kadar Bonus.
 - 11.4 Semua transaksi pinjaman/pembiayaan yang diposkan ke Akaun Layak RHB dalam bulan kalendar akan digabungkan untuk mengira jumlah keseluruhan **“FINANCING”**.

12. kepada syarat yang dinyatakan di dalam Jadual 1 bagi kategori **“TRADE”**
 - 12.1 **“TRADE”** bermaksud jumlah pembrokeran untuk bulan tersebut.
 - 12.2 Ciri **“TRADE”** hanya tersedia untuk Peserta yang Layak dan telah memenuhi syarat berikut:
 - Peserta yang Layak dan berdagang dalam talian dan / atau luar talian dalam ekuiti dan / atau niaga hadapan untuk pasaran tempatan dan / atau asing melalui RHB Investment Bank
 - 12.3 Orang yang mufis dan dikenakan prosiding kebangkrapan tidak akan layak.

13. Merujuk kepada syarat yang dinyatakan di dalam Jadual 1 bagi kategori **“CONVERT”**
 - 13.1 **“CONVERT”** bermaksud amaun agregat penukaran dari Ringgit Malaysia ke mata wang asing atau logam berharga* di Multi Currency Account/-i.
 - 13.2 Hanya penukaran mata wang yang dibuat melalui saluran berikut layak mendapat Kadar Bonus:
 - Penukaran Ringgit (RM) daripada RHB ASAS/-i kepada Mata Wang Asing atau Logam Berharga dalam Multi Currency Account/-i, melalui kaunter RHB atau Perbankan Dalam Talian RHB (versi desktop dan mudah alih).
 - Pelaburan Deposit Bertempoh Mata Wang Asing melalui kaunter RHB atau Perbankan Dalam Talian RHB (versi desktop dan mudah alih) daripada Ringgit Malaysia (RM) kepada Mata Wang Asing atau Logam Berharga dalam Multi Currency Account/-i.
 - 13.3 Amaun agregat penukaran (bersamaan RM) adalah dikira berdasarkan kadar pertukaran yang dikontrak semasa penukaran.
**Logam berharga dan Deposit Bertempoh Mata Wang Asing tidak berkenaan untuk Multi Currency Account-i*

14. Merujuk kepada syarat yang dinyatakan di dalam Jadual 1 bagi kategori **“INVEST”**
 - 14.1 **“INVEST”** bermaksud pembelian produk kewangan RHB dengan jumlah minimum sebanyak RM1,000 yang dikumpulkan dalam satu bulan kalendar. Pembayaran bonus akan dibayar berdasarkan jumlah pelaburan bersih.
 - 14.2 Jumlah Pelaburan Bersih = Jumlah Keseluruhan Pelaburan – (Caj Jualan & Cukai Jualan dan Perkhidmatan (CJP)).
 - 14.3 Untuk menikmati Kadar Bonus, pembelian mesti dibuat menerusi cawangan Perbankan Runcit RHB dan / atau cawangan RHB Islamic Bank.
 - 14.4 Hanya jumlah pembelian yang disahkan bagi produk kewangan RHB dalam bulan kalendar yang sama akan dikumpulkan untuk pengiraan Kadar Bonus.
 - 14.5 Kadar Bonus hanya akan dibayar selepas tempoh bertenang (jika ada)
 - 14.6 Urusniaga produk pelaburan RHB dalam denominasi Ringgit Malaysia seperti Pelaburan bukan-Kumpulan Wang Simpanan Pekerja (KWSP), Skim Persaraan

Persendirian (SPP) & dana Unit Amanah (UA) yang merangkumi dana yang diagihkan oleh RHB Bank dan RHB Islamic Bank, tidak termasuk dana ASNB-VP, dengan caj perkhidmatan minimum 4% dan ke atas adalah layak.

15. Merujuk kepada syarat yang dinyatakan di dalam Jadual 1 bagi kategori **“SALARY CREDITING”**;

15.1 **“SALARY CREDITING”** bermaksud pendaftaran sebagai pelanggan Joy@Work sambil menerima kredit gaji sejumlah minimum dalam satu transaksi ke dalam Akaun Layak RHB.

