

RHB Bank Berhad's ("RHB Bank") Website at www.rhbgroup.com/Singapore makes available a range of banking services and products to the Customer through the Website to facilitate the Customer's business banking needs. These Terms and Conditions will govern the Customer's access and/or use of the RHB Reflex and Mobile Banking. In consideration of RHB Bank agreeing to make available and/ or continuing to make available RHB Reflex and Mobile Banking Application to the Customer, the Customer agrees to abide by the provisions under these Terms and Conditions.

By downloading or using the Mobile Banking Application for the electronic services including Reflex services, these Terms and Conditions will apply to the Customer. **IF THE CUSTOMER DO NOT AGREE WITH ALL THESE TERMS AND CONDITIONS THEN THE CUSTOMER MUST DISCONTINUE USING THE MOBILE BANKING APPLICATION IMMEDIATELY.**

NOW IT IS HEREBY AGREED between the parties as follows:

1. DEFINITIONS & INTERPRETATION

In these Terms and Conditions where the context so admits, the following expressions shall have the meanings designated as follows unless otherwise stated:

'Account(s)'

means any and all accounts that

- (a) the Customer maintains with RHB Bank, which has been nominated and authorised for access and/or use by the Customer (whether in the RHB Reflex Application Form/Maintenance Form or otherwise) and which RHB Bank has permitted the Customer access and/or use; or
- (b) RHB Bank has otherwise provided access to the Customer for information on RHB Reflex; in accordance with RHB Bank's procedures for purposes of facilitating the Customer's access and/or use of the RHB Reflex.

'Account Management'

means those services for inquiry purposes only which are identified in the RHB Reflex Application Form.

'Acknowledgement'

means any positive confirmation, non-acceptance, acknowledgement, rejection, cancellation or reply by RHB Bank to the Customer.

'Banking Day'

means a day on which RHB Bank is open for business in Singapore.

'Corporate ID'

means the access identification number issued by RHB Bank to the Customer to authorise and confirm the Profiles and User IDs created with the use of the Customer's Admin ID.

'Content'

means any and all materials, information, graphics, texts, images, links, advertisements and data appearing or contained in the Website, including the materials and content relating to the RHB Reflex.

'Customer'

means any corporation, partnership, society, club, association or any other entity identified in the RHB Reflex Application Form to whom RHB Bank has agreed to provide the RHB Reflex upon the terms and conditions hereunder.

'End User(s)'

means any one or more of the Customer's authorised employees and/or agents which the Customer has grouped under a Profile and has been assigned a User ID by the Customer for the operation of the RHB Reflex and Mobile Banking for and on behalf of the Customer.

'Identifiers'

includes the Corporate ID, User ID, Token, One Time Password, Token Passcode, password and any one or more of them as the context requires.

'Instruction(s)'

means any application, authorisation, instruction, mandate or request issued by the Customer to RHB Bank to carry out any one or more of the RHB Reflex permitted by RHB Bank, and includes without limitation any message communicated electronically, by fax, by telephone or otherwise.

'Link'

means a link which is marked as a highlighted word, a different coloured word and/or a graphic (e.g. a trademarked logo or a button) on the Website which alerts the user of the Website to the existence of a link to another page on the Internet or World Wide Web on a site other than the Website.

'MAS'

means the central bank and financial regulatory authority of Singapore, incorporated under the Monetary Authority of Singapore Act (Cap. 186) as may be amended.

'Mobile Banking'

means the services made available or to be made available by RHB Bank under the Mobile Banking Application.

'Mobile Banking App or App'

means the RHB Mobile Banking Application current version (or any subsequent version) which can be downloaded to any mobile device which runs an operating system supported by RHB Bank, through which the Customer can access some of our Internet Banking service.

'Mobile Devices'

means the mobile phone or smartphones which is used to access the Mobile Banking App.

'Eligible Account'

means accounts in the Customer name which has been registered with RHB Bank.

**‘One Time Password’**

means a string of numbers which is issued by RHB Bank to the Customer and sent to Users’ registered mobile number for purpose of facilitating the Users to access RHB Reflex in accordance with RHB Bank’s standard procedures.

‘Profile(s)’

means category created by RHB Bank for the Customer directly or all and any of the different categories of End Users created and set by the Customer with the use of Corporate ID, by which the Customer regulates and fixes its framework of checks and balances for the operation of the RHB Reflex, whichever applicable.

‘RHB Bank’

means RHB Bank Berhad, a company incorporated in Malaysia and having its registered office at 90 Cecil Street #04-00 Singapore 069531.

‘RHB Bank’s Procedures’

means RHB Bank’s procedures as may be set forth in the user manuals relating to RHB Reflex.

‘RHB Reflex’

means RHB Bank’s transactional electronic banking products, services and/or facilities, and such other services as may be added, withdrawn, varied or replaced by RHB Bank at any time and from time to time as RHB Bank may in its sole and absolute discretion deem fit (whichever applicable or subscribed by the Customer).

‘RHB Reflex Application Form’

means the form(s) known as the ‘RHB Reflex Application Form’ submitted to RHB Bank by the Customer which identifies the particular RHB Reflex applied for by the Customer from time to time for its access and/or use through the Website.

‘Service Charge(s)’

means the charge(s) payable by the Customer for the RHB Reflex (including any interest, commission, transaction fees or other applicable charges) in accordance with these Terms and Conditions, whereby such charges, interest, commission or other applicable charges may be varied from time to time.

‘Standard Terms’

means any

- (a) guidelines, policies, rules, procedures, terms and conditions determined by RHB Bank; and/or
- (b) terms and conditions accepted by the Customer or entered into between the Customer (or such other person) and RHB Bank (including letters of offer and agreements); from time to time for and in connection with the Account(s), the banking products and/or services under the RHB Reflex together with any amendments made from time to time to any of the foregoing.

‘Subsidiary Account(s)’

means any and all accounts that any of the Customer’s subsidiary(ies) maintains with RHB Bank, which has been nominated and authorised for access and/or use by such subsidiary and which RHB Bank has permitted the Customer access and/or use in accordance with RHB Bank’s procedures for purposes of facilitating the Customer’s access and/or use of the relevant services other than the Financial Supply Chain Services under RHB Reflex.

‘SysAdmin 1’

means the authorised representative of the Customer identified in the RHB Reflex Application Form who is authorised to act on behalf of the Customer as the system administrator to manage administrative duties on its End User(s), which person may be changed by the Customer from time to time.

‘SysAdmin 2’

means the authorised representative of the Customer identified in the RHB Reflex Application Form who is authorised to act on behalf of the Customer as the system authoriser to approve the administrative tasks performed by the system administrator, which person may be changed by the Customer from time to time.

‘Terms and Conditions’

mean these Terms and Conditions governing the provision of the RHB Reflex and shall include the RHB Reflex Application Form, the Maintenance Form, the letter(s) of acknowledgement of Customer’s offer (including any annexures) issued by RHB Bank to the Customer from time to time in relation to the RHB Reflex and where applicable, the Standard Terms; together with any variations made from time to time to any of the foregoing.

‘Token’

means an electronic device issued by RHB Bank to the Customer for purposes of generating a Token Passcode.

‘Token Passcode’

means a string of numbers generated from the Token in accordance with procedures, which a User will use as one of the Identifiers to gain access and/or use RHB Reflex.

‘Transaction(s)’

means any RHB Reflex transaction(s), or series thereof, conducted on the Website and which may only be effected by the Customer by communicating Instructions and where applicable, providing Transaction Document(s) to RHB Bank in accordance with RHB Bank’s procedures.

‘Transaction Document(s)’

means any data, information, forms or supporting documentation required by RHB Bank from time to time which the Customer must complete and submit to RHB Bank electronically and/or physically (as determined by RHB Bank), together with the Instructions, in order to apply for specific banking products or services provided under RHB Reflex.

**'TP Account'**

means any account that any third party (including but not limited to subsidiaries, holding companies, related companies, the Customer's clients, the Customer's vendors and service providers, etc.) maintains with RHB Bank or any other licensed financial institution (whether in Singapore or elsewhere) approved by RHB Bank.

