

**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 : **Hwajing Travel & Tour**
Merchant contact : +603-9200 2929 / info@hwajin.com.my

PROMOTION PERIOD

3. The Promotion runs from **18 October 2025 to 30 November 2025 ("Promotion Period")**, both dates inclusive.
4. The Promotion is open to all eligible primary and supplementary cardholders RHB Credit Card/-i or RHB Debit Card/-i (collectively, "**the Customer**").

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5. By participating this Promotion the Customer agrees to the following:-
 - (a) Enjoy RM150 discount on all Piano Land cruise and is based on per person only.
 - (b) Piano Land cruise do not provide advice regarding passports and/or visas. However, all guests are required to carry a passport usually valid for 6 months after disembarking the ship, and any necessary visas. No refund or compensation will be made to guests who are denied embarkation resulting from non-compliance of immigration requirements.
 - (c) This Promotion is valid for Piano Land cruise booking made via Hwajing Travel & Tour office, official WhatsApp +6012-270 6566, Hwajing booth at MATTA Muslim Friendly Travel Fair and GoTravel Travel Fair.
 - (d) Promotion valid for twin-sharing cabin only, excludes any taxes, service fees, gratuities and additional charges (where applicable)
 - (e) Promotion is subject to the cabin availability, on a first com first served basis.
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 or RHB Debit Card/-i only (excluding Corporate MyDebit Card/-i) ("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

Telephone No. : +603-9206 8118

Form : 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; 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.