

TERMS AND CONDITIONS
INSTANT REBATE – 0% Smart Instalment Payment Plan Program
(“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

- The **Instant Rebate - 0% Smart Instalment Payment Plan 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

- The Campaign runs from **8 December 2023** to **31 May 2024** (“**Campaign Period**”), both dates inclusive.

ELIGIBILITY

- The Campaign is open to all cardholders of RHB Credit Card/-i (“**Eligible Cardholders**”).
- The Eligible Cardholders must spend with their RHB Credit Card/-i to be eligible to participate in this Campaign.

CAMPAIGN MECHANICS

- Campaign mechanics and participating merchants listed below:

Merchant	Campaign Mechanic	0% Instalment Payment Plan Period
THUNDER MATCH TECHNOLOGY SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
DANCOM TT&L TELECOMMUNICATIONS M SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
VIVID TELECOMMUNICATION SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
DIRECTD RETAIL & WHOLESALE SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
COURTS MALAYSIA SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
WAH LEE ELECTRICAL STORE SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
SPACE ACE ELITE SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
SURIA JERAI ELECTRICAL SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
MACA BOY SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
BS SOFA SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
TUTA FURNITURE SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
OCA HOUSEHOLD SPECIALIST SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
NITORI RETAIL MALAYSIA SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
MORE DESIGN CONTRACT SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
MORSE ELECTRONICS SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
BAN HIN BEE SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
INNOVATIVE SMART LEARNING	RM150 off with min spend RM2000	6, 12 & 24 months
YINEE POSTURE MANAGEMENT SUBANG SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
YINEE AUSTIN SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
YINEE POSTURE MANAGEMENT PENANG SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
YINEE INDAH SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months

YINEE TROPIKA SDN BHD	RM150 off with min spend RM2000	6, 12 & 24 months
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Merchant	Campaign Mechanic	0% Instalment Payment Plan Period
CG COMPUTERS SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
MACHINES SDN BHD	RM250 off with min spend RM4000	6 & 12 months
TAN BOON MING SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
SNOWFIT MALAYSIA SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
CALER HOME SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
CROWN FURNITURE TRADING SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
TANRADIO COM ELECTRICAL SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
KUBIQ SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
GHHS HEALTHCARE SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
EMPEROR HOME SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
LIFE CARE INTERNATIONAL MEDICAL GROUP SB	RM250 off with min spend RM4000	6, 12 & 24 months
LLG CARE SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
LIFE CARE ALLIANCE SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months
LIFECARE DIAGNOSTIC MEDICAL CENTRE SDN BHD	RM250 off with min spend RM4000	6, 12 & 24 months

* Thunder Match Technology Sdn Bhd will be running the campaign on selected outlets only. Refer to Appendix 1 for outlets

6. The instant rebate is capped at three (3) per Eligible Cardholders per month.
7. The Customer is required to spend a minimum of RM2000 or RM4000 and convert the spending to 0% Smart Instalment Payment Plan according to the Table in Clause 5 above, to earn the RM150 or RM250 instant rebate respectively during the Campaign Period.
8. Monthly capping of instant rebate:

Month	Total Capping (Monthly)
December 2023	RM38,000
January 2024	RM38,000
February 2024	RM38,000
March 2024	RM38,000
April 2024	RM38,000

8. Instant rebate is based on first come first serve basis.

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 visuals of the rewards or prizes (each a "**Campaign Reward**") and all other items shown in all materials and publications related to the Campaign and on RHB's website are for illustrative and decorative purposes only and do not form part of the Campaign Rewards;
 - (d) he/she is not allowed to choose the colour or design of his/her Campaign Reward (if the Campaign Reward is a good);
 - (e) the Campaign Rewards cannot be transferred to any third party and cannot be exchanged for cash, credit or any other form of monetary payment;
 - (f) RHB and/or its appointed vendor, supplier or agent may substitute the Campaign Rewards with another reward of similar value or specification by giving sufficient prior notice with reason(s) for such substitution in the manner as stipulated in Clause (b)(ii) above;
 - (g) 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;
 - (h) RHB is not responsible for the condition or any loss or deterioration of or damage to the Campaign Rewards once accepted by the Eligible Participants.

