

TERMS AND CONDITIONS
RHB Lifestyle Privileges
("these Terms and Conditions")

PROMOTION ORGANISERS

1. 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: Rip Curl
Contact: 03-7880 3821/ hello@ripcurl.com.my

PROMOTION PERIOD

3. The Promotion runs from 15/8/2025 to 14/8/2026 ("**Promotion Period**"), both dates inclusive.
4. The Promotion is open to all eligible primary and supplementary cardholders RHB Visa Credit Cards/-i or RHB Visa Debit Cards/-i (collectively, "**the Customer**").

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5. By participating in this Promotion the Customer agrees to the following:-
 - (a) Promotion: Enjoy 25% OFF total bill;
 - (b) The Promotion is valid for online purchase via <https://www.ripcurl.my> only, promo code "**RCRHB25**" is required to key in upon checkout to enjoy the Promotion; and
 - (c) The Promotion is valid on normal priced items only
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 in this Promotion are advised to read and understand these Terms and Conditions before participating in 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 Visa Credit Cards/-i or RHB Visa Debit Cards/-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, conventional insurance 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 any time 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 Financial Market Ombudsman Services (FMOS) approved by Bank Negara Malaysia which the details can be found at <https://www.rhbgroup.com/s/p>;
- (l) These Terms and Conditions are to be read together with the terms and conditions of Rip Curl which can be found at <https://www.ripcurl.my/apps/help-center>; and
- (m) 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.