



RHB JOY@WORK TERMS AND CONDITIONS

1. RHB Joy@Work

1.1 For the purposes of the terms and conditions set out below:

- (i) "CASA" means a current account or saving account of the Program customers maintained with RHB Bank;
 - (ii) "CASA-i" means a current account-i or saving account-i of the Program customers maintained with RHB Islamic Bank;
 - (iii) "Payroll Account" means a CASA/-i of the Program customers maintained with RHB for salary crediting purposes;
 - (iv) "RHB" means collectively, RHB Bank and RHB Islamic Bank;
 - (v) "RHB Bank" means RHB Bank Berhad (Registration No. 196501000373 (6171-M));
 - (vi) "RHB Islamic Bank" means RHB Islamic Bank Berhad (Registration No. 200501003283 (680329-V));
 - (vii) "RHB Joy@Work Features & Privileges" means the features, benefits and rewards on products and services offered by RHB under these RHB Joy@Work Terms and Conditions or which may be offered by RHB from time to time exclusively to the Program customers;
 - (viii) "RHB Joy@Work Terms and Conditions" means the terms and conditions set out below;
 - (ix) where the context so admits:
 - (1) words importing the singular number shall include the plural number and vice versa;
 - (2) words importing the masculine gender shall include the feminine and neuter genders and vice versa.
- a. RHB Joy@Work is a corporate program ("**Program**") that delivers enhanced employee benefits and privileges to the employer and employee.
- c. The Program is open to the following customers ("**Eligible Customers**"):
- (i) New and existing RHB customers who open any CASA or CASA-i account (except Qard CASA-i product) for salary crediting purposes; or
 - (ii) Existing RHB customers who nominate their existing CASA or CASA-i account (except Qard CASA-i product) as salary crediting account.



2. RHB Joy@Work Eligibility

To be eligible for consideration by RHB to enroll in the Program, the Eligible Customer must fulfill the following criteria:

- 2.1 For Eligible Customers who enroll in the Program via his/her employer signing the Program letter of offer
 - 2.1.1 Eligible Customers who are an employee of a company who has signed up for the Program and the RHB REFLEX Cash Management facility.
 - 2.1.2 Eligible Customers must hold one CASA or CASA-i account with RHB as their Payroll Account.
- 2.2 For Eligible Customers who self-enroll in the Program without his/her employer signing the Program letter of offer
 - 2.2.1 Eligible Customers who are not an employee of a company who has signed up for the Program and the RHB REFLEX Cash Management facility.
 - 2.2.2 Eligible Customers must hold one CASA or CASA-i account with RHB as their Payroll Account, and have his/her monthly payroll credited into the Payroll Account with the following criteria:
 - a. Minimum total deposit credit of RM2,500 per month for an employee employed by private sectors and Non-Government Organisation (NGO); or
 - b. Minimum total deposit credit of RM2,000 per month for an employee employed by government agencies.
- 2.3 RHB's records of the Eligible Customers shall be deemed final and conclusive and the acceptance and continuance as an Eligible Customer will be at the discretion of RHB based on the fulfilment criteria by the Eligible Customers.

3. RHB Joy@Work Features & Privileges

- 3.1 RHB may, at any time and from time to time, offer features and privileges on products or services offered to the Eligible Customers. The list of the features and privileges can be viewed at RHB's website at <https://joyatwork.rhbgroup.com/joyatwork/home>.
- 3.2 These RHB Joy@Work Terms and Conditions shall be subject to the application of the terms and conditions of the relevant or respective products or services which are separate from these RHB Joy@Work Terms and Conditions. For further information on the relevant product or service terms and conditions and/or to view and obtain a copy of such product or service terms and conditions, please visit any of our branches or RHB's corporate website at www.rhbgroup.com.
- 3.3 All product benefits allocated as part of the RHB Joy@Work Features & Privileges must be read together with the RHB Personal Banking Standard Terms and Conditions which can be viewed at RHB's website at www.rhbgroup.com/files/others/terms-conditions/personal_banking_tnc_eng.pdf.



