

**RHB BANK BERHAD
TRAVEL MONEY CREDIT CARD
TERMS AND CONDITIONS**

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RHB BANK BERHAD
TRAVEL MONEY CREDIT CARD - GENERAL
TERMS AND CONDITIONS

1. In this Agreement, the definition of terms shall be as set out below, except where the context otherwise requires:
 - 1.1. "Air Miles" means points earned by the Cardmember in respect of expenditure charged to the Card.
 - 1.2. "Award" means the award of Air Miles to reward points to Cardmembers issued by RHB Bank Berhad ("RHB Bank") by the participating partners and/or RHB Bank.
 - 1.3. "Card" means RHB Travel Money Credit Card issued by RHB Bank.
 - 1.4. "Cardmember" means the holder of the Card which shall include Supplementary Card(s).
 - 1.5. "Cash Back" means cash earned by the Cardmember in respect of petrol transaction charged to the Card.
 - 1.6. "Maximum Cash Back" means the maximum amount of cash that can be earned by the Cardmember within one Card billing cycle to another.
 - 1.7. "Participating Merchant" means the agreement between RHB Bank and the Partner Merchant in respect of the Travel Money Air Miles Programme.
2. Under the Card, the Cardmember shall be eligible to participate in the Cash Back and Air Miles reward programme offered by RHB Bank.
3. Subject to the terms herein, Cardmembers shall be eligible for Cash Back rewards pursuant to the following terms and conditions:-
 - 3.1 2% Cash Back is awarded to Cardmembers for payment of petrol at any stations nationwide
 - 3.2 The Cash Back is accumulated on a monthly basis.
 - 3.3 Maximum Cash Back is calculated at 20% of total monthly retail spending, which is capped at RM60 (Ringgit Malaysia Sixty only) per month.
 - 3.4 Both Principal and Supplementary Cardmember's Cash Back will be accumulated to a maximum limit of RM60 per Principal Card account per month.
 - 3.5 RHB Bank shall have the right at its sole and absolute discretion to modify and/or alter the Cash Back percentages and such modifications and alterations shall be effective on such date or dates as shall be determined by RHB Bank.

Illustration:-

| Scenarios | Monthly Total Spend | Petrol Spend | Capping 20% | Maximum Cash Back | 2% Cash Back |
|-----------|---------------------|--------------|-------------|-------------------|--------------|
| 1 | RM5,000 | RM2,000 | RM1,000 | RM60 | RM20 |
| 2 | RM15,000 | RM3,000 | RM3,000 | RM60 | RM60 |
| 3 | RM2,000 | RM0 | RM400 | RM60 | RM0 |

- 3.6 Additional Cash Back may be given from time to time on tactical campaigns.
- 3.7 Cash Back accumulated by Supplementary Cardmembers of Card will be credited into the Principal Cardmembers of Card. The total rewards accumulated by the Supplementary Cardmember will be reflected in the Principal Cardmembers monthly credit card billing statement.
- 3.8 Void or cancelled transactions are not entitled to Cash Back.
- 3.9 Cash Back awarded to Cardmember by RHB Bank is final.
4. Subject to the terms herein, Cardmembers shall be eligible for Air Miles rewards pursuant to the following terms and conditions:-
 - 4.1 The Air Miles awarded to active Cardmembers will be valid for 2 years from the year the Air Miles is being awarded. The Air Miles earn can only be accumulated and redeemed against RHB Bank partnering travel agent's travel packages or RHB Bank catalogue offerings. For redemption of Air

Miles, Cardmembers will have to call RHB Travel Money Redemption Hotline at 03-92068118 or 082-276118 (for normal redemption) or 03-62866000 (for travel/holiday packages).

4.2 All Air Miles awarded and earned by Cardmembers will be awarded at the Card account. Cardmembers will be able to view the total accumulated Air Miles by:-

4.2.1 Viewing the balance of Air Miles on the monthly Travel Money Credit Card statement under column "REWARDS" (Air Miles = Rewards).

For the avoidance of doubt, dispute and notwithstanding any clause or provision in terms of the inconsistency of the Air Miles balance amount stipulated or printed on the credit card transaction payment receipt, statement, payment or redemption terminal from any of the Air Miles participating merchants outlet against the Air Miles recorded in the RHB Credit Card system shall prevail to the extent of such inconsistency.

4.3 Air Miles redemption / On-The-Spot redemption is applicable only to existing Principal Cardmembers. All existing and valid Cardmembers will have to go through the authentication, identification or verification process and upon being successfully accepted by the customer service personnel as the genuine cardmember then the said Cardmember is allowed to perform the Travel Money redemptions.

4.4 Awards shall be made by Partner Merchants (including RHB Bank in its capacity as a Partner Merchant) for the purchase of goods and/or services by the Cardmembers from the Partner Merchants in accordance with these Terms and Conditions, the Partner Merchant's Agreement, and the Partner Merchant's Terms and Conditions. The Partner Merchants shall make Awards by crediting the Air Miles with the relevant percentage of the merchant funding rate agreed by RHB Bank. Air Miles cannot be credited into any account other than the Cardmembers Air Miles Loyalty Account. Notwithstanding the foregoing, RHB Bank may, at its sole discretion, award Air Miles to the Cardmembers pursuant to these Terms and Conditions and subject to such additional terms as may be imposed by RHB Bank at its discretion.