15.2 Transaksi berikut akan dikenali dalam kategori **“SALARY CREDITING”**:

- Transaksi kredit gaji melalui kemudahan RHB Reflex Cash Management atau;
- Name penghantar (nama majikan) akan dikenali berdasarkan lima (5) aksara pertama termasuk symbol & jarak untuk transaksi kredit gaji yang tidak dikreditkan melalui kemudahan RHB Reflex Cash Management. Contoh kriteria pengenalan dalam Jadual 6 seperti berikut:

Jadual 6

NAMA PENGHANTAR	NAMA MAJIKAN	LIMA (5) AKSARA PERTAMA NAMA PENGHANTAR DALAM SISTEM RHB	LIMA (5) AKSARA PERTAMA NAMA MAJIKAN DALAM SYSTEM RHB	GANJARAN BONUS
TIONG MEE JING	JABATAN KETUA MENTERI	TIONG	JABAT	TIDAK LAYAK
TAMEKO SDN. BHD	TAMEKO	TAMEK	TAMEK	LAYAK
TAN & LOKE	TAN AND LOKE	TAN &	TAN A	TIDAK LAYAK
VANILLA TRADING (M) SDN BHD.	VANILA TRADING	VANIL	VANIL	LAYAK
VANO TECHNOLOGY SDN. BHD.	VANO TECHNOLOGY SDN BHD	VANO	VANO	LAYAK
TIRADO JUPIRIN	JUMP RETAIL SDN BHD	TIRAD	JUMP	TIDAK LAYAK
WONG SIEW NEE	LUCKYSTAR OCEAN ENTERPRISE	WONG	LUCKY	TIDAK LAYAK

15.3 Peserta Layak yang telak memenuhi kriteria seperti yang dinyatakan dalam Klausula 15.1 dan 15.2 akan layak menerima Kadar Bonus selama tiga (3) bulan dari bulan pelanggan mendaftar sebagai pelanggan Joy@Work.

15.4 Kakitangan tetap dan kakitangan kontrak RHB tidak layak untuk Bonus **“SALARY CREDITING”**.

15.5 Kriteria pengenalan tambahan akan dilaksanakan di atas Klausula 15.1 dan 15.2 untuk kakitangan kerajaan. Dengan itu, nama penghantar (Name majikan) yang mengandungi kata kunci berikut akan layak untuk bonus pengkreditkan gaji. Senarai layak merujuk kepada Jadual 7 seperti berikut:

Jadual 7

KEBAJIKAN	MAJLIS	PERBADANAN	KEMENTERIAN	NEGARA	PERSATUAN
SEKOLAH	SARAWAK	JOHOR	KEDAH	MELAKA	BANDARAYA
PINANG	SABAH	SELANGOR	UNION	KELANTAN	KUCHING
BORNEO	JAWATANKUASA	PERAK	KINABALU	PAHANG	KESIHATAN
JABATAN	PIBG	GOVERNMENT	PENANG	LABUAN	DATARAN
KERAJAAN	BADAN	PENDIDIKAN	KUANTAN	PUTRAJAYA	PERLIS

16. Merujuk kepada syarat yang dinyatakan di dalam Jadual 1 bagi kategori **“INVEST”**:
- 16.1 **“INVEST”** bermaksud pembelian produk kewangan RHB dengan jumlah minimum sebanyak RM1,000 yang dikumpulkan dalam satu bulan kalendar. Pembayaran bonus akan dibayar berdasarkan jumlah pelaburan bersih.
- 16.2 Jumlah Pelaburan Bersih = Jumlah Keseluruhan Pelaburan – (Caj Jualan & Cukai Jualan dan Perkhidmatan (CJP))
- 16.3 Untuk menikmati Kadar Bonus, pembelian mesti dibuat menerusi cawangan Perbankan Runcit RHB dan / atau cawangan RHB Islamic Bank.
- 16.4 Hanya jumlah pembelian yang disahkan bagi produk kewangan RHB dalam bulan kalendar yang sama akan dikumpulkan untuk pengiraan Kadar Bonus.
- 16.5 Kadar Bonus hanya akan dibayar selepas tempoh bertenang (jika ada)
- 16.6 Urusniaga produk pelaburan RHB dalam denominasi Ringgit Malaysia seperti Pelaburan bukan-Kumpulan Wang Simpanan Pekerja (KWSP), Skim Persaraan Persendirian (SPP) & dana Unit Amanah (UA) yang merangkumi dana yang diagihkan oleh RHB Bank dan RHB Islamic Bank, tidak termasuk dana ASNB-VP, dengan caj perkhidmatan minimum 4% dan ke atas adalah layak.
17. Kadar **Bonus “SAVE”, “PAY”, “SPEND”, “FINANCING”, “TRADE”, “CONVERT”, “INVEST” & “SALARY CREDITING”** berdasarkan kriteria yang dipenuhi seperti yang ditentukan dalam Jadual 8.