'User'

means SysAdmin 1, SysAdmin 2 and/or any End User.

'User ID'

means

- (a) the user id (consisting of alphanumeric) issued by the Customer to the User, which the Customer has grouped under a specific Profile,
- (b) the user id (consisting of alphanumeric) issued by the RHB Bank to the Customer; OR
- (c) the user id (consisting of alphanumeric) issued by RHB Bank to the Customer and thereafter any alphanumeric user id will be issued by the Customer to the User, which the Customer has grouped under a specific Profile, whichever applicable.

'Website'

means RHB Bank's website at <http://www.rhbgroup.com/Singapore> from which the RHB Reflex are made available to the Customer by RHB Bank.

2. OPERATION OF THE RHB REFLEX

Access and/or use of the RHB Reflex

- 2.1 The Customer shall use the relevant Identifiers provided by RHB Bank to sign on to the RHB Reflex in accordance with RHB Bank's procedures for purposes of submitting Instructions to RHB Bank. Depending on the type of RHB Reflex subscribed, the Customer may use RHB Reflex on its own. The Customer shall ensure that all Users comply with all of the Customer's obligations under these Terms and Conditions and the Customer shall be bound by the User(s) failure, neglect or omission to comply with such obligations.
- 2.2 The Customer understand that he/she must download the Mobile Banking App from Operating System official web store and shall not install the Mobile App through a third party or services which is not offered by their mobile devices operating system.
- 2.3 Upon successful login of the User ID and Password all instruction and transactions issued thereafter shall be attributed to the Customer nevertheless that such access, instruction or transaction may have been made by a third party whether authorised or unauthorised. The Customer further represents and warrants that all information and instruction forwarded to RHB Bank from time to time through this Mobile Banking App are correct, validly issued and legally binding on the Customer.
- 2.4 The Customer is deemed to agree that instructions or transactions received by RHB Bank are irreversible when received, completed, or relied upon by RHB Bank and RHB Bank is authorised to comply with instructions received from the Mobile Banking App.

Service Availability

- 2.5 RHB Bank makes no warranty that the RHB Reflex (or any part thereof) provided under the Website will be available at the times stated therein. In the event of any failure or disruption in the RHB Reflex (or any part thereof), the Customer may contact RHB Bank's call centre in accordance with Clause 2.9.
 - 2.6 Unless otherwise provided herein, RHB Bank may from time to time with or without prior notice set or vary the frequency or manner of use of the RHB Reflex including without limitation services, features, products and facilities available through RHB Reflex. RHB Bank may make available new, additional or enhanced service(s) and/or product(s) through or under the Website at any time. By utilising such new, additional or enhanced service(s) and/or product(s) as and when such service(s), and/or product(s) become available, the Customer shall be bound by the terms and conditions in force governing such new service(s) and/or product(s).
 - 2.7 The Mobile Banking App will only be accessible for mobile phones and data connections which meet the required provisions and configurations as may be specified by RHB Bank from time to time and the Customer agree to secure and maintain a mobile phone and data connection which meet these requirements at their own expense.
 - 2.8 RHB Bank may from time to time change the manner in which the Customer accesses or operate the Mobile Banking App.
 - 2.9 The scope, features and functionality of the Mobile Banking App will differ from the other Banking Services for other electronic channels, and may be varied by RHB Bank from time to time. The Customer agree and acknowledge that:
 - 2.9.1 certain services are not available on the Mobile Banking App and these may or may not become available in the future; and
 - 2.9.2 certain services which are currently available on the Mobile Banking App may be discontinued.
 - 2.10 The Customer acknowledges and agrees that RHB Bank may, in its sole and absolute discretion, without notice and from time to time add to, vary, alter, suspend or remove any part of or all of the Mobile Banking App, without giving any reason and without incurring any liability.
- Sufficiency of Funds**
- 2.11 The Customer shall ensure that sufficient funds are maintained in the Account(s) and Subsidiary Account(s) (as the case may be) for the purpose of the RHB Reflex at least one (1) Banking Day before the date of submission of the Instruction(s). RHB Bank shall not be obliged to carry out any Instructions for any RHB Reflex unless and until the Account(s) and Subsidiary Account(s) have sufficient funds to transfer or pay the relevant amount(s) and applicable Service Charges. Notwithstanding the foregoing RHB Bank may at its sole discretion and without reference to the Customer carry out any Instructions (or part thereof) despite the insufficiency of funds in the Account(s) and/or Subsidiary Account(s).



Verification

- 2.12 The Customer is required to check the contents of each Instruction before submission to RHB Bank, to ensure the authenticity, accuracy, completeness and correctness of the content. The Instructions submitted by the Customer via the Website shall be deemed fixed and finalised and shall become effective and binding on the Customer. Further the Customer shall check if the Instructions have been processed by checking:
- 2.12.1 all Transactions recorded in the Transaction Status Inquiry module, and
 - 2.12.2 the Account and Subsidiary Account balance recorded in the Transaction history.
- 2.13 RHB Bank shall make available information displayed on the Transaction history and Transaction status inquiry for limited periods of time. RHB Bank makes no warranty that the information and data made available via the Website (including without limitation the aggregate history of Transactions for any Account and Subsidiary Account) will be available at all times and RHB Bank shall not be liable for any loss or damage suffered by the Customer as a result of any unavailability of any such information and data.

Limits

- 2.14 At RHB Bank's absolute discretion RHB Bank may from time to time, impose or revise limits on transfer, payment and number of Transactions executed at any one time, by giving notice to the Customer.

Discrepancies

- 2.15 The Customer hereby agrees that unless the Customer notifies RHB Bank of any discrepancies by the Banking Day immediately following the completion of the Transaction, the entries in the Transaction history and Transaction status inquiry shall be deemed correct, final and conclusive and binding on all parties as evidence of such Transactions effected by the Customer. RHB Bank shall not be liable to the Customer for any loss and damage suffered by the Customer arising from or in connection with the Customer's failure or delay to notify RHB Bank of any discrepancies in the Transaction(s), Instruction(s), Transaction status inquiry or Transaction history after the Banking Day immediately following the completion of the Transaction. For the avoidance of doubt, the term 'discrepancies' used in this Clause 2.8 means any disparity between the information displayed in the Transaction history or Transaction status inquiry, with the Instructions and/or Transactions issued by the Customer.

Call Centre

- 2.16 In relation to the RHB Reflex, the Customer may submit any queries and/or submit a feedback to RHB Bank in such manner as RHB Bank requires in accordance with RHB Bank's procedures by using the contact details of RHB Bank's call centre set forth in the 'Contact Us' section of the Website. RHB Bank's investigation and resolution procedures for complaints lodged by the Customer may be found in the 'Contact Us' section of the Website.

3. INSTRUCTIONS

Effect of Instructions

- 3.1 All Instruction(s) shall be effected using the Identifier(s) in accordance with RHB Bank's procedures and any applicable laws from time to time. The Customer acknowledges that certain Instructions may only be processed:
- 3.1.1 after the Customer has submitted and RHB Bank has received the Instructions; and/or
 - 3.1.2 during normal banking hours on the Banking Day. RHB Bank does not warrant that any Instruction will be executed within any particular time frame or in any particular order. Subject to Clause 3.5, in the event the Customer requires RHB Bank's immediate attention or action the Customer shall issue Instructions to RHB Bank directly via telephone or fax in accordance with the agreed mandate. The Customer shall immediately provide RHB Bank with written confirmation of its Instructions made via the telephone. Notwithstanding the foregoing RHB Bank is entitled to act on the Instructions issued by telephone without receiving written confirmation of the same.
- 3.2 The Customer irrevocably agrees and authorises RHB Bank to act on all Instruction(s) effected (whether authorised or not) through the use of the Identifiers, including without limitation where such Instruction result in mistaken, fraudulent or unauthorised payments or transfers to be made. The Customer further agrees that any Instructions and/or requests received by RHB Bank which are identified by any or all Identifiers shall be deemed to have been issued by the Customer and/or its User even though such Instructions and/or requests may have been issued by a third party, whether authorised or unauthorised. The Customer accepts full responsibility for all such Instruction(s) and/or requests, and in particular for ensuring the authenticity, correctness, accuracy and completeness of its Instruction(s) and the Customer agrees that RHB Bank shall not be liable for any loss and damage arising from any inauthentic, incorrect, inaccurate or incomplete Instructions submitted to RHB Bank or for any other error or delay arising therefrom.
- 3.3 All Instruction(s) effected (whether authorised or not) through the use of the Identifiers shall be binding on the Customer once transmitted to RHB Bank, notwithstanding any error, fraud or forgery and the Customer agrees that RHB Bank shall not be liable for any loss or damage (including without limitation loss of funds) suffered or incurred by the Customer, its subsidiary(ies) and/or any third party as a result of any or all such Instructions effected. Without limiting the generality of the foregoing, RHB Bank shall not be liable for any loss or damage (including without limitation loss of funds) suffered or incurred by the Customer, its subsidiary(ies) and/or any third party as a result of the following:
- 3.3.1 any unauthorised Instructions or Transactions effected using the Identifiers;



