

**TERMS AND CONDITIONS  
RHB LIFESTYLE PRIVILEGES  
("these Terms and Conditions")**

**PROMOTION ORGANISERS**

1. The **RHB Lifestyle Privileges ("Promotion")** is organised by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] (collectively, "**RHB**") unless otherwise specified.
2. The vendor or supplier who has participated in the Promotion ("**the Merchant**").  
Merchant name : **CARDUP MALAYSIA**  
Merchant contact : +60 16 699 9396

**PROMOTION PERIOD**

3. The Promotion runs from **18 July 2025** to **30 June 2026** before 6pm (MYT) ("**Promotion Period**"), both dates inclusive.
4. The Promotion is open to all eligible primary and supplementary cardholders RHB Credit Card/-i only ("**the Customer**").

**TERMS AND CONDITIONS**

5. By participating this Promotion the Customer agrees to the following:-

(a) Promotion mechanics

|                                  |                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>New-To-CardUp Customers</b>   | <ul style="list-style-type: none"> <li>• Enjoy 0% CardUp fee up to a total spend of RM6,000 for the first personal payment on CardUp using the <i>RHB Credit Card/-i</i></li> <li>• The prevailing 2.25% fee will be applied to the rest of the payment should the amount exceed RM6,000.</li> <li>• Promo code '<b>RHBFREE</b>'.</li> <li>• Promotion only be redeemed on the first payment</li> </ul> |
| <b>Existing CardUp Customers</b> | <ul style="list-style-type: none"> <li>• Enjoy 1.50% CardUp fee for all personal payments on CardUp using the <i>RHB Credit Card/-i</i></li> <li>• Promo code '<b>RHB15</b>'</li> </ul>                                                                                                                                                                                                                 |

- (b) The payment must be scheduled on CardUp between 18 July 2025 and 30 June 2026 before 6pm (MYT) ("**Offer Period**"), both dates inclusive. The payment due date must be on or before 3 July 2026. Payments must be scheduled at least 3 business days in advance of the due date on which the payment must arrive at your recipient.
- (c) This Promotion, customers have to enter the promo code during the "Schedule payment" process when setting up payment details. The discounted fee will be reflected on the payment review page, before payment confirmation.
- (d) The Promotion can be redeemed repeatedly per customers on a CardUp personal account during the Promotion Period.
- (e) All payments are subjected to review and additional documents may be requested to support the review process.
- (f) Promo code is not valid to be used:
  - (i) on payments made with Charge cards.
  - (ii) in conjunction with any other promotions, offers or discounts.

6. By participating in the Promotion, the Customer agrees to the followings:-

- (a) The Customer is bound by these Terms and Conditions;
- (b) The Customers who are interested in participating this Promotion are advised to read and understand these Terms and Conditions before participating the Promotion.
- (c) Any customer who does not understand any of these Terms and Conditions may contact RHB Customer Contact Centre, whose contact details are set out below.
- (d) Payment must be made using RHB Credit Card/-i only ("RHB Cards").
- (e) The Promotion is not applicable to Shariah non-compliant products and services such as liquor, pork, indecent entertainment, tobacco etc. (if any) for Islamic cards.
- (f) The Promotion is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programmes, discount cards or vouchers.
- (g) The Customer is liable for all taxes and other fees and charges levied against him/her under the applicable laws, if any, for the acceptance of the Promotion;
- (h) The Customer may contact the Merchant whose contact details are set out above or RHB Customer Contact Centre for all matters relating to the Promotion (including any request to change or limit the processing of his/her personal information) to RHB Customer Contact Centre as follows;

**RHB Customer Contact Centre**

**Email** : [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)

**Telephone No.** : +603-9206 8118

**Form** : [rhbgroup.com/personal/banking-methods/contactus.html](http://rhbgroup.com/personal/banking-methods/contactus.html);

- (i) RHB gives no representation or warranty with respect to any goods or services provided by the Merchant. In particular, RHB gives no warranty with respect to the quality of goods or services redeemed or their suitability and redeemability for any purpose.
- (j) RHB may add, change, modify or remove the Promotion structure, benefit and other features, including these Terms and Conditions, or to terminate the Promotion at anytime with sufficient prior notice;
- (k) If the Customer is not satisfied with the resolution provided by RHB Customer Contact Centre, the Customer may then refer the matter to the operator of the Financial Markets Ombudsman Service (FMOS) approved by Bank Negara Malaysia which the details can be found at [www.rhbgroup.com/s/p](http://www.rhbgroup.com/s/p); and
- (l) In the event of any inconsistency between these Terms and Conditions and any other materials relating to the Promotion, these Terms and Conditions will prevail for matters dealt with in these Terms and Conditions.