4.5 Partner Merchants may require a Cardmember to produce a valid Card before making an Award. Partner Merchants may, subject to the prior written approval by RHB Bank.

4.5.1 Determine the terms and conditions under which they will make Awards (the Partner Merchant's Terms and Conditions"); and

4.5.2 Amend or vary their Partner Merchant's Terms and Conditions.

RHB Bank shall not be held responsible for any delay or failure on the part of the Partner Merchants in making Awards or in notifying RHB Bank of the Air Miles awarded to Cardmembers.

4.6 An Award shall be valid only if, at the time of the Award, the Partner Merchant making the Award:-

4.6.1 Is party to a valid and existing Partner Merchant's Agreement; and

4.6.2 Is not in breach of the Partner Merchant's Agreement whether or not RHB Bank has notice of or has given notice to the Partner Merchant of any breach by the Partner Merchant.

4.7 The Air Miles participating merchants are under the sole discretion of RHB Bank. RHB Bank has the right to add, reduce or cancel any participating merchants from the Air Miles Programme at any time.

4.8 Each Air Miles awarded shall be valid for 2 years from the year of the Award and shall expire thereafter. Air Miles that is not redeemed by its expiry date shall be automatically cancelled. Expired Air Miles will not be redeemable for cash or credit. Expired Air Miles is not transferable. The Air Miles accumulated will expire upon the 2 years accumulation period and no refund, extension and compensation will be given.

4.9 Unless otherwise specified or allowed, all awards of Air Miles are not to be used in conjunction with any other promotions, discounts or vouchers. All deals / merchandise redeemed by Cardmembers or booked by Cardmembers via the redemption hotline are subject to the terms and conditions of RHB Bank. All confirmed bookings are not refundable or exchangeable and seat reservations are subject to the terms and conditions imposed by the partnering travel agency.

- 4.10 All redemption bookings are required to be made by each individual Cardmember by calling the RHB Travel Money Redemption Hotline 03-92068118 or 082-276118 (for normal redemptions) or 03-62866000 (for travel/holiday packages). RHB Bank has the right to reject or cancel any redemption received at its sole discretion.
- 4.11 The Air Miles will be deducted from the Cardmembers' Air Miles accumulation account upon confirmation of the redemption. Upon confirmation of travel/holiday package Cardmember will be given a flight confirmation or booking number via telephone confirmation or e-mail. No cancellation, amendment exchange is allowed once the redemption has been confirmed. RHB Bank will only be responsible for the redemption of the Air Miles. Therefore is not responsible for the complaints, disputes, comments or all other matters related to the partnering travel agent's services, customer services, flight route and all other services, pricing of flights, holiday packages, availability of flight seats, destination and all other matters related to the partnering travel agent's nature of business or determined by RHB Bank, will be managed by partnering travel agent.
- 4.12 In determining the amount paid for the purchase of goods and/or services for purposes of calculation of Air Miles, petrol purchases, annual card membership fees, interest, late payment charges, GST, cash advances, and other fees and charges and purchases from the non-participating partner merchants outlets shall not be taken into account provided always that RHB Bank is entitled, in its absolute discretion, at any time and from time to time, to take into account any card transaction or charges or purchase in the calculation of Air Miles.
- 4.13 Redemption may only be made upon verification of the Cardmember's identity by RHB Bank in accordance with these Terms and Conditions or the Partner Merchant's Agreement.
- 4.13.1 RHB Bank may require Cardmembers to produce their valid Card or verification details before processing any redemption.
- 4.13.2 RHB Reward Points awarded on purchases at non-participating merchant outlet awarded to Cardmembers are not mutually exchangeable or transferable and cannot be used in substitution of each other for purposes of redemption or any other purpose.
- 4.13.3 Any dispute arising from or relating to any awarding of the Air Miles shall be settled between the Cardmember and Partner Merchant. RHB Bank shall not be liable for any claim arising from or relating to any redemption.
- 4.13.4 RHB Bank shall not be responsible for any unauthorised redemption or any other transaction involving Air Miles howsoever arising (even if the Cardmember had informed RHB Bank that the Card had been lost or stolen).
- 4.13.5 For certain Partner Merchants (as may be determined by RHB Bank or the Partner Merchant from time to time), Cardmember acknowledges and agrees that any redemption by Cardmember must be made in full (and no partial redemption is permitted).
- 4.13.6 Air Miles awarded is valid for 2 years from the date the Air Miles is awarded and shall expire and no longer be valid upon expiry. All or any correspondence pertaining to the expired Air Miles will not be entertained.
- 4.14 All redemptions are subject to availability of flights and are on first come first basis. RHB Bank has the right to cancel, amend or substitute the destinations of the Travel Money flight redemption tickets at any point of time. Cardmembers are required to quote the booking number to board the plane for the redeemed ticket(s).
- 4.15 Air Miles and all other points of award by RHB Bank will cease to be valid after the Card has been cancelled. For the avoidance of doubt, the Cardmember shall not be entitled to any compensation in respect of such cancellation.
- 4.16 No redemption is allowed upon the Card cancellation or during an inactive card status so determined by RHB Bank.
- 4.17 The RHB Rewards programme of RM1 = 1 RHB Air Miles will be awarded to Cardmembers when they spend with the Card and all other non Air Miles participating merchants. All rewards programme terms and conditions shall apply.