Jadual 8

KATEGORI	KEPERLUAN	KADAR BONUS	KADAR BONUS MAXIMUM
SAVE	Memenuhi min. Deposit sebanyak RM2,000* (Peserta yang Layak mesti memenuhi kriteria SAVE untuk memenuhi syarat untuk kategori yang lain)	1.8% setahun	Kadar Bonus hingga maksimum 3.30% setahun
PAY	Memenuhi min. 3 pembayaran bil sehingga 5 pembayaran bil*	0.75% setahun	
	Memenuhi min. 9 pembayaran bil [^]	1.5% setahun	
SPEND	Memenuhi min. perbelanjaan sebanyak RM 1,000 sehingga RM3,999.99*	0.75% setahun	
	Memenuhi Min. perbelanjaan sebanyak RM4,000 [^]	1.5% setahun	
FINANCING	Memenuhi min. pembayaran pinjaman / pembiayaan sebanyak RM2,500 sehingga RM2,499.99 [^]	0.75% setahun	
	Memenuhi min. pembayaran pinjaman / pembiayaan sebanyak RM4,000 [^]	1.5% setahun	
TRADE	Memenuhi min. pembrokeran sebanyak RM100 sehingga RM249.99 [^]	0.75% setahun	
	Memenuhi min. pembrokeran sebanyak RM250 [^]	1.5% setahun	
CONVERT	Memenuhi min. penukaran mata wang asing sebanyak RM5,000 sehingga RM9,999.99 [^]	0.75% setahun	
	Memenuhi min. penukaran mata wang asing sebanyak RM10,000 [^]	1.5% setahun	
INVEST	Memenuhi min. pelaburan sebanyak RM1,000*	1.0%	1.0%
SALARY CREDITING	Memenuhi syarat kredit gaji minimum sebanyak RM5,000 setiap bulan selama 3 bulan pertama sejak mendaftar untuk Joy@Work	2.00% setahun	2.00% setahun

*Peserta yang Layak dapat memperoleh Kadar Bonus maksimum sehingga **5.30%** dan hanya terpakai pada akaun dengan MAB minimum **RM 1,000** hingga **RM 100,000***

** Keperluan ini akan diklasifikasikan di bawah “Kadar Bonus Sistem” di mana pembayaran akan dilakukan pada hari kelima belas (15) bulan berikutnya.*

[^] Keperluan ini akan diklasifikasikan di bawah “Kadar Bonus Manual” yang merupakan ciri tambahan sebagai sebahagian daripada Kempen RHB Smart, di mana pembayaran akan dibuat secara manual pada penghujung bulan berikutnya. Kadar Bonus untuk kategori ini hanya akan berlaku selama tempoh Kempen.

18. Kadar Asas dan Kadar Bonus tertakluk kepada perubahan dalam Kadar Polisi Semalaman (OPR) dan / atau Kadar Tawaran Antara Bank Kuala Lumpur (KLIBOR) dan boleh disemak dengan sewajarnya. Kadar Asas dan Kadar Bonus mungkin berbeza dari semasa ke semasa dan Pemegang Akaun dapat memperoleh kadar terkini di laman web RHB di www.rhbgroup.com.
19. “Kadar Bonus Manual” hanya layak dalam Tempoh Kempen dari 1 Disember 2024 hingga 31 Disember 2024, dengan pengecualian “SALARY CREDITING” yang akan dibayar sehingga Februari 2025. Sebagai contoh jika pelanggan mengambil bahagian dalam Kempen pada bulan Mac 2024, pelanggan akan layak mendapatkan “Kadar Bonus Manual” hingga Disember 2024.
20. Peserta yang Layak akan menerima kemas kini pemberitahuan melalui e-mel mengenai Kadar Bonus yang dipenuhi setiap bulan. Sekiranya Peserta yang Layak dan memenuhi syarat tidak memberikan RHB alamat e-mel mereka ketika CASA/i dibuka sebelumnya, mereka tidak akan menerima kemas kini pemberitahuan. Namun, Peserta yang Layak yang memenuhi syarat dapat menyerahkan alamat e-mel mereka dengan menyerahkan permintaan melalui Pesan Selamat di Perbankan Dalam Talian RHB atau mengunjungi ke Cawangan RHB terdekat.
21. Smart Account/i milik Peserta yang Layak mestilah sah dan aktif (tidak ditutup atau ditamatkan) sebagaimana yang ditentukan oleh pihak RHB mengikut budi bicaranya, bagi melayakkan untuk turut serta semasa dan selepas Kempen untuk memenangi Ganjaran Kempen. Jika, pada bila-bila masa sepanjang Tempoh Kempen dijalankan, Peserta yang Layak menutup Smart Account/i atas apa-apa sebab sekalipun, penyertaannya dalam Kempen akan terbatal dan tidak sah dengan serta-merta.
22. Berikut adalah beberapa ilustrasi tentang pengiraan faedah/keuntungan bagi Kadar Asas & Kadar Bonus:
 - Formula untuk pengiraan Baki Purata Bulanan (“MAB”)