- 3.4 To enjoy the relevant RHB Joy@Work Features & Privileges, the Eligible Customers must fulfil the criteria in relation to the RHB Joy@Work Features & Privileges and such further criteria which RHB may set or impose in accordance with Clauses 3.5 and/or 5.6.
- 3.5 RHB reserves the right to suspend, cancel, terminate, restrict or withdraw the RHB Joy@Work Features & Privileges in whole or part by giving the Eligible Customers prior written notice. Further, RHB reserves the right to revise, modify or amend the RHB Joy@Work Features & Privileges in whole or part, by giving the Eligible Customers prior written notice of twenty-one (21) calendar days with reason(s).
- 3.6 Any revision, modification, suspension, cancellation, termination, amendment, restriction or withdrawal of all or any of the RHB Joy@Work Features & Privileges shall not entitle the Eligible Customers and/or any person to any claim or compensation against RHB for any losses or damages suffered or incurred by the Eligible Customers and/or any person as a direct or indirect result of the act of revision, modification, suspension, cancellation, termination, amendment, restriction or withdrawal unless the same is due to the gross negligence, willful misconduct, willful default or fraud of RHB.
- 3.7 RHB will debit the Eligible Customers' respective Payroll Account tagged to the Program via salary credit, including any charges, on the salary crediting date subject to the terms and conditions stipulated in the products held by the Eligible Customer (if any).
- 3.8 For the Eligible Customer with loan/financing with RHB under the Program, the debit date should follow the salary crediting date regardless of the loan/financing payment due date. Upon the exit from the Program, the Eligible Customer authorises RHB to continue with the standard standing instruction to debit the Payroll Account for loan/financing payment in accordance with the terms and conditions stipulated in the loan/financing products held by the Eligible Customer.
- 3.9 There will be a rebate on the prevailing profit/interest rate(s) based on the pre-agreed rebate rate, preferred rates, and other privileges under the Program. All of the privileges are subject to regular loan/financing payments only and will be discontinued permanently once the Payroll Account has defaulted. For the purposes of this Clause, "regular loan/financing payments" mean monthly, quarterly, half-yearly or annual payments, as the case may be, in accordance with the terms and conditions stipulated in the loan/financing products held by the Eligible Customer.
- 3.10 RHB shall have the discretion to revert the preferred rates, rebates, and privileges that are offered to the Eligible Customer under the Program to standard rates within sixty (60) working days or less upon the exit from the Program.

4. Termination

- 4.1 For Eligible Customers who enroll in the Program via his/her employer signing the Program letter of offer (Clause 2.1), the RHB Joy@Work Features & Privileges shall be terminated upon the occurrence of any of the following events:
 - a. The Eligible Customer's failure to maintain the minimum monthly payroll crediting into the Eligible Customer's Payroll Account for six (6) consecutive months; or
 - b. The Payroll Account is closed by RHB for any reasons whatsoever that is not attributable to RHB; or



- c. The Payroll Account is suspended by RHB for any reasons whatsoever that is not attributable to RHB, pursuant to which the participation in the Program will be suspended until the suspension is uplifted by RHB.
- 4.2 For Eligible Customers who self-enroll in the Program without his/her employer signing the Program letter of offer (Clause 2.2), the RHB Joy@Work Features & Privileges shall be terminated upon the occurrence of any of the following events:
 - a. The Eligible Customer's failure to maintain the minimum monthly payroll crediting into the Eligible Customer's Payroll Account for three (3) consecutive months; or
 - b. The Payroll Account is closed by RHB for any reasons whatsoever that is not attributable to RHB; or
 - c. The Payroll Account is suspended by RHB for any reasons whatsoever that is not attributable to RHB, pursuant to which the participation in the Program will be suspended until the suspension is uplifted by RHB.
- 4.3 Despite Clauses 4.1 and 4.2, RHB reserves the right to suspend, terminate, reject or discontinue the Eligible Customer's entitlement to enjoy or use the RHB Joy@Work Features & Privileges upon giving prior written notice.
- 4.4 Upon termination mentioned in Clause 4.1 or 4.2, the Eligible Customer shall immediately cease to enjoy or use all features and privileges offered under the RHB Joy@Work Features & Privileges.
- 4.5 RHB shall not, under any circumstances, be held liable for any loss or damage suffered or incurred by the Eligible Customers or any other party, in respect of the following:
 - a. The Eligible Customers' enjoyment and/or non-enjoyment and usage and/or non-usage of the RHB Joy@Work Features & Privileges;
 - b. RHB's action in terminating or suspending the Eligible Customers' entitlement to enjoy or use the RHB Joy@Work Features & Privileges, unless the same is caused by RHB's gross negligence, willful misconduct, willful default or fraud.

