

Contents

- **RHB BANK BERHAD
RHB TRAVEL MONEY CREDIT CARD
GENERAL TERMS AND CONDITIONS**
- **RHB TRAVEL MONEY CREDIT CARD
TRAVEL ACCIDENT INSURANCE COVERAGE
TERMS AND CONDITIONS**

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

The following terms and conditions shall govern the use of RHB Travel Money Credit Card issued by RHB Bank Berhad which is binding to Cardmembers. The terms and conditions herein shall be read together with the RHB Card Agreement Terms and Conditions. Please ensure that you read and understand the terms and conditions herein and the RHB Card Agreement Terms and Conditions before accepting the same. You shall be deemed to have accepted the terms and conditions herein and the RHB Card Agreement Terms and Conditions and shall be bound by them by signing on or the use of your RHB Travel Money Credit Card.

1. In this Agreement, the definition of terms shall be as set out below, except where the context otherwise requires:
 - 1.1. "Reward Points" means RHB reward points earned by the Cardmember in respect of expenditure charged to the Card.
 - 1.2. "Award" means the award of 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 Reward Points Programme.
 - 1.8. "Flight Rewards" means the transfer of Reward Points to the participating airline(s) available for frequent flyers on such airline(s).

2. Under the Card, the Cardmember shall be eligible to participate in various reward programme offered by RHB Bank as per highlighted in this terms and conditions and as per informed by RHB Bank from time to time.

3. Subject to the terms herein, Cardmembers shall be eligible for Cash Back rewards pursuant to the following terms and conditions:-
 - 3.1 Five per centum (5%) Cash Back on first weekend of the month and two per centum (2%) Cash Back on other days is awarded to Cardmembers for payment of petrol at any stations nationwide.
 - 3.2 Weekend is defined as Saturday and Sunday.
 - 3.3 The Cash Back is accumulated on a monthly basis.
 - 3.4 Maximum Cash Back is calculated at twenty per centum (20%) of total monthly retail spending, which is capped at Ringgit Malaysia sixty (RM60) per month.
 - 3.5 Both Principal and Supplementary Cardmember's Cash Back will be accumulated to a maximum limit of Ringgit Malaysia sixty (RM60) per Principal Card account per month.
 - 3.6 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

Note: The above illustration is not exhaustive.

- 3.7 Additional Cash Back may be given from time to time on tactical campaigns.

- 3.8 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.
 - 3.9 Void or cancelled transactions are not entitled to Cash Back.
 - 3.10 Cash Back awarded to Cardmember by RHB Bank is final.
4. Subject to the terms herein, Cardmembers shall be eligible for Reward Points rewards pursuant to the following terms and conditions:-

- 4.1 The Reward Points awarded to active Cardmembers will be valid for two (2) years from the year of the Award and shall expire thereafter. The Reward Points earned can only be accumulated and redeemed against Participating Merchants or RHB Bank catalogue offerings by each individual Cardmember. Reward Points that is not redeemed by its expiry date shall be automatically cancelled. Expired Reward Points will not be redeemable for cash or credit. Expired Reward Points is not transferable. For the Reward Points accumulated that has expired, there will be no refund, extension and compensation.

Please refer to RHB website at www.rhb.com.my for updates/details of Participating Merchants.

- 4.2 The RHB Rewards programme of RM1 = 2 Reward Points will be awarded to Cardmembers when they spend with the Card as below:
 - 4.2.1 For purchases of airline tickets under the Merchant Category Code (MCC) of 3000 to 3299 and 4511
 - 4.2.2 For transactions on travel packages from travel agencies under the MCC of 4722 and 5962
 - 4.2.3 For purchases of car rental under the MCC of 3351 to 3441
 - 4.2.4 For purchases from duty free outlets under the MCC of 5309
 - 4.2.5 For purchases on cruise packages purchased in Malaysia

Please refer to RHB website at www.rhb.com.my for updates/further details on the MCC.