$$= \frac{\text{Jumlah Baki Akhir Harian}}{\text{Bilangan Hari Sebenar dalam sebulan}}$$
 - Formula untuk pengiraan Kadar Asas

$$= \frac{\text{Baki Akhir Harian} \times \text{Kadar Asas}}{\text{Bilangan Hari Sebenar dalam setahun}}$$
 - Formula untuk Kadar Bonus untuk “Save”, “Pay”, “Spend”, “Financing”, “Convert” dan “Trade”

$$= \frac{\text{MAB} \times \text{Kadar Bonus} \times \text{Jumlah Hari Kalendar dalam Bulan}}{\text{Bilangan Hari Sebenar dalam setahun}}$$
 - Formula untuk Kadar Asas untuk “Invest”

$$= \text{Jumlah Pelaburan Bersih} \times \text{Kadar Bonus}$$

Senario 1

Pelanggan A memenuhi kategori untuk “SAVE” & “SPEND” tetapi tidak memenuhi keperluan MAB

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
1 Mac 2024		Baki Akaun		1,000
3 Mac 2024	SAVE	Deposit wang ke dalam Akaun	2,000	3,000
4 Mac 2024	SPEND	Belanja menggunakan Kad Debit/-i	(1,250)	1,750
10 Mac 2024	SPEND	Belanja menggunakan Kad Kredit/-i	(1,100)	650

- Pelanggan A memenuhi keperluan SAVE (Kadar Bonus – 1.8%) & SPEND (Kadar Bonus – 0.75%)

- $MAB = [2(1,000) + 1(3,000) + 6(1,750) + 22(650)] / 31 = 961.29$
- Pelanggan A tidak layak untuk Kadar Bonus 2.55% kerana baki MAB minimum RM1,000 tidak dipenuhi
- $Kadar\ asas = [2(1,000) + 1(3,000) + 6(1,750) + 22(650)] \times 0.05\% \times 30 / 366 = 0.04$ (Baki akaun harian > RM1,000)
- Jumlah Faedah/Keuntungan Asas = RM 0.04

Scenario 2

Pelanggan B memenuhi kategori untuk “SPEND” & “FINANCING”

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
1 Mac 2024		Baki Akaun		6,000
3 Mac 2024	FINANCING	Pembayaran pinjaman/pembiayaan Gadai Janji	(3,000)	3,000
10 Mac 2024	SPEND	Belanja menggunakan Kad Debit/-i	(500)	2,500
15 Mac 2024	SPEND	Belanja menggunakan Kad Kredit/-i	(1,100)	1,400

- Pelanggan B memenuhi keperluan FINANCING (Kadar Bonus – 0.75%) & SPEND (Kadar Bonus – 0.75%)
- $MAB = [2(5,000) + 7(3,000) + 5(2,500) + 17(1,400)] / 31 = 2,170.97$
- Pelanggan B tidak layak untuk Kadar Bonus sebanyak 1.50% kerana keperluan SAVE tidak dipenuhi
- $Kadar\ Asas = 2,170.97 \times 0.05\% \times 31 / 366 = 0.09$
- Jumlah Faedah/Keuntungan Asas = RM 0.09