- 3.3.2 RHB Bank's refusal to act upon any Instruction(s) given to RHB Bank under suspicious or irregular circumstances as determined by RHB Bank in its absolute opinion;
- 3.3.3 RHB Bank's effecting Instruction(s) without verifying the authenticity, correctness, accuracy and/or completeness of such Instruction(s), although RHB Bank is entitled at its sole discretion to seek such confirmation from the Customer; and/or
- 3.3.4 the Customer's non-observance of any of the terms and conditions herein.

Cancellation or Amendment of Instructions

- 3.4 Once the Customer has given an Instruction, the Customer cannot cancel or amend it. However, upon the Customer's request in writing, RHB Bank may, at its discretion as RHB Bank deems fit, (but shall not be obligated to agree)
 - 3.4.1 to grant, conditionally grant or refuse the Customer's written request for a refund of the monies paid out or funds transferred; or
 - 3.4.2 at the Customer's written request, revoke, cancel or otherwise amend any earlier Instruction of the Customer. All costs and charges incurred by RHB Bank in implementing any such requests by the Customer shall be borne by the Customer and may, as RHB Bank deems fit, be debited from the Account(s) designated by the Customer.

Notification to RHB Bank

- 3.5 It shall be the Customer's responsibility to notify RHB Bank immediately:
 - 3.5.1 upon receipt of incomplete, garbled or inaccurate data or information from RHB Bank of any and all Instructions, Transactions or other use under RHB Reflex;
 - 3.5.2 upon receipt of any data or information which is not intended for the Customer; and/or
 - 3.5.3 upon becoming aware, or where the Customer suspects or has any reason to believe that any Instruction(s) sent by the Customer has not been received by RHB Bank or is inauthentic, incorrect, incomplete or inaccurate including without limitation any mistaken, fraudulent or unauthorised payments or funds transfers from or to the Account(s), Subsidiary Account(s) or TP Account(s).
- 3.6 RHB Bank is under no obligation to process any Instruction (or part thereof) received and may reject or delay processing of the same without any liability whatsoever accruing to RHB Bank, including without limitation in the following events:
 - 3.6.1 the Instructions and/or Transaction Documents (or part thereof) appear to RHB Bank to be inauthentic, incorrect, inaccurate, incomplete, garbled or corrupted;
 - 3.6.2 the Account(s), Subsidiary Account(s) or TP Account to which the Instructions relate is frozen, closed or suspended or the Customer has entered an incomplete, incorrect or invalid account number;

- 3.6.3 RHB Bank knows or in its opinion has reason to believe that a breach of security, fraud, criminal act, offence or violation of any law or regulation has been or will be committed; and/or

- 3.6.4 the Customer has not complied with this Agreement, any or all of RHB Bank's procedures or requirements set forth in the Standard Terms or any notice sent by RHB Bank to the Customer from time to time.

- 3.7 RHB Bank shall be under no obligation, nor duty of care, nor be responsible to investigate the authenticity, correctness, accuracy, completeness or integrity of the Instructions (or part thereof) received by RHB Bank or the authority of the person transmitting and/or effecting the same; and may treat such Instructions received as effective and binding on the Customer notwithstanding any error, fraud, forgery, lack of authority or misunderstanding.
- 3.8 The Customer hereby consents to all notices and other communications which concern the Mobile Banking App as may be given by RHB Bank in any of the following manners:
 - 3.8.1 By electronic mail to the Customer's last known e-mail address in RHB Bank's records and such notification shall be deemed received twenty-four (24) hours after sending.
 - 3.8.2 By display in RHB Bank's business premises and such notification shall be deemed effective upon such display.
 - 3.8.3 Broadcasting a message on RHB Bank's internet Banking Website or Mobile Banking App.
 - 3.8.4 If notified to the Customer in any other manner as RHB Bank deems fit.

Transaction Document(s)

- 3.9 In respect of particular banking products and services RHB Bank may require the Customer to submit Transaction Document(s) in support of the Customer's Instructions. The Customer shall ensure that any and all Transaction Document(s) submitted electronically to RHB Bank constitute scanned images of the
 - 3.9.1 original and authentic documentation; and/or
 - 3.9.2 summary of information derived from original and authentic documentation; required by RHB Bank to process the application for RHB Reflex. At RHB Bank's request or in accordance with RHB Bank's procedures, the Customer shall produce the original documentation or otherwise prove to RHB Bank's satisfaction that the Transaction Document(s) submitted electronically to RHB Bank constitutes the original and authentic documentation required by RHB Bank or a summary of information derived from the original and authentic documentation. Further the Customer warrants that the information provided in the Transaction Documents shall be correct, complete and accurate.



4. CONDITIONS OF USE

- 4.1 The Customer agrees that the Customer's access and/or use of the RHB Reflex will be subject to the provisions of these Terms and Conditions and any applicable Standard Terms. The Customer and RHB Bank agree that in the event of any discrepancy or inconsistency between the provisions of these Terms and Conditions and the Standard Terms, the Standard Terms shall prevail to the extent of such discrepancy or inconsistency.
- 4.2 Upon each access to the RHB Reflex the Customer agrees to and shall procure the User to read and comply with the terms and conditions of the Website disclaimer and privacy policy located on the Website, as may be updated from time to time.
- 4.3 RHB Bank's provision of the services under RHB Reflex to the Customer is hereby subject to RHB Bank following rights PROVIDED prior written notification has been given to the Customer:
 - 4.3.1 combine and/or consolidate the Account(s) with any of the Customer's other accounts maintained with RHB Bank and proceed to set-off or transfer any sum standing to the credit of any of the Customer's aforesaid accounts in or towards the satisfaction of any of the Customer's liabilities to RHB Bank. In furtherance of the above, RHB Bank also reserves the right to suspend payment of sums into the Account notwithstanding the Customer's Instructions; and/or
 - 4.3.2 grant to the Customer any indulgence in relation to this Agreement, without prejudice to or affecting RHB Bank's right to subsequently enforce the same.
- 4.4 The Customer's use of the Website is subject to its undertaking not to do any of the following:
 - 4.4.1 not to use the Website (or any service, information or product thereunder) for any illegal or unlawful purpose or where otherwise prohibited under law or by this Agreement.
 - 4.4.2 not to use the Website (or any service, information or product thereunder) in any manner which could damage, disable, overburden, corrupt or impair the Website or the hardware and software system, security protocols, information/service provider networks or other operations or interfere with any party's use and enjoyment of the Website.
 - 4.4.3 not to gain or attempt to gain unauthorised access to or to otherwise deal with the Account(s), Subsidiary Account(s), TP Account or any other account(s) (save where expressly provided otherwise in this Agreement) or any hardware and software system, security protocols, information/service provider networks or other operations connected to the Website, through hacking, data mining or any other means. The Customer shall not obtain or attempt to obtain any materials or information through any means not intentionally made available through the Website or RHB Reflex.