The Eligible Participants are advised to check the condition of their respective Campaign Reward before accepting the same (if the Campaign Reward is a good);

- (i) 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 Campaign Reward;
- (j)
 - (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;
- (k) 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;

- (l) the photographs/images together with the names of the Campaign Reward Winners may be used in RHB's announcement of the Campaign Reward Winners;

- (m) RHB is not liable for the non-receipt of, or any delay in the receipt of, any Campaign Reward Winner's Campaign Reward caused by:-
- (i) the suspension or termination of the Campaign pursuant to Clause (b)(i)(1) above;
 - (ii) such Campaign Reward Winner's own action or inaction; or
 - (iii) 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;
- (n) 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;
- (o) 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;
- (p) 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;

- (q) these Terms and Conditions are to be read together with the terms and conditions of Smart Instalment Payment Plan which can be found at <https://www.rhbgroup.com/cards/card-features-smart-instalment-payment-plan.html> ; and
- (r) 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.

Appendix 1

Company Name	Address 1
THUNDER MATCH TECHNOLOGY SDN BHD	Lot S11, 2nd Floor, AEON Mall Kota Bharu, Lembah Sireh,
THUNDER MATCH TECHNOLOGY SDN BHD	Lot F36, 1st Floor, Aeon Seremban 2 Shopping Centre, AEON Seremban 2, 112, Persiaran S2 B1, Seremban 2,
THUNDER MATCH TECHNOLOGY SDN BHD	Lot G.13A, GROUND FLOOR, BERJAYA MEGAMALL,JLN TUN ISMAIL SRI DAGANGAN,
THUNDER MATCH TECHNOLOGY SDN BHD	UNIT 170-03-16/19/21/22/23/23B, 3RD FLOOR, GURNEY PLAZA,PERSIARAN GURNERY
THUNDER MATCH TECHNOLOGY SDN BHD	3.18 & 3.19 3RD FLR,NO 1,LOT 1-888,KB MALL,JLN HAMZAH,SEK 16,
THUNDER MATCH TECHNOLOGY SDN BHD	Lot 2.68 @68A, 2nd Floor, Plaza Low Yat, Off Jalan Bukit Bintang,
THUNDER MATCH TECHNOLOGY SDN BHD	LOT 16 GRD FLR,MESRA MALL,LOT 6490 JLN KEMASEK-DUNGUN,
THUNDER MATCH TECHNOLOGY SDN BHD	LOT S049 & 0502nd FLOOR, MID VALLEY MEGAMALL, LINGKARAM SYED PUTRA
THUNDER MATCH TECHNOLOGY SDN BHD	L1-012, 1st Floor, Setia City Mall, No.7, Persiaran Setia Dagang, Bandar Setia Alam, Seksyen U13,
THUNDER MATCH TECHNOLOGY SDN BHD	LOT S-031&S-032 SECOND FLOOR THE MALL MID VALLEY SOUTHKEY NO 1 PERSIARAN SOUTHKEY 1
THUNDER MATCH TECHNOLOGY SDN BHD	L2-041, LEVEL 2, VIVACITY MEGAMALL, JALAN WAN ALWI
THUNDER MATCH TECHNOLOGY SDN BHD	LOT 4.28.00, LEVEL 4, PAVILION BKT JALIL, 2, PERSIARAN BKT JALIL 8, BNDR BUKIT JALIL
THUNDER MATCH TECHNOLOGY SDN BHD	LOT 18 GROUND FLOOR, SEREMBAN GATEWAY, NO. 5-L1, GERBANG SEREMBAN, OFF JALAN SUNGAI UJONG
THUNDER MATCH TECHNOLOGY SDN BHD	LOT L2.19 & L2.20, NU SENTRAL SHOPPING CENTRE, NO. 201, JALAN TUN SAMBANTHAN
THUNDER MATCH TECHNOLOGY SDN BHD	LOT L2-67 & 68,SECOND FLOOR,IOI CITY MALL,LEBUH IRC,IOI RESORT CITY