- 4.18 Cardmembers are required to provide authentication provided by the partnering travel agent to proceed with their bookings.
5. Cash Back afforded to Cardmembers for transactions made under the Cash Back programme are in lieu of Air Miles usually associated with the Card unless stated otherwise.
 6. Cash Back and Air Miles Programme is applicable to the Principal and Supplementary Cardmembers with active and good conduct of account, not blocked, cancelled or terminated by RHB Bank.
 7. Cash Back and Air Miles awarded are not redeemable for cash or credit and not transferable. The Cash Back and Air Miles awarded to Cardmembers are not mutually exchangeable or transferable and cannot be used in substitution of each other for purposes of redemption.
 8. Without prejudice to the generality of the foregoing clauses in these Terms and Conditions, if any one or more of the following shall occur:-
 - 8.1 The Cardmember abuses the Programme in any manner whatsoever; or
 - 8.2 The Cardmember commits any fraud or misrepresents any information supplied or to be supplied by the Cardmember.

Then RHB Bank shall be entitled to revoke all rights accorded to the Cardmember under the Card.

9. RHB Bank's decision is final and no correspondence disputing RHB Bank's decision will be entertained.
10. RHB Bank reserves the right to add, delete, alter or amend any of these terms and conditions at any time with notice and they shall become effective on such date as RHB Bank may elect to adopt. At the discretion of RHB Bank, notice of such additions or modifications or amendments may be effected by:-
 - 10.1 Displaying the same at the premises of the Bank or its Branch offices for a period of not less than twenty one (21) calendar days or by mailing the aforesaid notice to the Cardmember; or
 - 10.2 Sending notice of the same by SMS or electronic mail to the Cardmember or by posting the notice of the same on RHB Bank's website.

Such changes will apply on the effective date specified by RHB Bank and will apply to all outstanding balances in the MasterCard Account. Retention or use of the Card after the effective date of any change of terms and conditions shall be deemed to constitute acceptance of such changes without reservation by the Cardmember.

11. RHB Bank shall not be responsible or liable to any Cardmember for any inconvenience, loss or damage or embarrassment incurred or suffered by Cardmember as a consequence of, but not limited to: a) any malfunction, defect or error in any terminal, or other machines, or system of authorisation, howsoever caused; or b) any rejection of Card or PIN by any terminal at the Partner Merchants' outlets or any failure to effect or complete any transaction howsoever caused; or c) any delay or inability on the part of RHB Bank to perform any of its obligations pursuant to this Agreement because of any electronic, mechanical, system, data processing or telecommunication defect or failure, or any event outside its control or the control of any of the Partner Merchants; or d) any delay, inability or refusal on the part of the Partner Merchant to perform any of their obligations pursuant to their Partner Merchant's agreement for any reason whatsoever.
12. In the event of any inconsistencies between the English version and the Bahasa Malaysia version of these Terms and Conditions, the English version shall prevail.

RHB BANK BERHAD
TRAVEL MONEY CREDIT CARD – TRAVEL PERSONAL ACCIDENT INSURANCE
TERMS AND CONDITIONS

Certificate Of Insurance

Covered Person: A person shall be a Covered Person under Master Policy No. D07GPA8524131KL only if:-

1. He or She is:
 - a) A Cardmember who has a **RHB Travel Money Card** issued by RHB Bank in his or her name, or
 - b) The legally married Spouse or dependent child under the age of 23 of any eligible person described in a) above; and
2. His or her RHB Travel Money Card account is billed from Malaysia.

A. RHB Travel Money Personal Accident Insurance

Schedule of Benefits

| | Benefit Amounts | |
|---|---|-----------------|
| | Cardmember/Spouse | Dependant Child |
| Accidental Death | RM1,000,000 | RM250,000 |
| Accidental Permanent Disablement :- | | |
| Loss of both limbs | RM1,000,000 | RM250,000 |
| Loss of one limb | RM500,000 | RM125,000 |
| Loss of sight of both eyes | RM1,000,000 | RM250,000 |
| Loss of sight of one eye | RM500,000 | RM125,000 |
| Loss of one limb and loss of sight of one eye | RM1,000,000 | RM250,000 |
| Accidental Medical Expenses | RM50,000 | RM12,500 |
| Evacuation and Repatriation | RM4,000,000 per individual/family limit | |
| Travel Delay, Flight Cancellation, Denied Boarding or Miss Connections | | |
| Card member / Spouse | RM1,000 | |
| Family (Card member, Spouse and Children) | RM2,000 max limit per Family | |
| Baggage Delay | | |
| Card member / Spouse | RM1,000 | |
| Family (Card member, Spouse and Children) | RM2,000 max limit per Family | |
| Lost of Baggage and Personal Effects | | |
| Card member / Spouse | RM1,000 | |
| Family (Card member, Spouse and Children) | RM2,000 max limit per Family | |