4.3 Flight Rewards Redemption

- 4.3.1 RHB Bank may at its discretion revoke and withdraw participation in any of the Frequent Flyer Programme and/or revise the said redemption rate with notice.
- 4.3.2 Only those Cardmembers who have successfully registered with the participating airlines' Frequent Flyer Programme will be able to redeem for Frequent Flyer Programme points.
- 4.3.3 Please allow 60 days for the conversion and transfer of Flight Rewards from the date of receipt of the order form.
- 4.3.4 Cardmembers may transfer their Reward Points from Cardmembers' card account into any one or more Frequent Flyer Programme accounts in Cardmembers' name only. There shall be no reversion upon the successful conversion and transfer of the Reward Points to the participating airlines' Frequent Flyer Programme.
- 4.3.5 Cardmembers are subject to and must comply with the terms and conditions of the relevant participating airline's Frequent Flyer Programme that in turn will be governed by the terms and conditions, rules, regulations, policies and procedures of the participating airline's Frequent Flyer Programme.
- 4.3.6 For Flight Reward Redemption under Enrich, Reward Points may be utilised to redeem Enrich Award Point at 3.5 Reward Points = 1 Enrich Mile. Each conversion and transfer request must involve a multiple of 1,750 Reward Points = 500 Enrich Miles.

- 4.4 All Reward Points awarded and earned by Cardmembers will be awarded at the Card account. Cardmembers will be able to view the total accumulated Reward Points by:-

- 4.4.1 Viewing the balance of Reward Points on the monthly Travel Money Credit Card statement under column "REWARDS" (Reward Points = Rewards).

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

- 4.5 Reward Points 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.
 - 4.6 The Reward Points 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 Reward Points Programme at any time with notice.
 - 4.7 Unless otherwise specified or allowed, all awards of Reward Points are not to be used in conjunction with any other promotions, discounts or vouchers. All deals/merchandise redeemed by Cardmembers are subject to the terms and conditions of RHB Bank.
 - 4.8 In determining the amount paid for the purchase of goods and/or services for purposes of calculation of Reward Points , petrol purchases, annual card membership fees, interest, late payment charges, GST, cash advances, and other fees and charges 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 with notice, to take into account any card transaction or charges or purchase in the calculation of Reward Points .
 - 4.9 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.
 - 4.9.1 RHB Bank may require Cardmembers to produce their valid Card or verification details before processing any redemption.
 - 4.9.2 RHB Bank shall not be responsible for any unauthorised redemption or any other transaction involving Reward Points howsoever arising (even if the Cardmember had informed RHB Bank that the Card had been lost or stolen).
 - 4.9.3 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).
 - 4.9.4 Reward Points awarded is valid for 2 years from the date the Reward Points is awarded and shall expire and no longer be valid upon expiry. All or any correspondence pertaining to the expired Reward Points will not be entertained.
 - 4.10 Reward Points 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.
 - 4.11 No redemption is allowed upon the Card cancellation or during an inactive card status so determined by RHB Bank.
 - 4.12 Subject to Clause 4.8, the RHB Rewards programme of RM1 = 1 Reward Point will be awarded to Cardmembers when they spend with the Card. All rewards programme terms and conditions shall apply.
5. Subject to the terms herein, Cardmembers shall be eligible for preferred rate pursuant to the following terms and conditions:-
 - 5.1. Cardmembers shall be eligible for a preferred rate at RHB Bureau-De-Charge for major foreign currencies.