Scenario 3

Pelanggan C memenuhi kategori untuk “SAVE”, “SPEND” & “FINANCING”

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
1 Mac 2024		Baki Akaun		37,000
3 Mac 2024	SAVE	Deposit wang kedalam Akaun	5,000	42,000
5 Mac 2024	FINANCING	Pembayaran pinjaman/pembiayaan gadai janji	(4,000)	38,000
18 Mac 2024	SPEND	Belanja menggunakan Kad Kredit/-i	(1,500)	36,500

- Pelanggan C memenuhi keperluan SAVE (Kadar Bonus – 1.8%), FINANCING (Kadar Bonus – 1.5%) & SPEND (Kadar Bonus – 0.75%)
- $MAB = [2(37,000) + 2(42,000) + 13(38,000) + 14(36,500)] / 31 = 37,516.13$
- Pelanggan C berhak mendapat kadar faedah/keuntungan maksimum 3.35% (Kadar Asas 0.05% & Kadar Bonus 3.3%)
- $Kadar\ Asas = 37,516.13 \times 0.05\% \times 31/366 = 1.59$
- $Kadar\ Bonus = 37,516.13 \times 3.30\% \times 31/366 = 104.86$
- Jumlah Kadar Faedah/Keuntungan = RM 1.59 + RM 104.86 = RM 106.45

Scenario 4

Pelanggan D memenuhi kategori untuk “SAVE”, “SPEND”, “FINANCING” & “INVEST”

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
1 Mac 2024		Baki Akaun		37,000
3 Mac 2024	SAVE	Deposit wang kedalam Akaun	5,000	42,000
5 Mac 2024	FINANCING	Pembayaran pinjaman/pembiayaan gadai janji	(5,000)	37,000
18 Mac 2024	SPEND	Belanja menggunakan Kad Kredit/-i	(1,500)	35,500
20 Mac 2024	INVEST	Melabur dalam UT	(3,000)	32,500

- Pelanggan D memenuhi keperluan SAVE (Kadar Bonus – 1.8%), FINANCING (Kadar Bonus – 1.5%), SPEND (Kadar Bonus – 0.75%) & INVEST (Kadar Bonus (Kadar Rata) – 1.0%)
- $MAB = [2(37,000) + 2(42,000) + 13(37,000) + 2(35,500) + 12(32,500)] / 31 = 35,483.87$

- Pelanggan D berhak mendapat kadar faedah/keuntungan maksimum 3.35% (Kadar Asas 0.05% & Kadar Bonus 3.30%) & Kadar Bonus INVEST sebanyak 1.0%
- Kadar Asas = $35,483.87 \times 0,05\% \times 31/366 = 1.50$
- Kadar Bonus = $35,483.87 \times 3.30\% \times 31/366 = 99.18$
- Kadar Bonus INVEST = $3,000 \times 1\% = 30$
- Jumlah Kadar Faedah/Keuntungan = RM 1.50 + RM 99.18 + RM 30 = RM 130.68

Scenario 5

Pelanggan E membuka Smart Account pada 28 Mei dan memenuhi kategori “SAVE” & “FINANCING”

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
28 Mei 2024	SAVE	Deposit wang kedalam Akaun	10,000	10,000
29 Mei 2024	FINANCING	Pembayaran pinjaman/pembiayaan gadai janji	(2,500)	7,500

- Pelanggan E memenuhi keperluan SAVE (Kadar Bonus – 1.8%) & FINANCING (Kadar Bonus – 0.75%)
- $MAB = [1(10,000) + 3(7,500)]/4 = 8,125$
- Pelanggan E berhak mendapat kadar faedah/keuntungan maksimum 2.60% (Kadar Asas 0.05% & Kadar Bonus 2.55%)
- Kadar Asas = $8,125 \times 0,05\% \times 4/366 = 0.04$
- Kadar Bonus = $8,125 \times 2.55\% \times 31/366 = 17.55$
- Jumlah Kadar Faedah/Keuntungan = RM 0.04 + RM 17.55 = RM 17.59

Scenario 6

Pelanggan F membuka Smart Account pada 3 Julai dan memenuhi kategori “SAVE” & “CONVERT”