The insurer will pay the applicable benefit if a Covered Person suffers a Loss from an injury while coverage is in force under the Policy, but only if such Loss occurs within 100 days after the date of an accident, which caused the injury. In no event will the insurer pay for more than one Loss sustained by the Covered Person as a result of any one accident.

“**Injury**” means bodily injury which:-

1. is caused by an accident which occurs while the Covered Person’s insurance is in force under the policy; and
2. results in Loss insured by the policy, and
3. creates a Loss due, directly and indirectly of all other cases, to accidental bodily injury.

For avoidance of doubt, injury shall mean bodily injury caused by an accident. An accident shall mean any event of violent, accidental, external and visible nature, which shall independently of any other cause be the sole cause of bodily injury.

“**Accidental Permanent Disablement**” as used above shall mean the Covered Person is totally and permanently disabled and prevented from engaging in each and every occupation of employment for

compensation or profit for which he is reasonably qualified by reason of his education, training or experience, provided such disablement has continued for a period of twelve consecutive months and is total, continuous and permanent at the end of this period.

“**Loss**” as used above with reference to hand or foot, means complete and permanent severance through or above the wrist or ankle joint and, as used with reference to eye, means irrecoverable loss of the entire sight of such eye

In no event will duplicate or multiple RHB Travel Money Card member, obligate the Insurer in excess of the highest amount payable under one such Card, as stated in the “Benefit Amounts”, for any one Loss sustained by one individual Covered Person as a result of any one accident

Personal Accident Benefits subject to the limit specified in the Schedule of Benefits above

This benefit is applicable 24 hours through out the Covered Trip and is payable if the Covered Person sustains injury as a result of an accident

A trip is a Covered Trip if: -

- a) it is a trip or holiday taken by the Covered Person when the Covered Person leaves his/her usual place of residence in Malaysia or business (whichever is later) in Malaysia directly to the Destination as shown on the Covered Person’s ticket and shall cease as per below, whichever shall occur first:-
 - i) the Covered Person returns to his/her usual place of residence or business (whichever is the earlier) in Malaysia or
 - ii) The expiry of the Period of Insurance, subject to a maximum of 30 days, commencing from the time the Covered Person leaves his/her usual place of resident in Malaysia or business (whichever is the later) in Malaysia directly to the Destination as shown on the Covered Persons ticket.
- b) Provided the transportation fare of such trip has been charged to a RHB Travel Money Card prior to the commencement of the trip

Medical Expenses

The Company shall reimburse the Covered Person for Medical Expenses incurred by the Covered Person as a result of an accident provided that the maximum liability of the Company arising out of Any One accident shall not exceed the amount specified in the Schedule of Benefits during the period of insurance

The reimbursement for follow up medical expenses incurred following the Covered Person return from the Covered trip constitutes part of the limit of medical expenses specified in the schedule of Benefits. However, nothing shall be payable in respect of any follow up expenses incurred more than 30 days from the date of return of the Covered Trip.

Extended Personal Accident Benefits

Disappearance

If after a period of ONE (1) YEAR has lapsed from the date of reported disappearance and we having examined all evidence available shall have no reason to suppose other than that an accident has occurred which in all probability has resulted in the death of the Covered Person, the disappearance of such Covered Person shall be considered to constitute a claim under this Policy and the full Principal sum insured amount shall be payable. However, if at any time after payment has been made to your legal representative, he or she shall sign an undertaking to refund us any sums paid by us in the settlement of claims if subsequently the Covered Person is found to be living.

Exposure to Elements

Injuries caused to the Covered Person by exposure to the elements as a result of an accident provided that in the event of death or Permanent Disablement and such death or permanent disablement is subject to an inquest by which it is found that the Covered Person died of exposure as a result of an accident

Coverage Requirement

A Covered Person will be fully insured for benefits under the Policy while taking a trip on a common carrier conveyance only when the transportation fare has been charged to RHB Travel Money Card. For

the avoidance of doubt, common carrier conveyance means an air, land or water vehicle (other than a rental vehicle) licensed to carry passengers for hire.