6. Subject to the terms herein, Cardmembers shall be eligible for RHB car/motor insurance pursuant to the following terms and conditions:-
 - 6.1. Cardmember shall be eligible for a Ten per centum (10%) premium discount when Cardmember purchase or renew their car/motor insurance with RHB Insurance Bhd
 - 6.2. The application from Cardmember is subject to acceptance by RHB Insurance Bhd
 - 6.3. For any enquiries or car/motor insurance purchase or renewal, please contact RHB Insurance Bhd, Banca – Casualty and Health Department (during office hours) at Toll Free 1-800-88-0243/03-92803246
7. Cash Back afforded to Cardmembers for transactions made under the Cash Back programme are in lieu of Reward Points usually associated with the Card unless stated otherwise.
8. Cardmember shall be entitled for spend activation on any retail purchase (excluding cash advance, balance transfer, fees and charges) for the first 45 days from card approval date by RHB Bank which shall entitle the Cardmember for a 2,000 Reward Points.
9. The various reward programme is applicable to the Principal and Supplementary Cardmembers with active and good conduct of account, not blocked, cancelled or terminated by RHB Bank.
10. The various reward programme awarded are not redeemable for cash or credit and not transferable. The various reward programme awarded to Cardmembers are not mutually exchangeable or transferable and cannot be used in substitution of each other for purposes of redemption.
11. Without prejudice to the generality of the foregoing clauses in these terms and conditions, if any one or more of the following shall occur:-
 - 11.1. The Cardmember abuses the Programme in any manner whatsoever; or
 - 11.2. 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.
12. RHB Bank's decision is final and no correspondence disputing RHB Bank's decision will be entertained.
13. RHB Bank reserves the right to add, delete, alter or amend any of these terms and conditions at any time by providing at least 21 calendar days prior notice before the effective date. At the discretion of RHB Bank, notice of such additions or modifications or amendments may be effected by:-
 - 13.1. Displaying the same at the premises of the Bank or it's Branch offices or by mailing the aforesaid notice to the Cardmember; or
 - 13.2. 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/Visa 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.
14. 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.

15. The relevant terms and condition highlighted herein are correct and applicable at the time of printing. Please refer to RHB website at www.rhb.com.my for any future updates on the Card.

RHB TRAVEL MONEY CREDIT CARD TRAVEL ACCIDENT INSURANCE COVERAGE TERMS AND CONDITIONS

Certificate of Insurance

Covered Person:

A person shall be a Covered Person under Master Policy No. **D01ATCC8506929KL** 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 spouse or dependent children under 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. Travel Accident Insurance

BENEFIT AMOUNTS

Loss of Life / Permanent Total Disablement
Loss of Both Hand or Both Feet
Loss of One Hand and One Foot
Loss of Entire Sight of Both Eyes
Loss of Entire of One Eye and One Hand or One Foot
Loss of One Hand or One Foot
Loss of The Entire Sight of One Eye

TRAVEL MONEY CREDIT CARD

RM600,000
RM600,000
RM600,000
RM600,000
RM600,000
RM300,000
RM300,000

The company 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. Benefits will be paid for the greatest Loss. In no event will the Company 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 causes, to accidental bodily injury.

“Permanent Total 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 Cards obligate the insurer in excess of the highest amount payable under one such Card, as stated in the "Benefit Amount", for any one Loss sustained by one individual covered person as a result of any one accident.

DESCRIPTION OF BENEFITS

COMMON CARRIER BENEFIT

This benefit is payable if the Covered Person sustains injury as a result of :

- a) an accident which occurs while riding solely as a passenger in or boarding or alighting from a common Carrier Conveyance for a Covered trip; or
- b) being struck by such Common Carrier Conveyance.

"Common Carrier Conveyance" means a Scheduled Airline licensed to carry passengers for hire.

A trip is a "Covered Trip" if:

1. It is a trip taken by the Covered Person between the Point of Departure and the Final Destination as shown on the Covered Person's ticket ; and
2. the Covered Person's entire fare for such trip has been charged to a RHB Travel Money Card prior to any injury.

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 entire fare has been charged to RHB Travel Money Card Account

EXCLUSIONS

The policy does not cover any Loss caused or contributed to by (1) suicide or self-destruction or any attempt threat, while sane; (2) war or any act of war whether declared or undeclared; (3) Injury to which a contributory cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Covered Person or his beneficiaries; (4) injury received while serving as an operator or crew member of any conveyance, or (5) Injury received while driving, riding as a passenger in, boarding or alighting from a rental vehicle.