- 4.4.4 not to modify, copy, distribute, transmit, use or otherwise deal with any of the products, services, information or Content of the Website (save for the purposes under or pursuant to this Agreement) without obtaining RHB Bank's prior written approval.
- 4.4.5 not to post, send or transmit any unauthorised content on to or through the Website including without limitation, content that:
 - (a) is unlawful, vulgar, obscene, libellous, breach of privacy, abusive or otherwise objectionable;
 - (b) amounts to 'junk mail', 'spam', 'chain letters' or any other form of unauthorised materials; and
 - (c) contains software viruses or any file or program that may interrupt, disable, overburden, corrupt or impair the Website or the hardware and software system, security protocols, information/ service provider networks or other operations.

5. CUSTOMER'S OBLIGATION OF SECURITY

- 5.1 The Customer shall keep and shall procure that each User shall keep confidential and secure all Identifiers and other codes issued by RHB Bank or by any certification authority recognised by RHB Bank in order to enable the Customer or such User to access RHB Reflex. The Customer agrees that the Identifiers constitute the Customer's signature by which RHB Bank can identify the Customer and any User. Any person who uses the Identifier or any part thereof will be able to use and/or have access to the RHB Reflex through the Website.
- 5.2 The Customer agrees to take and shall procure that each User shall take all precautions to safeguard the Identifiers such as (but not limited to):
 - 5.2.1 not disclosing any Identifier or causing any Identifier to be disclosed to anyone;
 - 5.2.2 changing the Password regularly;
 - 5.2.3 memorising the Identifiers and not recording them;
 - 5.2.4 informing RHB Bank immediately if there is any suspicion that any Identifier has been disclosed to a third party, to enable RHB Bank to prevent fraudulent or unauthorised use of the RHB Reflex; and
 - 5.2.5 signs out of the RHB Reflex and Website whilst the computer terminal is unattended by the Customer or its User.
 - 5.2.6 In the event that the Customer lose or replace or part with possession or control of their Mobile Banking Phone in which the Software and/or Security Codes are installed, or if the Customer have reason to believe that someone has accessed their banks account(s) using the Software or Security Codes, the Customer must immediately notify and instruct RHB Bank to revoke the Security Codes immediately.



- 5.3 The Customer must notify RHB Bank immediately (and submit to RHB Bank confirmation in writing of such notification) if the Customer:
- 5.3.1 knows or suspects that any Identifier is lost or known to someone else or is otherwise compromised; and/or
 - 5.3.2 becomes aware or suspects that there is unauthorised access and/or use of RHB Reflex.
- 5.4 Notwithstanding Clause 5.3, the Customer shall be liable for all loss or damage howsoever caused, which may be suffered or incurred by RHB Bank, the Customer, any of the Customer's subsidiary and/or any third party or which may arise directly or indirectly from the Instructions received by RHB Bank (whether authorised or not) after any or all of the Identifiers are disclosed to a third party or otherwise compromised until RHB Bank has taken the necessary steps in accordance with its prevailing practice to prevent any Instruction from being effected through the use of the Identifiers.
- 5.5 When RHB Bank is notified by the Customer of the circumstances in Clause 5.3(1) and/or Clause 5.3(2), RHB Bank shall be entitled to take any steps it deems fit including the right to suspend the Customer's and/or the User's access to and use of the RHB Reflex and/or to cancel any Identifier, without any liability to RHB Bank. The Customer and the User may be issued with a new Identifier at RHB Bank's absolute discretion.
- 5.6 RHB Bank shall at its discretion be entitled to deactivate or revoke the use of any Identifier at any time without assigning any reason whatsoever and with notice to the Customer and/or the User. RHB Bank may in its absolute discretion re-activate or re-issue any Identifiers in order for the Customer to resume its access and/or use RHB Reflex. All costs and charges incurred by RHB Bank in issuing, re-activating or re-issuing any Identifiers shall be borne by the Customer and may, as RHB Bank deems fit, be debited from the Account(s) designated by the Customer. The Customer must follow any other security rules prescribed by RHB Bank whether listed in the Website, under any other agreement with RHB Bank, or otherwise notified to the Customer by RHB Bank in any other way.
- 5.7 The Customer shall further ensure that the PC or laptop, from which the Users access and/or use of the RHB Reflex, is loaded with the latest anti-virus and anti-spyware software and that the said software are at all times installed and updated with the latest pattern so as to prevent unauthorised use and/or access to the Transactions, Accounts and Subsidiary Accounts via RHB Reflex. The Customer must follow any other security rules prescribed by RHB Bank whether in the Website, under any other agreement with RHB Bank, or otherwise notified to the Customer by RHB Bank in any other way.

6. SERVICE CHARGE(S)

- 6.1 Service Charges apply to the Customer's access and/or use of the RHB Reflex effected by the Customer in the amounts and manner notified by RHB Bank in writing, and RHB Bank further reserves the right to vary such Service Charges at any time by giving the Customer prior notice of any such variation. The Customer shall pay the Services Charges imposed by RHB Bank for the provision of the RHB Reflex in the amounts and manner notified by RHB Bank in writing. The Customer may also be liable for any other fees or charges imposed by RHB Bank for Instructions made under or pursuant to the RHB Reflex (including bank charges, administrative charges, processing fees, interest charges, etc.) and which are payable to RHB Bank under the Standard Terms.
- 6.2 The Customer hereby authorises RHB Bank to debit the Account(s) designated by the Customer directly for any Service Charges or other charges imposed by RHB Bank. RHB Bank is not obliged to notify the Customer or to obtain the Customer's consent prior to any debit made by RHB Bank.
- 6.3 In the event that any service or other tax of similar nature is now or hereafter chargeable by law on any payment hereunder, the Customer shall pay such tax at such rate(s) as may be prescribed by law from time to time, in addition to all other sums payable hereunder or relating thereto. If RHB Bank is required by law to collect and make payment in respect of such tax, the Customer agrees to indemnify RHB Bank against the same and/or the Customer authorises RHB Bank to debit the Account(s) designated by the Customer directly for any such tax.

7. INTERNET, NETWORK & NETWORK COMMUNICATION SERVICE PROVIDERS

- 7.1 The Customer understands that any access and/or use of the Website or the RHB Reflex will be effected through the relevant internet service provider, network provider or communication network provider in the country from which such service is accessed, and to this extent such access and/or use will also be subject to and governed by the relevant laws and regulations of that country and any terms and conditions prescribed by such relevant internet service provider, network provider or communication network provider.
- 7.2 RHB Bank does not warrant the security and confidentiality of the Instructions and other information transmitted through the internet service provider, network provider or communication network provider or any equivalent system in any jurisdiction via the RHB Reflex and RHB Bank shall not be liable for any unauthorised access, theft of information or any loss or damage arising therefrom. In addition thereto, the Customer accepts and agrees that RHB Bank shall not be liable for any electronic, mechanical, data failure or corruption, computer viruses, bugs or related problems that may be attributable to services provided by any relevant internet service provider, network provider or communication network provider.