Exclusion

1. Death or Disablement or any other loss caused directly or indirectly by:-
 - 1.1 War, invasion, act of foreign enemy, hostilities or warlike (whether war be declared or not), civil war.
 - 1.2 Mutiny, riot, strike, civil commotion, military or popular rising insurrection, rebellion, revolution, military or usurped power.
 - 1.3 Martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege
 - 1.4 Any act of terrorism.
For this purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation (s) or government (s), committed for political, religious, ideological or similar purposes including the intention to influence any government and or to put the public, or any section of the public in fear.
 - 1.5 Any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1.1 to 1.5 above.
 - 1.6 Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereat, willful exposure to danger (other than in an attempt to save human life), and/or any physical defect or deformity/impairment
 - 1.7 Intoxication by alcohol or drugs (other than those prescribed by a qualified registered medical practitioner).
 - 1.8 Childbirth, miscarriage, caesarean operation, abortion, pregnancy or any complications arising thereof, venereal disease or infection.
 - 1.9 Provoked murder or assault.
 - 2.0 Traveling on, or against medical advice, or where the trip/journey is made solely for the purpose of obtaining medical treatment
2. Death or Disablement or any other loss sustained by the Covered Person(s):-
 - 2.1 While traveling in the aircraft and other common carrier as a member of the crew, except as a fare-paying passenger in the common carrier licensed for passenger service. For the purpose of this exclusion the Covered Person(s) would not be covered if he/she is involved in any technical operation or navigation whilst in the aircraft or other common carrier;
 - 2.2 While committing or attempting to commit any criminal act
 - 2.3 While engaging in sport or games in a professional capacity which includes professional diver or where the Covered Person(s) would or could earn income or remuneration from engaging in such sports or games, martial arts, a participant in riot or/and strike activities
3. Death or Disablement or any other loss consequent upon the Covered Person(s) engaging in racing (other than on foot), motor rallies and competitions, mountaineering (reasonably requiring the use of ropes and guides), rock climbing, hiking/trekking in remote area unless with licensed guides, pot-holing, ice-hockey, polo-playing, steeple-chasing, winter skiing, yachting, water-skiing, under-water activities involving the use of breathing apparatus or using wood-working machinery driven by mechanical power, pace-making or participating in any speed-test, reliability or other speed trials and any activity involving the Covered Person(s) being airborne (whether suspended or not) not limiting to parachuting, hand gliding, bungee jumping, sky diving and high diving, participation in any kind of racing rallies and/or other special contest trials with motor propelled vehicles of any kind
4. Death or Disablement directly or indirectly caused by or contributed to or by or arising from:
 - 4.1 Ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission;
 - 4.2 Nuclear weapons material.
 - 4.3 Any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction
 - 4.4 Testing of any kind of conveyance

- 4.5 Employment on merchant vessels, naval, military or airforce service or operations, regular or temporary, military or police duties, overseas secondment as part of the Covered Person(s) occupation, manual work in connection with any trade, employment or profession, airport machine business
 - 4.6 Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives
 - 4.7 Survey of offshore installations or facilities under construction including survey from aerial conveyance
 - 4.8 Air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft.
5. The insurance shall immediately cease to be in force in the event of the Covered Person(s) traveling more than 30 days for Any One Covered Trip, occurring during the period of insurance.
 6. Death or Disablement directly or indirectly caused by or arising out of or consequent upon or contributed to by HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
 7. Injury to which a contribution cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Covered Person or his beneficiaries

Payment of Benefits

Payment for Loss of Life of a Covered Person shall be paid to his/her estate. Benefits for all other Losses sustained by a Covered Person will be paid to the Covered Person if living, otherwise his/her estate

B Travel Delay, Flight Cancellation or Denied Boarding, Missed Connections, Baggage Delay or Lost of Baggage and Personal Effects

Cover

1. **Travel Delay, Flight Cancellation or Denied Boarding**
If departure of a Covered Person's confirmed scheduled flight from any airport is delayed for (4) hours or more, or cancelled or Covered Person is denied boarding of the aircraft due to over-booking and no alternative transportation is made available to the Covered Person within four hours of the Scheduled departure time of such flight, the insurer will indemnify the Covered Person for RHB Travel Money Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to the limit specified in the Schedule of Benefits for RHB Travel Money Card member / his or her family members respectively
2. **Baggage Delay**
If the Covered Person's accompanied checked-in-baggage is not delivered to him or her within six (6) hours of the Covered Person's arrival at the Scheduled destination point of his or her flight the insurer will indemnify the Covered Person for RHB Travel Money Card incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to the limit specified in the schedule of benefits for the RHB Travel Money Card member or/and his or her family members respectively
3. **Miss Connections**
If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Covered Person within four (4) hours of the actual time of his or her incoming flight the insurer will indemnify the Covered Person for RHB Travel Money Card charges incurred in respect of the hotel accommodation and restaurant meals and refreshments, up to the limit specified in the Schedule of Benefits for the Covered RHB Travel Money Card members or/and his or her family members respectively
4. **Lost Baggage and Personal Effects**
If the Covered Person's accompanied checked-in baggage is not delivered to him or her within forty eight (48) hours of the Covered Person's arrival at the scheduled destination point

of his or her flight such baggage will be assured to be permanently lost and the insurer will indemnify the Covered Person for RHB Travel Money Card charges incurred within four (4) days of his or her / his or her family members arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to the limit as specified in the schedule of benefits for the Covered RHB Travel Money Card member or his or her family members whose fare have been charged to the RHB Travel Money Card