Payment of Benefits: Benefits 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.

CLAIMS

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.

B. Flight Delay, Cancellataion or Denied Boarding, Missed Connections, Delayed Luggage, Lost Luggage

COVER

1. Flight Delay, Flight Cancellation or Denied Boarding

If departure of a Covered Person's confirmed scheduled flight from any airport is delayed for four (4) hours or more, or cancelled or the 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 Company will indemnify the Covered Person for RHB Travel Money Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to RM500.00 for RHB Travel Money Cardmembers and RM500.00 for his/her Covered family Members whose fare have been charged to RHB Travel Money Card Account or Maximum of RM800.00 for both the Covered RHB Travel Money Cardmember and Covered Family members.

2. Missed 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 Company will indemnify the Covered Person for RHB Travel Money Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments, up to RM500.00 for the Covered RHB Travel Money Cardmember and RM500.00 for his/her Covered Family Members whose fare have been charged to RHB Travel Money Card Account or a maximum of RM800.00 for both the Covered RHB Travel Money Cardmember and Covered Family members.

3. Luggage Delay

If the Covered Person's accompanied checked-in-luggage 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 Company will indemnify the Covered Person for RHB Travel Money Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to RM500.00 for the Covered RHB Travel Money Cardmember and RM500.00 for his/her Covered Family members whose fare have been charged to RHB Travel Money Card Account or a maximum of RM800.00 for both the Covered RHB Travel Money Card Account or a maximum of RM800.00 for both the Covered RHB Travel Money and Covered members.

4. Luggage Loss

If the Covered Person's accompanied checked-in luggage 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 luggage will be assured to be permanently lost and the Company will indemnify the Covered Person for RHB Travel Money Card charges incurred within four (4) days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to RM1,000.00 for the Covered RHB Travel Money Cardmember and RM1,000.00 for his/her Covered Family Members whose fare have been charged to RHB Travel Money Cardmember and Covered Family members or maximum RM2,000.00 for both the Covered RHB Travel Money Cardmember and Covered Family Members.

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.

EXCLUSIONS

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 Covered Person and /or his beneficiaries
3. While serving as an operator or crewmember of any conveyance
4. Confiscation or requisition by Customs or other Government authority
5. Failure to take reasonable measure to save or recover lost luggage
6. Failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report

CLAIM

1. All information and evidence required by the Company or its agents shall be furnished at the expense of the Covered Person or his or her personal representatives and shall be in such form and of such nature as the Company may prescribe.
2. Written notice of all claims must be given by or on behalf of the Covered Person within twenty one (21) days, or as soon as reasonably possible, after the event giving rise to the claim to RHB Insurance Bhd, Level 8, Tower 1, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.
3. The following information must be supplied to RHB Insurance Bhd together with copies of Record of Charge forms relating to expenses incurred in respect of which indemnity is claimed under this insurance, the Record of Charge form verifying that the relevant flight tickets were charged to RHB Travel Money Card Account and in respect of lost or delayed luggage the Property Irregularity Report obtained from the airline:-
 - Full details of the Flight (Flight Number, Departure Airport, Destination, Scheduled Time, Arrival Airport, etc)
 - Full details of the delay or loss incurred
 - Full details of expenses for which reimbursement is claimed.
4. Benefits payable under this insurance in respect of valid claims will be credited to the Covered Person's RHB Travel Money Card Account.

MAXIMUM INDEMNITY

Duplicate or multiple RHB Travel Money Cards shall not obligate the Company in excess of the limits stated herein for expenses incurred by any one individual Covered Person as a result of any one incident covered under this Policy.

AGGREGATE LIMIT OF INDEMNITY

Our maximum aggregate limit of indemnity in respect of all Insured Persons traveling in one aircraft or surface transport vehicle or vessel shall not exceed RM10,000,000.00 or the aggregate amount of the Indemnity payable in respect of such Insured Persons, whichever is lesser.

In the event the said limit of Indemnity for any one is insufficient to pay the full amount payable for each Insured 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.