8. EQUIPMENT AND SOFTWARE

- 8.1 The Customer is responsible for ensuring the compatibility of the internet browser, settings and any equipment used for access and/or use of the RHB Reflex and also for ensuring such equipment shall be free from any defects, viruses or errors. Further the Customer is responsible for the computer, system or other device from which the Users access RHB Reflex, including without limitation the maintenance, operation and permitted use of such computer, system or other device. The Customer agrees to comply with any criteria imposed by RHB Bank from time to time with respect to the Customer's computer, system or other device from which the Customer accesses and/or uses the RHB Reflex (including any software used). The Customer shall be wholly responsible for any loss or damage arising from or in connection with the Customer's use of any computer, system or other device belonging to a third party.
- 8.2 Upon completion of the prescribed registration and activation procedures, the Customer will be permitted to download the software for the Mobile Banking App ("Software") for installation into the Customer Mobile Phone and be granted the non-exclusive, non-transferrable right to use the Software, but based upon and subject always to the Customer's agreement to the following conditions:
- 8.2.1 The Customer will not use the Software for any purpose other than to access the Customer's own account(s) via the Mobile Banking App on their own Mobile Phone;
- 8.2.2 The Customer will not download or install the Software into a mobile phone which the Customer do not own or have exclusive control;
- 8.2.3 The Customer will not permit or enable any person to access the Software or leave the Customer Mobile Phone unattended in such a manner as to enable a third party to access the Software; or
- 8.2.4 The Customer will not permit any person to access their Security Codes or activation codes or otherwise enable him to download a copy of the Software.
- 8.3 In using the Mobile Banking App, the Customer shall not:
- 8.3.1 decompile, reverse engineer, disassemble, attempt to derive the source code of, or decrypt the Mobile Banking app;
- 8.3.2 make any modifications, adaptation, improvement, enhancement, transaction or derivative work from the Mobile Banking app;
- 8.3.3 remove, alter or obscure any proprietary notice (including any notice of copyright or trademark) posted by RHB Bank or the licensors of the Mobile Banking app;
- 8.3.4 use the Mobile Banking app for creating a product, service or software that is, directly or indirectly competitive with or in any way a substitute for the Mobile Banking app.

9. CONTENT OF WEBSITE

- 9.1 RHB Bank will take reasonable measures to ensure the validity and accuracy of all information and material content in relation to RHB Bank and RHB Bank's products, services and RHB Reflex offered.
- 9.2 Notwithstanding the foregoing however, the products, services, information, Content and any material (including without limitation links to other websites and products, services, information, material, content of third parties) contained in the Website or made available to the Customer under or pursuant to the RHB Reflex are provided on an 'as is' and 'as available' basis without any representation and/or warranty of any kind whatsoever. As such access and/or use of the Website and RHB Reflex are at the Customer's sole risk and the Customer will be solely responsible for the independent and/or professional evaluation and verification of the merchantability, fitness for any purpose, accuracy, quality, adequacy, timeliness and/or completeness of the products, services, information and/or Content prior to conducting the Customer's activities and making any decisions based on any such products, services, information and/or Content, including decisions relating to business, financial, commercial and/or investment matters. The risk(s) and consequence(s) of failing to conduct such independent and/or professional evaluation and verification shall be borne entirely by the Customer.
- 9.3 RHB Bank will, from time to time, and at RHB Bank's sole and absolute discretion, display certain third party products or services in the Website, or a link to the website of such third party in the Website or use the service of third party service provider to enable RHB Bank to provide the RHB Reflex to the Customer. While RHB Bank will endeavour to ensure a minimum quality and standard for all products and services offered within the Website, since the Customer's purchase of such products or services will be directly from the third party concerned, RHB Bank cannot make any representations or warranties on the quality of such third party and/or the standard of their products or services. RHB Bank may from time to time and without prior notice to the Customer, vary, modify, delete or otherwise amend the Content, including without limitation the RHB Reflex.
- 9.4 Any processing and safe keeping of all information related to the Customer shall be in accordance to the RHB Bank's Privacy Policy as stated at RHB Bank's website.



10. LINKS

- 10.1 The links from or to websites out of the Website are provided for the Customer's convenience only. As such linked websites are under the control and ownership of third parties, RHB Bank shall not accept any responsibility or liability for the access to and/or use of such links, nor the products, services, information, materials or contents of such websites. Also, RHB Bank does not warrant and is not responsible for the status of such links or any links contained in a linked website nor the products, services, information, material and/or content therein. Furthermore, the links provided in the Website shall not be considered or construed as an endorsement or verification of such linked websites or the contents therein by RHB Bank.
- 10.2 When the above links are accessed, the Customer will exit from the Website and the privacy policy shall cease to apply. The Customer is therefore subject to the conditions of access and/or the privacy policy of such linked websites and the Customer hereby agrees that the risk involved in using and/or accessing such linked websites shall be borne solely by the Customer.
- 10.3 The Customer shall bear all risks and assume sole responsibility for using and/or accessing these other websites or portals through the links provided herein and RHB Bank shall not be liable for any loss or damage that may be incurred as a result of such use and/or access.

11. OWNERSHIP OF INTELLECTUAL PROPERTY RIGHTS

- 11.1 RHB Bank (or its designee) owns absolutely and hereby asserts whether now or in the future all registered and unregistered intellectual property or proprietary rights (including trademarks, copyright, moral rights, patent and design rights) in RHB Reflex, the Content, and the Website and any other legal and beneficial rights and interests of whatever nature related thereto conferred under the laws of Malaysia and all the countries in the world for the full period thereof, together with any renewals and extensions thereof.
- 11.2 Nothing herein shall be deemed to grant any express or implied license (or other right) to the Customer to use, reproduce, copy or otherwise deal with any one or more of the intellectual property or proprietary rights identified in Clause 11.1. The RHB Reflex and the rights granted to the Customer under these Terms and Conditions are made available to the Customer strictly for the Customer's personal access and/or use. Any rights not expressly granted under these Terms and Conditions are entirely and exclusively reserved to and by RHB Bank.
- 11.3 The Customer shall not itself or through any third party commit or attempt to commit any infringing acts, including but not limited to framing, unauthorised linking, spamming, meta tagging, and/or spidering.

- 11.4 From time to time RHB Bank may issue directives or instructions in relation to any use of the intellectual and proprietary rights belonging to RHB Bank (or to its designees) and the Customer shall forthwith comply with any and all such directives or instructions.

12. REPRESENTATIONS AND WARRANTIES

- 12.1 The Customer represents and warrants to RHB Bank that:
- 12.1.1 these Terms and Conditions are duly authorised and constitutes a legal, valid and binding obligation on the Customer;
- 12.1.2 the Customer and the persons applying for the
- (a) execution and performance of these Terms and Conditions;
 - (b) access and/or use of RHB Reflex; and
 - (c) issuance of any Instructions; on the Customer's behalf have taken all necessary corporate and other relevant action required by the Customer's constitution to authorise the execution and performance of these Terms and Conditions, access and/or use of the RHB Reflex and issuance of Instructions on the Customer's behalf; and
- 12.1.3 the Customer's execution and performance of these Terms and Conditions, access and/or use of the RHB Reflex and the issuance of Instructions will not exceed the power granted to the Customer or the persons acting on its behalf or violate any provisions of:
- (a) any law, regulation or other order, notices, guidelines or decree of any governmental authority, agency or court to which the Customer is subject;
 - (b) the Constitution of the Customer or such other constituent document of the Customer.
- 12.2 The Customer represents and warrants to RHB Bank that prior to the issuance of the Identifiers to the Users, the Users have been previously briefed and instructed as to the operation of RHB Reflex, the role of their individual respective Identifiers within the framework of RHB Reflex, how to submit Instructions, and the security measures necessary to protect their individual respective Identifiers.
- 12.3 The Customer shall be deemed to represent and warrant to RHB Bank upon the date of each renewal of these Terms and Conditions and/or upon the date of the Customer's application for additional services under RHB Reflex that the representations and warranties contained in Clauses 12.1 and 12.2 above are true and accurate in all respects as if made on such date. Where any representation or warranty or any statement contained herein proves to be misleading or incorrect, it shall be deemed to have been made with the consent or connivance of or attributable to the negligence on the part of the Customer or its officers or employees purporting to act in such capacity.



12.4 Except as otherwise specifically provided herein, RHB Bank makes no representations or warranties in respect of:

- 12.4.1 RHB Reflex, the Website and/or the Identifiers, whether it be with respect to the availability of the individual RHB Reflex, the security of Instructions submitted thereon, the uninterrupted access thereto via the Website and/or service thereon, the acceptance or validity of the Identifiers, nor any other implied warranty including those of merchantability and fitness for a particular purpose;
- 12.4.2 the currency, accuracy, availability or uninterrupted feed of the content or information made available as part of RHB Reflex, including but not limited to currency exchange rates, money market rates, the market commentary, and such other services as may be added, deleted or varied by RHB Bank from time to time; and
- 12.4.3 whether or not the Customer's applications and Instructions made under the RHB Reflex will be granted by RHB Bank at all, or the conditions on which any approval is granted.

