

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: Watsons
Contact: 1300 880 847

PROMOTION PERIOD

3. The Promotion runs from 15/9/2025 to 27/10/2025 ("**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: Visa x Watsons - Watsons Club 15th Anniversary Win A New Home Today by LBS;**

- (b) Customer will need to enroll with the steps as stated below to participant:

Step 1: Register Watsons's member card

Customer must register as Watsons's member with valid mobile number and email address via <https://www.watsons.com.my/register/main> or Watsons MY Mobile Application

Step 2: Spend a minimum RM50 at any Watsons store or online

Customer will need to spend minimum RM50 in a single transaction with any RHB Visa Cards/-i to be eligible for one (1) entry. Elite members will earn double entries for each qualifying transaction

Step 3: Submit entry

Participant will need to submit relevant details, including receipt number at <https://survey.aswatson.net/WISE/index.php/261281/lang-en> within the Promotion Period

- (c) The Promotion is not applicable for Touch 'n Go reload, PIN top up, Refunds, other non-retail spends and delivery charges.
- (d) Winner will be selected randomly from all eligible entries received by 27 October 2025, 11.59PM and contacted via phone, SMS, email or other appropriate means. If Watsons is unable to contact a selected winner after several attempts within two (2) calendar days, the entry will be forfeited and winner shall have no claim against Watsons for such forfeiture. Shortlisted winners must be able to attend the finale event, event slots are strictly non-transferable.
- (e) Winner announcement will be published on Watson's official Facebook page or other relevant platform within thirty (30) calendar days upon Promotion ends. Prizes must be redeemed within thirty (30) calendar days upon winner's announcement. Unclaimed prizes may be awarded to other participants as per Watson's discretion.

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 condition provided by Watsons at <https://www.watsons.com.my/tnc-monthlyspecial>; 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.



TOGETHER WE PROGRESS



For avoidance of doubt, RHB Islamic Bank only promotes and manages promotions in relation to RHB Islamic Bank products and its related propositions only.