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
3 Julai 2024	SAVE	Deposit wang kedalam Akaun	50,000	50,000
6 Julai 2024	CONVERT	Penukaran mata wang dari Ringgit Malaysia ke mata wang asing di Multi Currency Account/-i	(3,000)	47,000
7 Julai 2024	CONVERT	Penukaran mata wang dari Ringgit Malaysia ke mata wang asing di Multi Currency Account/-i	(5,000)	42,000

- Pelanggan F memenuhi keperluan SAVE (Kadar Bonus – 1.8%) & CONVERT (Kadar Bonus – 0.75%)
- $MAB = [3(50,000) + 1(47,000) + 23(42,000)]/27 = 43,074.07$
- Pelanggan E berhak mendapat kadar faedah/keuntungan maksimum 2.60% (Kadar Asas 0.05% & Kadar Bonus 2.55%)
- Kadar Asas = $43,074.07 \times 0.05\% \times 27/366 = 1.65$
- Kadar Bonus = $43,074.07 \times 2.55\% \times 30/366 = 93.03$
- Jumlah Kadar Faedah/Keuntungan = RM 1.65 + RM 93.03 = RM 94.68

Scenario 7

Pelanggan G membuka Smart Account dan mendaftar sebagai pelanggan Joy@Work pada 3 Ogos, memenuhi kategori “SAVE” & “SALARY CREDITING”

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
3 Ogos 2024	SAVE	Deposit wang kedalam Akaun	50,000	50,000
10 Ogos 2024	SALARY CREDITING	Mengkreditkan gaji ke dalam Akaun	5,000	55,000

Ogos 2024

- Pelanggan G memenuhi keperluan SAVE (Kadar Bonus – 1.8%) & SALARY CREDITING (Kadar Bonus – 2%)
- $MAB = [7(50,000) + 20(55,000)]/27 = 53,703.70$
- Pelanggan G berhak mendapat kadar faedah/keuntungan maksimum 2.05% (Kadar Asas 0.05% & Kadar Bonus 2%)

- Kadar Asas = $53,703.70 \times 0.05\% \times 27/366 = 1.98$
- Kadar Bonus = $53,703.70 \times 3.80\% \times 30/366 = 172.85$
- Jumlah Kadar Faedah/Keuntungan = $RM1.98 + RM172.85 = RM174.83$

September 2024

Pada bulan Setember, pelanggan G hanya memenuhi kategori “SALARY CREDITING”

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
9 Sept 2024	SAVE	Deposit wang kedalam Akaun	1,000	56,174.83
10 Sept 2024	SALARY CREDITING	Mengkreditkan gaji ke dalam Akaun	5,000	61,174.83

- Pelanggan G tidak memenuhi keperluan SAVE tetapi memenuhi SALARY CREDITING.
- $MAB = [1(56174.83) + 20(61,174.83)] / 30 = 42,655.71$
- Pelanggan G berhak mendapat kadar faedah/keuntungan 0.05% (Kadar Asas 0.05%) tetapi tidak layak Kadar Bonus kerana tidak memenuhi kriteria SAVE minimum RM2,000. Peserta yang Layak mesti memenuhi kriteria SAVE untuk memenuhi syarat untuk kategori yang lain.
- Kadar Asas = $42,655.71 \times 0.05\% \times 21 / 366 = RM1.22$
- Jumlah Kadar Faedah/Keuntungan = $RM1.22 + RM0 = RM1.22$

October 2024

Pada bulan Oktober, pelanggan G memenuhi kategori “SAVE”, “SALARY CREDITING”, “FINANCING” & “SPEND”

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
3 Okt 2024	SAVE	Deposit wang kedalam Akaun	2,000	63,176.05
5 Okt 2024	SALARY CREDITING	Mengkreditkan gaji ke dalam Akaun	5,000	68,176.05
18 Okt 2024	FINANCING	Pembayaran pinjaman/pembiayaan gadai janji	(2,500)	65,676.05
20 Okt 2024	SPEND	Belanja menggunakan Kad Kredit/-i	(1,000)	64,676.05

- Pelanggan G memenuhi keperluan SAVE (Kadar Bonus – 1.8%), SALARY CREDITING (Kadar Bonus – 2%), FINANCING (Kadar Bonus – 0.75%) & SPEND (Kadar Bonus – 0.75%)
- $MAB = [2(63,176.05) + 13(68,176.05) + 2(65,676.05) + 11(64,676.05)]/28 = 66,265.34$
- Pelanggan G berhak mendapat kadar faedah/keuntungan maksimum 5.35% (Kadar Asas 0.05% & Kadar Bonus Maksimum 5.30%)
- Kadar Asas = $66,265.34 \times 0.05\% \times 28/366 = 2.53$
- Kadar Bonus = $66,265.34 \times 5.30\% \times 31/366 = RM297.47$
- Jumlah Kadar Faedah/Keuntungan = $RM2.53 + RM297.47 = RM300$