12.5 The RHB Reflex are provided on an 'as is' and 'as available' basis without warranties of any kind, either expressed or implied, statutory or otherwise.

13. LIABILITY AND INDEMNITY OF THE CUSTOMER

13.1 Without prejudice to and in addition to RHB Bank's rights and remedies under its Standard Terms & Conditions to recover any loss or damage accruing under the Account(s) and/or the Subsidiary Account(s) against the holder of those accounts, the Customer shall be liable to RHB Bank for any losses or damages, whether direct or indirect, exemplary, consequential, incidental, punitive, special losses or damages, or loss of income, profits or goodwill (including those of any third parties) howsoever arising under the Account(s), the Subsidiary Account(s) or otherwise borne by RHB Bank from or in connection with any Instruction (or series or part thereof) received or conducted under RHB Reflex accorded to the Customer or any breach by the Customer of the terms and conditions of these Terms and Conditions.

13.2 Without prejudice to and in addition to Clause 13.1 above, in consideration of RHB Bank allowing the Customer access and/or use of RHB Reflex, the Customer shall be liable for, and shall fully indemnify, protect, defend and hold RHB Bank, its related companies, officers, employees, subcontractors, and/or agents thereof (collectively, the 'Indemnitees') harmless against and to reimburse them for any and all demands, claims, actions, proceedings, losses, damages, costs, expenses (including legal fees and expenses on a solicitor and client basis) and other liabilities made and/or instituted against, suffered and/or incurred by any or all of the Indemnitees howsoever caused arising directly or indirectly from:

- 13.2.1 the Customer's fraudulent, negligent, mistaken and/ or wilful acts, errors and/or omissions;

13.2.2 the Customer's non-compliance or breach of any of his obligations, stipulations, covenants, undertakings and/or warranties hereunder;

13.2.3 the Customer's provision of inaccurate, incomplete, misleading, erroneous and/or fraudulent information and/or instructions to RHB Bank;

13.2.4 the corruption or infection by virus or otherwise or the interruption to or breakdown of the Website, the RHB Reflex and/or third party systems directly or indirectly attributable to the Customer;

13.2.5 the enforcement of RHB Bank's rights hereunder as a result of the Customer's breach of any of its obligations in these Terms and Conditions;

13.2.6 the Customer's or the User's failure to strictly observe the security obligations under Clause 5 hereof, and/or the subsequent acts or omissions of any person using the Identifiers as a consequence of the Customer's or the User's failure to so observe the aforesaid security obligations;

13.2.7 any action arising from the Customer's infringement or misuse of a trademark, or copyright, or other intellectual proprietary right of a third party;

13.2.8 the Customer's or the User's failure to ensure the sufficiency of the funds in the Account(s) and Subsidiary Account(s);

13.2.9 use of the RHB Reflex for any illegal or unlawful purpose;

13.2.10 any third party claims, demands, actions or proceedings brought against RHB Bank as a result of any Instruction(s) effected by RHB Bank; and

13.2.11 the Customer's or the User's use, misuse and/or access of the RHB Reflex (in whole or in part);

13.2.12 any and all Transaction Document(s) submitted to RHB Bank and/or the Customer's breach of its obligations and/or the warranty provided in Clause 3.6;

13.2.13 any and all Instructions provided by the Customer or the User (or purportedly from Customer or the User whether the Customer has expressly authorised the same or not); and

13.2.14 the Customer's access and/or use of any Subsidiary Account(s) which is not duly nominated and authorised by the holder of the Subsidiary Account(s)

13.3 Without prejudice to the generality of the foregoing, the Customer agrees that RHB Bank may at its sole discretion at any time and from time to time, set-off any money belonging to the Customer or to debit against the Customer in any account (whether in debit or credit) which the Customer may now or hereafter have with RHB Bank or any of RHB Bank's branches in Singapore or elsewhere, any sum or sums of money for which the Customer may be liable to RHB Bank hereunder.



14. EXCLUSION OF LIABILITY

- 14.1 In no event shall RHB Bank be liable to the Customer or any third party for any losses or damages, whether direct or indirect, exemplary, consequential, incidental, punitive, special losses or damages, or loss of income, profits or goodwill (including those of any third parties) howsoever arising, whether in contract, tort (including negligence), breach of statutory duty or otherwise, arising from or in connection with RHB Bank's provision or the Customer's access and/or use of RHB Reflex, or any other materials, resources or services provided under these Terms and Conditions, even if RHB Bank has been advised of the possibility of such loss or damage in advance and all such damages are expressly excluded. Without limiting the generality of the foregoing, RHB Bank shall not be liable for any loss or damage arising from the following events:
- 14.1.1 the invalidity, incorrectness, inaccuracy or incompleteness of any Instructions or information (whether authorised or not);
 - 14.1.2 any delay or failure to act on any Instruction, data or documentation for any reason whatsoever;
 - 14.1.3 any delay or failure to execute any Instruction to stop processing a Transaction or otherwise to stop any payment or transfer;
 - 14.1.4 any corruption, destruction, alteration, loss of or error in the Instructions in the course of transmission to RHB Bank via the Website;
 - 14.1.5 any delay or failure in the transmission of the Instructions to RHB Bank; and/or
 - 14.1.6 the Customer's failure or delay to access and/or use any part of the RHB Reflex for any reason whatsoever, including where such failure or delay is caused by a third party;
 - 14.1.7 systems failures, processing errors, software defects, operation mistakes, hardware breakdowns, capacity inadequacies, network vulnerabilities, control weaknesses, security shortcomings, malicious attacks, hacking incidents, fraudulent actions and inadequate recovery capabilities;
 - 14.1.8 any Transaction(s) having been duly processed by RHB Bank notwithstanding RHB Bank's receipt of the Customer's request to invalidate and/or cancel such Transaction or Customer's notice that the Instruction pertaining to the Transaction was unauthorised;
 - 14.1.9 RHB Bank's act, omission, error, delay and/or negligence in relation to RHB Reflex, Website, Account(s), Subsidiary Account(s) and all other matters related thereto;
 - 14.1.10 RHB Bank's act or omission, either in response to the Customer's non-compliance or breach of any of his obligations, stipulations, covenants, undertakings and/or warranties hereunder or in reliance of the Customer's provision of inaccurate, misleading, erroneous and/or fraudulent information and/or Instructions;
 - (a) non-delivery, delayed delivery or incorrect delivery of any information; and

- (b) inaccurate content of information; and
- (c) the Customer's use or reliance on the contents of any information; provided under and pursuant to RHB Reflex;

14.1.11 any malfunction in any or all of the Identifiers.

- 14.2 Unless otherwise expressly agreed by RHB Bank in writing, RHB Bank does not assume any advisory, fiduciary or similar or other duties to the Customer. RHB Bank assumes, and relies on the assumption that the Customer has taken the necessary independent legal, tax, financial and other advice in relation to RHB Reflex.