Scheduled Flight

“Scheduled Flight” means flight in an aircraft where the airline is listed in the Official airline Guide or ABC World Airways Guide where the air carrier holds a Certificate, License or similar authorization for scheduled air transportation issued by the relevant authorities in the Country in which the aircraft is registered and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times

Exclusion

The policy does not cover any Loss caused or contributed by:-

1. War or any act of war whether declared or undeclared
2. Any illegal act by or on behalf of the Insured person and/or his beneficiaries
3. While serving as an operator or crew member of any conveyance
4. Confiscation or requisition by Customs or other Government authority
5. Failure to take reasonable measure to save or recover lost baggage
6. Failure to notify the relevant airline authorities of missing baggage at the destination point and to obtain and complete a Property irregularity Report

General Condition

1. Duty of Disclosure

Pursuant to Section 149(4) of the Insurance Act 1996, the Covered Person is to disclose in the enrolment/proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the Policy issued hereunder may be void.

2. Claims

2.1 If the Covered Person or any person acting on your behalf make a fraudulent claim under this Policy or engage in any fraudulent activity as a mean to obtain a benefit under this Policy, all benefits payable in respect of this Policy shall be forfeited;

2.2 Written notice of claim must be given to RHB Insurance Bhd, Level 8, Tower 1, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia within twenty one (21) days after the occurrence or commencement of any Loss covered by this Policy, or as soon thereafter as is reasonably possible. Benefits will be payable upon receipt of due written proof of covered Loss. The benefits described herein are subject to all of the terms and conditions of the Policy which is held by RHB Bank Card Centre.

2.3 We have the right and opportunity to examine the injured Covered Person as often as required and to make an autopsy in the case of death where it is not forbidden by law;

2.4 The Covered Person shall not without any written consent repudiate liability negotiate or make any admission offer promise of payment in connection with any accident or claim and we shall be entitled if it desires to take over and conduct in the Covered Person's name the defense of any claim or to prosecute in our name at our own expense and for own benefit any claim for indemnity or damages or otherwise against any persons and shall have full discretion in the conduct of any proceedings and in settlement of any claim the Covered Person's family shall give all such information and assistance as we may required.

3. Portfolio Withdrawal Condition

The Company reserves the right to cancel the portfolio as a whole if it decides to discontinue underwriting this insurance product. Cancellation of the portfolio as a whole shall be given 30 written notice to the Covered Person and the Company will run off all policies to expiry of the period of cover within the portfolio.

4. Automatic Cancellation

This Policy shall deem to be cancelled on occurrence of the following events, whichever comes first:

4.1 On 31st day of the covered trip or

4.2 Upon death of the Covered Person or if the Covered Person sustains permanent disablement as a result of an accident giving rise to a claim of which the full benefits of 100% of the Principal Sum Insured Amount as specified in the policy schedule has been paid.

5. Discharge of Liability

Any receipt or discharge granted to us in respect of a claim under this Policy shall be deemed to be completed and final discharge of all our liability in respect to the claim.

6. Payment of Benefits

Benefit payable under this Policy shall be paid to the Covered Person, in the event of death of the Covered Person the benefit shall be paid to her/his named Beneficiary or her/his estate if there is no such named Beneficiary, same in respect of a Covered Person who is a Muslim, in which case only, payment of benefit under this Policy may be determined by the appropriate Islamic Laws and the applicable Syariah Laws.

7. Due Care

In the event of injury to which this Policy relates, the Covered Person shall seek the advice of a physician or surgeon or medical practitioner as soon as practicable and act upon their advice accordingly.

8. Current Exchange Rate

In the event of hospitalisation outside Malaysia, bills rendered in terms of currency other than Malaysian Ringgit shall be payable on the basis of the quoted exchange rate (open market rate if a free market, official rate if not a free market) in effect on the date of discharge from hospital of the Covered Person.

9. Governing Law

This Policy under the laws of Malaysia and is subject and governed by the laws prevailing in Malaysia. The indemnity provided by this Policy shall not apply in respect of judgement which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Malaysia, nor to orders obtained in the said Court for the enforcement of judgement made outside Malaysia, whether by reciprocal agreements or otherwise.

10. Entire Contract: Changes

This Policy, including the Policy Schedule, endorsements, and amendments, if any, will constitute the entire contract between the parties. No change in this Policy shall be valid unless approved by the Company and evidenced by endorsement or amendment.

11. Legal Proceeding

No action at law or in equity, shall be brought to recover on the Policy prior to the expiration or Ninety (90) days after proof of claim has been filed in accordance with the requirements of this Policy.