5. General Terms and Conditions

- 5.1 The Eligible Customers' usage of the RHB Joy@Work Features & Privileges shall be deemed as the Eligible Customers' acceptance of these RHB Joy@Work Terms and Conditions.
- 5.2 The Eligible Customers agree that the decision of RHB in relation to every aspect of the RHB Joy@Work Features & Privileges shall be final, binding and conclusive. If there is any further dispute, please refer to RHB Contact Centre or the Ombudsman for Financial Services, the details of which are stipulated in Clause 5.19.
- 5.3 The Eligible Customer confirm that they have read, understood and accepted the following Terms and Conditions, as may relate to the processing of their personal information.
 - a. RHB Privacy Notice - https://www.rhbgroup.com//media/Microsites/overview_premier/pdf/privacy-notice.pdf



- b. RHB Disclosure of Customer Information - <https://www.rhbgroup.com/-/media/pdf/Disclosure-of-Customer-Information.pdf>
 - c. Personal Banking Standard Terms and Conditions - <https://www.rhbgroup.com/others/terms-conditions/index.html>
- 5.4 The Eligible Customer confirm that they agree to give consent and authorization to RHB Bank Berhad/ RHB Islamic Bank Berhad to obtain any credit information from Credit Tip Off Service (CTOS) and/or other registered Credit Reporting Agencies as defined under the Credit Reporting Agencies Act 2010 without further notice to the Eligible Customer and for the purpose of the following (whichever is applicable):
- a. Credit application processing
 - b. Credit limit review
 - c. Credit restructuring
 - d. Credit overlapping
 - e. Upgrading credit application
- 5.5 The Eligible Customers agree that they shall not hold RHB liable and/or responsible for any default in respect of the Program due to any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the gross negligence, willful misconduct, willful default or fraud on the part of RHB and/or any of its employees, representatives and agents.
- 5.6 RHB reserves the rights, upon giving prior written notice of twenty-one (21) calendar days with reason(s) to the Eligible Customers before the effective date, to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("**Amendment**") any of these RHB Joy@Work Terms and Conditions.
- 5.7 Unless otherwise specified in these Joy@Work Terms and Conditions to the contrary, notification to the Eligible Customers in respect of the Amendment and all notices and communications by RHB in relation to the Program shall be effected at RHB's discretion through any one of the following means of communication:
- a. by acknowledgment of receipt (A.R.) registered post, ordinary post or other fast postal service to the Eligible Customers' last known address in RHB's records; or
 - b. by certification of post to the Eligible Customers' last known address in RHB's records; or
 - c. by facsimile, e-mail or other forms of instantaneous communication (including SMS) to the Eligible Customers' last known facsimile number, contact number, mobile number or e-mail address in RHB's records; or
 - d. by display at RHB's premises, including those of its branches; or
 - e. by display on the screen upon access to RHB's website(s) at www.rhbgroup.com; or
 - f. by effecting an advertisement regarding the amendment in one newspaper of RHB's choice.
- 5.8 Unless the Eligible Customers notify RHB in writing during the notice period that the Eligible Customers disagree with the Amendment, the Amendment shall be deemed as binding on the Eligible Customers as from twenty-one (21) calendar days after the



notification of the Amendment or from such later date (after the prescribed twenty-one (21) calendar days period) as may be specified by RHB in the notification.