15. NON DISCLOSURE

- 15.1 Collection, Use and Disclosure of Information Subject to clause 7.2 above, the Customer expressly consents and agrees to, and authorises the collection, use, disclosure and sharing by RHB Bank and/or any Authorised Person of any and all of RHB Bank's records, correspondence, documents, materials or other information relating to the Customer or the Customer's account, including, but not limited to, the Customer's personal data (as defined in the Personal Data Protection Act 2012 (Act 26 of 2012) ("the Customer's Information") for any of the purposes set out in Clause 15.2 below. For the avoidance of doubt. "Customer Information" shall include, but is not limited to, account balance, any and all correspondence with and/or in relation to the Customer, and any and all papers, records, evaluations, assessments, materials or other documents or information:
- 15.1.1 provided by or on behalf of the Customer in connection with any applications for products or services offered or distributed by RHB Bank, including but not limited to, application forms or supporting documents;
 - 15.1.2 observed, gathered, generated, developed or otherwise obtained by any means, including, but not limited to, from transactions carried out by the Customer such as transactions at any branch, the use of online services and from the way the Customer uses the accounts, such as payments made or received by the Customer, payment details, orders, instructions, loan and deposit balances, account information (including credit card information) and credit history; and/or
 - 15.1.3 observed, gathered, generated, developed or otherwise obtained through third parties such as employers, joint applicants/account holders, credit bureaus or credit reference agencies, or fraud prevention agencies.
- 15.2 The Customer expressly consents and agrees to, and authorises, the collection and use by RHB Bank, any other RHB Group Member and/or any Authorised Person, and the disclosure and sharing by RHB Bank, any other RHB Group Member and/or any Authorised Person to and with the persons specified in Clause 15.4 below, of any and all of the Customer's Information, to enable RHB Bank, any other RHB Group Member and/or any Authorised Person to carry out any of the following purposes:



- 15.2.1 to provide the products and services to the Customer;
 - 15.2.2 to develop, review and/or improve products and services to meet the needs of the Customer (including, without limitation, to conduct market research, financial and/or statistical profiling and other activities to understanding and determine Customer preferences and demographics);
 - 15.2.3 to communicate with the Customer and to notify the customer of changes or developments of any products and services;
 - 15.2.4 to match the Customer's Information and to notify the Customer of changes or developments in relation to any products and services;
 - 15.2.5 to assess or process any enquiries, applications, instructions or requests made by the Customer for account opening and/or any products and services and to make decisions relating to the opening or continuation of account and/or the establishment, provision or continuation of banking or credit facilities or other financial services;
 - 15.2.6 to conduct credit, account, due diligence and other background checks, screenings, assessments and/or reviews (including initial and anticipatory credit checks, screenings, assessments and/or reviews) and to assess or verify the Customer's creditworthiness and standing;
 - 15.2.7 to update, and manage the accuracy of, RHB Bank's records;
 - 15.2.8 to enforce RHB Bank's legal contractual and/or rights against the Customer, including, but not limited to, the recovery of any amounts outstanding from the Customer and/or any person providing or being requested to provide security or guarantees for the Customer's obligations;
 - 15.2.9 to prevent and/or detect fraud, money laundering and any other unlawful activity or misconduct or suspected fraud, unlawful activity or misconduct;
 - 15.2.10 to create and maintain credit history for present and future reference, and to create and maintain credit scoring models;
 - 15.2.11 to conduct financial reporting risk assessment, and statistical or trend analyses (including, but not limited to, conducting data processing, statistical, credit, risk and/or anti-money laundering analyses);
 - 15.2.12 to assess or process any enquiries, applications, instructions or requests made by the Customer for account opening and/or any products and services and to make decisions relating to the opening or continuation of account and/or the establishment, provision or continuation of banking or credit facilities or other;
 - 15.2.13 to carry out regulatory checks and meet RHB Bank's obligations to the regulators in Singapore or elsewhere;
 - 15.2.14 to perform internal administrative, operational and technology tasks (including technology infrastructure maintenance and support, application maintenance and support, provision of call centre and internet banking services, risk management, systems development and testing, credit scoring, staff training and market, cardholder satisfaction research and business continuity management);
 - 15.2.15 as may be required under laws and/or by agreements with government agencies or revenue authorities in Singapore or elsewhere, to make inquiries about the Customer's tax status;
 - 15.2.16 for compliance with any regulatory requirements, laws and regulations and external payment systems in Singapore or elsewhere; and
 - 15.2.17 for any other purpose as RHB Bank may consider to be reasonably necessary or desirable in order to provide the products and services to the customer.
- 15.3 If the Customer does not provide some or all of the information requested by RHB Bank or withdraw his consent to RHB Bank collecting and using the Customer's personal data and information, RHB Bank will be unable to provide or continue to provide the product or services to the Customer. Any request from the Customer to withdraw his consent or objecting to the continued use of the Customer's personal data and information by RHB Bank will be taken as a request from the Customer to close and or terminate the account or relationship with RHB Bank and RHB Bank will proceed to close the Customer's account upon giving reasonable notice and terminate the banker Customer relationship subject to settlement of all charges, expenses and all monies owing by the Customer to RHB Bank (if any).
- 15.4 The Customer expressly consents and agrees to, and authorises, the disclosure and sharing by RHB Bank, any RHB Group Member, and/or any of their respective officials, employees, agents and any other persons who by reason of their capacity or office have access to the Customer's information, whether located in Singapore or anywhere else in the world ("Authorised Person") of any and all of the Customer's information to and with:
- 15.4.1 any person or organisation involved in providing RHB Bank or RHB Bank's Customers with electronic or other services in connection with banking services utilised by the Customer whether in Singapore or elsewhere where such information is disclosed in the course of or for the purposes of providing the said services, and for, inter alia, investigating discrepancies, errors or claims;
 - 15.4.2 any third party service provider or person or organisation to whom RHB Bank has outsourced or contracted, or may at any time and from time to time outsource or contract, any functions and activities, including, but not limited to, any of the third party service provider, persons or organisations specified in this Clause 15.4;



- 15.4.3 The police or any public officer of an enforcement agency or statutory body conducting an investigation;
- 15.4.4 Credit or charge card companies in connection with credit or charge card enquiries;
- 15.4.5 any branch or agent of RHB Bank, representative offices, regional offices of RHB Bank including RHB Bank's Head Office and/or holding company, and/or its affiliates, subsidiaries, related and associated companies of its holding company whether in Singapore or anywhere in the world ("RHB Group Member");
- 15.4.6 any Authorised Persons or auditors or legal or other professional advisers of any RHB Group Member;
- 15.4.7 any credit bureau or credit reference agencies, and shall include where applicable fellow members and subscribers of the credit bureau, the bureau's officers, shareholders, employees and agents;
- 15.4.8 any debt collecting agencies, in the event of default or recovery of Customer's obligations owed to RHB Bank;
- 15.4.9 regulatory bodies, government agencies, law enforcement bodies and Courts in Singapore or elsewhere;
- 15.4.10 RHB Bank's authorised agents/users or the Customer's executor, administrator or legal representative;
- 15.4.11 other parties whom RHB Bank or any other RHB Group Member is permitted, authorised or required by law to disclose information to;
- 15.4.12 third party insurers, securities and investment services providers;
- 15.4.13 third party reward, loyalty and privileges programme providers;
- 15.4.14 co-branding partners of RHB Bank and of any RHB Group Member;
- 15.4.15 any person to whom in RHB Bank's view, the disclosure is reasonably necessary and/or desirable for the purpose of allowing RHB Bank to perform its duties and exercise its powers and rights under these Terms and Conditions;
- 15.4.16 any actual or proposed assignee of RHB Bank or participant or sub-participant or transferee of RHB Bank's rights in respect of the Customer;
- 15.4.17 any other third party banks, financial institution or credit reference agents;
- 15.4.18 RHB Bank's stationery printer, agent or storage or archive service provider (including without limitation to any provider of microfilm service or any electronic storage, archival or recording facility) for the purpose of making, printing, mailing, storing, microfilming and/or filling personalised cheques, statements of account, passbooks or cards on which the customer's name and/or other particulars appear or other documents, data or records;
- 15.5 Where any banking facility has been granted at any time to the Customer, or where RHB Bank accepts or incurs liability at the request of the Customer, the Customer also consents to RHB Bank disclosing at any time, and without prior notice, information concerning the money or other relevant particulars of the account to any surety or any person who has undertaken liability or provided security for the account, and/or any other person to whom it is necessary to provide such information in the course of RHB Bank's enforcement of such security.
- 15.6 RHB Bank's rights to disclose information as stated in this clause 15 are in addition to any other rights that RHB Bank may have under the Banking Act, Chapter 19 or any other statutory provisions and in law. RHB Bank's authority to disclose customer's information shall survive the termination of these Terms and Conditions and the closure of Customer's account.
- 15.7 To the extent permitted by law, the Customer may request access, correction or update of his personal information. For the avoidance of doubt, RHB Bank is not obliged to provide the Customer with any information that is the proprietary of RHB Bank which includes and is not limited to any evaluations, opinions, suitability reports, eligibility reports prepared by RHB Bank.
- 15.8 RHB Bank may charge a reasonable fee for the processing of any data access request.