November 2024

Pada bulan November, pelanggan G memenuhi kategori “SAVE” & “SALARY CREDITING”

Tarikh	Kategori	Urus Niaga	Jumlah (RM)	Baki Akaun (RM)
3 Nov 2024	SAVE	Deposit wang kedalam Akaun	5,000	69,976.04
10 Nov 2024	SALARY CREDITING	Mengkreditkan gaji ke dalam Akaun	5,000	74,976.04

- Pelanggan G memenuhi keperluan SAVE (Kadar Bonus - 1.8%) tetapi tidak memenuhi SALARY CREDITING
- $MAB = [7(69,976.04) + 20(74,976.04)] / 27 = 73,679.74$
- Pelanggan G berhak mendapat kadar faedah/keuntungan 1.85% (Kadar Asas 0.05% & Kadar Bonus 1.80%) tetapi tidak layak Kadar Bonus “SALARY CREDITING” kerana Tempoh Bonus hanya sah untuk 3 bulan setelah pendaftaran Joy@Work.
- Kadar Asas = $73,679.74 \times 0.05\% \times 27/366 = 2.73$
- Kadar Bonus = $73,679.74 \times 1.80\% \times 31/366 = 112.33$
- Jumlah Kadar Faedah/Keuntungan = $RM2.73 + RM112.33 = RM115.06$

TERMA-TERMA DAN SYARAT-SYARAT AM

1. Dengan menyertai Kempen, setiap Peserta Yang Layak bersetuju dengan perkara berikut:-
 - (a) beliau terikat dengan Terma-Terma dan Syarat-Syarat ini;
 - (b)
 - (i) dengan memberikan notis terdahulu yang mencukupi, RHB boleh:-
 - (1) mengubah mana-mana Terma-Terma dan Syarat-Syarat ini atau menggantung atau menamatkan Kempen ini berikutan pengenalan atau perubahan dalam mana-mana undang-undang atau keperluan-keperluan kawal selia yang terpakai kepada RHB dan/atau Kempen ini; atau
 - (2) mengubah mana-mana Terma-Terma dan Syarat-Syarat ini jika, tanpa perubahan sedemikian, Bank tidak akan dapat memberi kesan kepada Kempen ini.
 - (ii) RHB boleh memberi notis sedemikian:-
 - (1) dengan menghantar notis sedemikian dan sebab(-sebab) perubahan, penggantungan atau penamatan sedemikian kepada Peserta-Peserta Yang Layak;
 - (2) dengan menghantar notis sedemikian dan sebab(-sebab) untuk perubahan, penggantungan atau penamatan sedemikian melalui Perkhidmatan Mesej Ringkas (*Short Message Service* ("SMS")) atau Mesej Langsung Elektronik (*Electronic Direct Message* ("EDM")) kepada Peserta-Peserta Yang Layak; atau
 - (3) dengan memaparkan notis tersebut dan sebab(-sebab) bagi perubahan, penggantungan atau penamatan sedemikian di cawangan-cawangan RHB atau laman web RHB.
 - (iii) Mana-mana Peserta Yang Layak yang tidak bersetuju dengan perubahan, penggantungan atau penamatan sedemikian dikehendaki memberitahu RHB dan tidak akan lagi berhak untuk menyertai Kempen ini.
 - (c) Kempen Kadar Bonus itu tidak boleh dipindahkan kepada mana-mana pihak ketiga dan tidak boleh ditukar dengan wang tunai, kredit atau sebarang bentuk pembayaran monetari lain;
 - (d) mana-mana Peserta Yang Layak yang telah menipu atau melakukan apa-apa tindakan yang menyalahi undang-undang atau penipuan berhubung dengan Kempen ini dan/atau produk yang digunakan dalam Kempen ini, akan digugurkan daripada Kempen ini;
 - (e) beliau bertanggungjawab ke atas semua cukai dan yuran dan caj lain yang dikenakan terhadapnya di bawah undang-undang yang terpakai, jika ada, untuk penerimaan Kadar Bonus;
 - (f)
 - (i) RHB dikehendaki mendapatkan dan memproses maklumat peribadi Peserta-Peserta Yang Layak untuk mentadbir Kempen;
 - (ii) dengan memberikan maklumat peribadi, Peserta-Peserta Yang Layak telah bersetuju dengan pemprosesan sedemikian oleh RHB; dan