12. Arbitration

All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the Covered Person and us. If there is no agreement on a single Arbitrator, then two Arbitrators are to be appointed in writing, one by the Covered Person and one by us. In case of disagreement between the two Arbitrators so appointed, an Umpire is to be appointed by the Arbitrators in writing before entering upon the Reference. The cost of the reference and of the Award shall be in the discretion of the Arbitrator or Umpire making the Award whose Award shall not within TWELVE (12) calendar months from the date of such disclaimer has been referred to arbitration under the provision herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not hereafter be recoverable hereunder

13. Condition Precedent to Liability

The due observance and fulfillment of the terms conditions and endorsement of this Policy insofar as they relate to anything to be done or complied with by the Covered or any claimant under this Policy and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

14. Radioactive/ Nuclear Energy Risks Clause

This insurance does not cover loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following or in any other sequence to the loss of:-

14.1 Ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

14.2 The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

14.3 Any weapon of war employing atomic or nuclear fission and/ or fusion or other like reaction or radioactive force or matter.

15. Interpretation

In the event of discrepancy, ambiguity and conflict in interpreting any terms or conditions of the contract, the English version shall prevail and supersede the Bahasa Malaysia version.

16. Maximum Indemnity

Duplicate or multiple RHB Travel Money Card member shall not obligate the Insurer in excess of the limits stated in the schedule of benefits for expenses incurred by any one individual Covered Person as a result of any one incident covered under this Policy

17. Aggregate Limit of Indemnity

Our maximum aggregate limit of indemnity in respect of all Covered Persons traveling in one aircraft or surface transport vehicle or vessel shall not exceed RM5,000,000.00 or the aggregate amount of the indemnity payable in respect of such Covered Persons, whichever is lesser, and shall not exceed RM5,000,000.00 any one occurrence/ event.

In the event the said limit of indemnity for any one is insufficient to pay the full amount payable for each Covered Person, then the amount payable for each Insured Person shall be in the proportion that the limit of indemnity for any one accident bears to the total amount of insurance that would have been payable except for such limit of indemnity

HOW TO LODGE A COMPLAINT

If you are unhappy with any aspect of our service, we would like to hear from you.

You can make your complaint in whatever form is most convenient to you either via a phone call to our receptionist or alternatively, by writing, faxing or e-mailing your complaint to :

Complaints Handling Unit

RHB Insurance Berhad
Level 8 Tower 1
RHB Centre
Jalan Tun Razak
50400 Kuala Lumpur
Fax : 03-92812729
E-mail : complaints_unit@rhbinsurance.com.my

We will seek to respond to your complaint within [14] days. If we cannot resolve the matter within the aforesaid time frame when a matter is complex, you will be informed of the progress made with your complaint.

It will help us to respond promptly if you give the following details :

1. Your name, address and contact no.
2. Covernote no./ Policy no./ Claim no.

If after taking these steps, you are still dissatisfied, you may write to :

Financial Mediation Bureau (FMB)

25th Floor, Dataran Kewangan Darul Takaful
4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03-2272 2811
website : www.fmb.org.my

If the Mediator makes an award against the Company, you are required to inform the Mediator of your decision to accept or deny the award within 14 (fourteen) days.

If you do not accept the award, you may reject the decision of the Mediator. You are free to institute a court proceedings against the Company or refer it to Arbitration.

Alternatively you may put forward your dissatisfaction over the conduct of the Company by writing to CSB giving details of your complaint and particulars of your policy to :

Customer Service Bureau (CSB)

Jabatan Pengawalan Insurans
Bank Negara Malaysia
Peti Surat 10922
Jalan Dato Onn
50480 Kuala Lumpur

RHB Insurance Berhad (RHB) has appointed Asia Assistance Network (hereinafter referred to as Asia Assistance) to provide the following Services described below as an additional benefit to the Covered Person.

The benefits accorded hereinafter mentioned is only applicable to Accidental Event subject to terms and conditions of the policy

A) Domestic Assistance (Medical)

i) Medical Service Provider Referral

Asia Assistance will provide to the Covered Person, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively "Medical Service Providers"). Asia Assistance will not be responsible for providing medical diagnosis or treatment. Although Asia Assistance shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the Covered Person. Asia Assistance, however, will exercise care and diligence in selecting the Medical Service Providers.

ii) Guarantee of Medical Expenses Incurred for Hospitalisation

Asia Assistance will whenever authorized by RHB, guarantee on behalf of the Covered Person the medical expenses up to a limit as specified in the Schedule of Benefit incurred during his/her hospitalization in Malaysia.

iii) Arrangement of Emergency Medical Evacuation

Asia Assistance will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the Covered Person to the nearest hospital where appropriate medical care is available. Asia Assistance will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

iv) Arrangement of Emergency Medical Repatriation

Asia Assistance will arrange for the return of the Covered Person to the Malaysia or Place of Residence following the Covered Person Emergency Medical Evacuation for subsequent hospitalisation within Malaysia. Asia Assistance will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

The above Service (item a i) is purely on referral basis only. Asia Assistance **and RHB** shall not be responsible for any third party expenses, which shall be solely the Covered Person's responsibility

B) Domestic Assistance (Travel)

i) Legal Referral

Asia Assistance shall provide the name, address, telephone number and office hours for lawyers and legal practitioners. Asia Assistance will not give any legal advice. Although Asia Assistance shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Covered Person. Asia Assistance, however, will exercise care and diligence in selecting the service providers.

ii) Emergency Message Transmission

In the event of an emergency or a hospital confinement, Asia Assistance will undertake to keep the Covered Person's immediate family informed.