- 5.9 These RHB Joy@Work Terms and Conditions may be amended from time to time pursuant to Clause 5.6. In the event of any inconsistency, conflict, ambiguity or discrepancy between these RHB Joy@Work Terms and Conditions and any other brochure, marketing or promotional materials relating to the Program, these Joy@Work Terms and Conditions shall prevail.
- 5.10 Time shall be of the essence. However, RHB's failure in exercising or delay in exercising or enforcing its rights, powers, privileges or remedies against the Eligible Customers shall not operate as a waiver of its rights, powers, privileges or remedies nor shall any partial exercise of any rights, powers, privileges or remedies affect RHB's rights to subsequently act strictly in accordance with the same.
- 5.11 The illegality, invalidity or unenforceability of any terms and conditions in these RHB Joy@Work Terms and Conditions shall not affect the legality, validity or enforceability of any other terms and conditions in these RHB Joy@Work Terms and Conditions.
- 5.12 These RHB Joy@Work Terms and Conditions shall be subject to, governed by and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia, the Association of Banks in Malaysia, the Association of Islamic Banking and Financial Institutions Malaysia and other relevant bodies, in force from time to time. The Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- 5.13 Despite anything in these RHB Joy@Work Terms and Conditions, RHB's rights and entitlement under these RHB Joy@Work Terms and Conditions shall continue to remain in force and effect and shall survive any termination or suspension of the RHB Joy@Work Features & Privileges by RHB.
- 5.14 These RHB Joy@Work Terms and Conditions shall continue to be valid and binding despite any merger, amalgamation, transfer or assignment of business, operations, assets or liabilities of RHB or any change in RHB or any company by which the business of RHB may for the time being be carried on.
- 5.15 These RHB Joy@Work Terms and Conditions shall be in addition to and not be an exemption from any specific arrangement with regards to the use or enjoyment of the RHB Joy@Work Features & Privileges now or in future subsisting between RHB and the Eligible Customers or any terms and conditions as may be specified in any letter or notice given by RHB from time to time.
- 5.16 These RHB Joy@Work Terms and Conditions shall be binding upon the successors-in-title and assigns RHB and the estate, personal representatives and successors-in-title of the Eligible Customers respectively, and the rights and obligations of the Eligible Customers in these RHB Joy@Work Terms and Conditions cannot be assigned for any reasons whatsoever.
- 5.17 These RHB Joy@Work Terms and Conditions are in addition and subject to the agreement and/or rules and regulations governing the operation, services, benefits and privileges in relation to and/or arising under the Payroll Account of the Eligible Customers maintained with RHB.
- 5.18 Any notice or any other document is deemed given under or in respect of the Program:



- a. If in the case of (A.R.) registered post, ordinary post or other fast postal service, the notice or other document has been duly addressed and posted, unless there is contrary evidence that such notice or other document was in fact not delivered; or
 - b. If in the case of certification of post, the acknowledgement is issued by or at the post office that the notice or other document has been duly posted, unless there is contrary evidence that such notice or other document was in fact not delivered; or
 - c. If in the case of facsimile transmission, e-mail or other forms of instantaneous communication (including SMS), no delivery error message is received; or
 - d. In the case of display at RHB's premises, on the date the notice is posted at RHB's premises; or
 - e. In the case of display on RHB's website(s), on the date the notice is posted on RHB's website(s); or
 - f. In the case of advertisement, on the date the notice is posted on the newspaper of RHB's choice.
- 5.19 In the event there are any enquiries, please visit any of RHB's branches nationwide, or contact RHB Contact Centre as follows:

Manager
RHB Banking Group
Customer Contact Centre
Level 4, Crystal Plaza, No. 4 Jalan 51a/223, Seksyen 51a,
41600, Petaling Jaya, Selangor, Malaysia
Telephone number: 03-92068118
Email: customer.service@rhbgroup.com

If there is any dispute in relation to the Program, please refer to Financial Markets Ombudsman Service as follows:

Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services)
Level 14, Main Block
Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur.
Telephone number: 603-22722811
Web Form: <https://www.fmos.org.my/en/feedback.html>
Website: <https://www.fmos.org.my/en/>

Find out more about our products and services through the following links:

- Product and Services: www.rhbgroup.com
- Terms & Conditions: www.rhbgroup.com/others/terms-conditions/index.html
- Perbadanan Deposit Insurans Malaysia (PIDM): www.pidm.gov.my/en/

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