- (iii) mana-mana Peserta-Peserta Layak yang tidak bersetuju dengan pemprosesan sedemikian oleh RHB dikehendaki memaklumkan RHB dan tidak lagi berhak untuk menyertai Kempen ini;
- (g) beliau seterusnya memberi kebenaran-kebenaran kepada RHB untuk mendapatkan dan memproses maklumat peribadinya untuk tujuan-tujuan penjualan silang, pemasaran dan promosi produk-produk dan/atau perkhidmatan-perkhidmatan Kumpulan Perbankan RHB atau pakatan strategiknya yang RHB fikir mungkin menarik minatnya. Beliau mempunyai pilihan untuk memilih sama ada untuk menerima bahan pemasaran dan promosi untuk bahan yang sama daripada RHB dan boleh memilih atau menukar pilihannya dengan menghubungi Pusat Hubungan Pelanggan RHB seperti berikut:

Pusat Hubungan Pelanggan RHB

E-mel : customer.service@rhbgroup.com

Telefon No. : +603-9206 8118

Borang : rhbgroup.com/personal/banking-methods/contactus.html;

- (h) RHB tidak bertanggungjawab ke atas ketidakterimaan, atau sebarang kelewatan dalam penerimaan, sebarang Kempen yang disebabkan oleh:-
 - (i) penggantungan atau penamatan Kempen ini menurut Klausa 1(b)(i)(1) di atas;
 - (ii) oleh sebarang tindakan Tuhan, peperangan (sama ada diisytiharkan atau tidak), mogok, rusuhan, kekecohan awam atau tindakan keganasan yang tidak dikaitkan dengan RHB dan/atau mana-mana pekerja, wakil dan ejennya;
- (i) melainkan jika terdapat sebarang kesilapan yang nyata (jelas), keputusan RHB mengenai semua perkara yang berkaitan dengan Kempen ini adalah muktamad, konklusif dan mengikat Peserta Yang Layak;
- (j) beliau boleh menghubungi Pusat Hubungan Pelanggan RHB untuk semua perkara yang berkaitan dengan Kempen ini (termasuk sebarang permintaan untuk menukar atau mengehadkan pemprosesan maklumat peribadinya) kepada Pusat Hubungan Pelanggan RHB;
- (k) jika beliau tidak berpuas hati dengan resolusi yang diberikan oleh Pusat Hubungan Pelanggan RHB dan jika produk(-produk) yang digunakan oleh Kempen ini adalah:-
 - (i) produk(-produk) perbankan, beliau kemudiannya boleh merujuk perkara itu kepada pengendali Skim Ombudsman Kewangan yang diluluskan oleh Bank Negara Malaysia:

Ombudsman bagi Perkhidmatan Kewangan (OFS)

Alamat: Level 14, Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
No. Telefon: +603-2272 2811
No. Faksimili: +603-2272 1577
E-mel: enquiry@ofs.org.my; atau

- (ii) produk(-produk) unit amanah, beliau kemudiannya boleh merujuk perkara itu kepada Pusat Penyelesaian Pertikaian Industri Sekuriti (SIDREC) yang diluluskan oleh Suruhanjaya Sekuriti Malaysia:-

Alamat: Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur
No. Telefon: +603-2282 2280

No. Faksimili: +603-2282 3855
E-mel: info@sidrec.com.my;

- (l) Terma-Terma dan Syarat-Syarat ini hendaklah dibaca bersama dengan terma-terma dan syarat-syarat RHB Smart Account/-i yang boleh didapati di https://www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_bm.pdf; dan
- (m) jika berlaku sebarang percanggahan antara Terma-Terma dan Syarat-Syarat ini dan mana-mana bahan lain yang berkaitan dengan Kempen ini, Terma-Terma dan Syarat-Syarat ini akan digunakan bagi perkara-perkara yang ditadbir oleh Terma-Terma dan Syarat-Syarat ini.