The above Services (item b i and b ii) are purely on referral basis only. Asia Assistance **and RHB** shall not be responsible for any third party expenses, which shall be solely the Covered Person's responsibility

C) International Assistance (Medical)

i) Telephone Medical Advice

Asia Assistance will arrange for the provision of medical advice to the Covered Person over the telephone.

ii) Medical Service Provider Referral

Asia Assistance will provide to the Covered Person, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively "Medical Service Providers"). Asia Assistance shall not be responsible for providing medical diagnosis or treatment. Although Asia Assistance shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service

Provider shall be the decision of the Covered Person. Asia Assistance, however, will exercise care and diligence in selecting the Medical Service Providers.

iii) Delivery of Essential Medicine

Asia Assistance will arrange to deliver to the Covered Person essential medicine, drugs and medical supplies that are necessary for a Covered Person's care and/or treatment but which are not available at the Covered Person's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. Asia Assistance will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

iv) Guarantee of Medical Expenses Incurred During Hospitalisation

Asia Assistance will whenever authorized by RHB, guarantee on behalf of the Covered Person the medical expenses up to a limit as specified in the Schedule of Benefit incurred during his/her hospitalization.

v) Arrangement of Emergency Medical Evacuation

Asia Assistance will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the Covered Person to the nearest hospital where appropriate medical care is available. Asia Assistance will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

vi) Arrangement of Emergency Medical Repatriation

Asia Assistance will arrange for the return of the Covered Person to the Place of Residence following the Emergency Medical Evacuation for subsequent hospitalisation within Malaysia.

Asia Assistance will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

vii) Arrangement of Repatriation of Mortal Remains

Asia Assistance will arrange for the transportation of the Covered Person's mortal remains to the Home Country or Usual Country of Residence or arrange, if requested by the Insured's family, arrange for local burial at the place of death, subject to any governmental regulations.

viii) Arrangement of Compassionate Visit

Asia Assistance will arrange for one return economy airfare for a relative or a friend of the Covered Person wishing to join the Covered Person who, when traveling alone, is hospitalised outside the Home Territory or Usual Country of Residence.

ix) Arrangement of Return of Minor Children

Asia Assistance will arrange for one-way economy airfares for the return of minor children to the Home Country or Usual Country of Residence if they are left unattended as a result of the accompanying the Covered Person's accident or Emergency Medical Evacuation. Escort will be provided, when requested Asia Assistance shall not be responsible for any third party expenses which shall be solely the Covered Person's responsibility

The above Services (item c i and c iii) are purely on referral basis only. Asia Assistance and RHB shall not be responsible for any third party expenses which shall be solely the Covered Person's responsibility

D) International Travel (Travel)

i) Inoculation and Visa Requirement Information

Asia Assistance shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication "Vaccination Certificates Requirements and Health Organization Publication " Vaccination Certificates Requirement and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to the Covered Person at any time, whether or not the Covered Person is traveling or an emergency has occurred. Asia Assistance shall inform the

Covered Person requesting such information that Asia Assistance is simply communicating the requirements set forth in a document and Asia Assistance shall name the document

ii) Interpreter Referral

Asia Assistance will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

Although Asia Assistance shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Covered Person. Asia Assistance, however, will exercise care and diligence in selecting the service providers

iii) Lost Luggage Assistance

Asia Assistance will assist the Covered Person who has lost his/her luggage while traveling outside Home Territory or Home Country or Usual Country of Residence by referring the Covered Person to the appropriate authorities involved.

iv) Legal Referral

Asia Assistance will provide the Covered Person with name, address, telephone numbers and if available the office hours of lawyers and legal practitioners.

Although Asia Assistance shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Covered Person. Asia Assistance, however, will exercise care and diligence in selecting the service providers

v) Arrangement of Bail Bond

Asia Assistance shall arrange the bail bond for the Covered Person 's conditional release for non-criminal offence when traveling overseas. The provision of financial guarantee is subject to Asia Assistance first securing payment from the Covered Person through his/her credit card or funds provided by the Covered Person's family. The Covered Person shall be responsible for any other related expenses.

vi) Emergency Message Transmission

In the event of an emergency or a hospital confinement, Asia Assistance will undertake to keep the Covered Person's immediate family informed.

The above Services (item D i to D vi) are purely on referral or arrangement basis. Asia Assistance **and RHB** shall not be responsible for any third party expenses, which shall be solely the Covered Person's responsibility.

In the event of emergency, please call RHB Assist (24 hours Call Center) at 03-7965 3833 and quote your valid "RHB Travel Money Credit Card" number. If you are the spouse or children to the Principal Cardholder of RHB Travel Money Credit Card (without having any RHB Travel Money Credit Card), please quote the Principal Credit Card number for verification purpose.