16. TERM AND TERMINATION

16.1 Term

- 16.1.1 These Terms and Conditions shall be effective from the date of execution of this Agreement and shall continue in force for an initial term of one (1) year ('Initial Term'). This Agreement will automatically renew for successive periods of one (1) year ('Renewal Term') unless and until either party gives to the other party thirty (30) days written notice prior to the expiration of the Initial Term or any Renewal Term, not to renew this Agreement.

16.2 Events of Termination

- 16.2.1 Without prejudice to either party's rights and remedies, this Agreement may be terminated under the following circumstances:
 - (a) by either party forthwith in writing in the event that the other party commits any breach of, or fails to perform any obligation under this Agreement and such breach or failure, if capable of remedy, is not remedied within thirty (30) days after receiving written notice of such default of this Agreement (provided that any waiver by either party of a breach of this Agreement shall not be considered as a waiver of any subsequent breach of the same or any other provision); or



- (b) by either party ('Non-Defaulting Party') forthwith upon giving written notice to the other party ('Defaulting Party') upon the occurrence of any of the following events:
 - (i) the voluntary winding up of the Defaulting Party or any case or proceedings in insolvency, restructuring (including where a restraining order is obtained by the Defaulting Party), winding-up, liquidation, judicial management, or similar proceeding is commenced by or against the Defaulting Party;
 - (ii) any distress, attachment or other execution is levied against the Defaulting Party or any of its assets;
 - (iii) the Defaulting Party enters into any composition or arrangement with its respective creditors or any meeting, whether formal or informal, is called by the Defaulting Party's creditors, or any of them;
 - (iv) the Defaulting Party makes or attempts to charge, pledge or make any assignment for the benefit of its creditors;
 - (v) a receiver, trustee and/or manager is appointed over the Defaulting Party and/or any of its assets;
 - (vi) the suspension of the business of the Defaulting Party or any part hereof for any reason whatsoever, or the suspension, withdrawal or termination of the rights or licence of the Defaulting Party to be engaged in such business; and/or
 - (vii) the dissolution or winding up of the Defaulting Party;
 - (c) by RHB Bank by giving the Customer thirty (30) days notice in writing in the event the Customer fails or delays to settle in full any payments due and owing to RHB Bank under this Agreement by the due date of payment or due date of demand when demanded and such failure or delay is not remedied within thirty (30) days after the date of the notice of such failure or delay.
 - (d) by RHB Bank by giving the Customer written notice pursuant to any directions or orders of and/or MAS or any other regulatory authority whereby the effective date of termination shall be stated in the written notice.
 - (e) by either party by giving the other party prior written notice at any time it is or becomes unlawful for the Customer or RHB Bank to perform or comply with any of its obligations under this Agreement, whereby the effective date of termination shall be stated in the written notice.
 - (f) by either party forthwith by giving the other party thirty (30) days written notice to terminate this Agreement without cause.
 - (g) by the Customer forthwith by giving RHB Bank seven (7) days written notice to terminate this Agreement in the event the Customer disagrees with any variation, modification, deletion or addition to the terms and conditions of this Agreement, including without limitation any variation in the Service Charges imposed by RHB Bank.
- 16.3 In addition, RHB Bank may terminate the RHB Reflex by giving the Customer written notice:
- 16.3.1 pursuant to any directions or orders of MAS or any other regulatory authority whereby the effective date of termination shall be stated in the written notice;
 - 16.3.2 at any time it is or becomes unlawful for the Customer or RHB Bank to perform or comply with any of its obligations under these Terms and Conditions, whereby the effective date of termination shall be stated in the written notice.
- 16.4 The Customer may terminate the RHB Reflex by giving RHB Bank seven (7) days written notice to terminate in the event the Customer disagrees with any variation, modification, deletion or addition to these Terms and Conditions, including without limitation any variation in the Service Charges imposed by RHB Bank.
- 16.5 Notwithstanding any other provision herein, RHB Bank may, at any time, with notice and without having to give any reason to the Customer (and without incurring any liability), immediately limit, discontinue, cancel or suspend the operation of RHB Reflex (or any part thereof) or the Customer's right to access and/or use of RHB Reflex (or any part thereof) for any reason whatsoever (including without limitation force majeure, industrial action, etc), at RHB Bank's sole and absolute discretion. RHB Bank may also, at its sole and absolute discretion, impose conditions on the limitation or suspension including the period of suspension or limitation and reinstatement of RHB Reflex and the requirements before any reinstatement is made.
- Consequences of Termination**
- 16.6 Upon termination of RHB Reflex, at RHB Bank's sole discretion RHB Bank may, (but shall not be obliged to) act upon any of the Customer's Instructions received before the effective date of termination and which have not been already implemented by RHB Bank. If RHB Bank elects to process any such Instructions, the provisions under these Terms and Conditions relating to the processing of Instructions shall continue to apply only to such Instructions and the validity of these Terms and Conditions shall be deemed extended solely for the purposes of processing such Instructions, notwithstanding the effective date of termination of these Terms and Conditions. If there are any outstanding matters or activities that RHB Bank requires the Customer to comply with, the Customer shall, regardless of whether the termination has taken effect, take all steps



required by RHB Bank to effect completion or termination of all the activities under or pursuant to the RHB Reflex or the Website. Any and all rights and licenses granted to the Customer hereunder shall cease with immediate effect. Within seven (7) days from the effective date of termination, the Customer shall return to RHB Bank and/or destroy all Identifiers and records thereof at RHB Bank's direction.

- 16.7 The Customer agrees that in the event of expiration or termination of these Terms and Conditions for any reason whatsoever RHB Bank is under no obligation to refund any sums to the Customer, including such sums debited from the Account(s) designated by the Customer for Service Charges.
- 16.8 Termination, discontinuance or suspension by RHB Bank of RHB Reflex under this Clause 16 herein shall not entitle the Customer to, and the Customer hereby waives all rights to any claim or compensation against RHB Bank for, any and all loss or damage suffered or incurred by the Customer as a direct or indirect result of the act of termination or suspension.
- 16.9 The provisions of Clauses 12, 13, 14, 15, 16.4, 16.5, 16.6, 16.7 and 17 any other clause hereof which is expressly or by implication intended to come into or continue in force on or after expiration or termination of these Terms and Conditions shall continue to survive and be of full effect after the expiration or early termination of these Terms and Conditions.

17. EVIDENCE

- 17.1 RHB Bank's records of all and any Instructions and other forms of communications by the Customer during or pursuant to the access and/or use of RHB Reflex in any form or medium whatsoever (including electronic information storage media, computer records of transaction logs, magnetic tapes, cartridges, computer printouts, copies of any communication, or any other form of information storage) shall be conclusive evidence thereof. Any and all communications transmitted through RHB Reflex in accordance herewith shall be construed to be valid, accurate and authentic and shall have the same effect as a written and/or signed document.
- 17.2 The Customer also agrees to refer to and to treat all such records or files, logs, tapes, cartridges, computer printouts, copies or other form of information storage retained by RHB Bank as conclusive evidence of all Instructions and other communications received or sent by RHB Bank.
- 17.3 The Customer agrees that proof of any transmission of Instructions via the Website shall not constitute proof of receipt thereof by RHB Bank. It remains Customer's duty and obligation to check with RHB Bank on the confirmed receipt of such instructions. Any Instructions sent by the Customer are deemed to be given the same effect as written and/or signed communication.

18. SANCTION

- 18.1 RHB Bank and/or any of the RHB Member Group may take any action which, it, in its sole and absolute discretion considers appropriate for compliance with all and any laws, regulations, protocols and other requirements in Singapore and in any other countries in respect of money laundering, terrorist financing and the provision of financial services to sanctioned countries ("Regulations"), in which event, RHB Bank shall not be liable for any loss (whether indirect or consequential) and including, without limitation, loss of profit or interest or damage suffered by any party arising out of any steps taken by RHB Bank pursuant to the Regulations.

19. GOVERNING LAW AND JURISDICTION

- 19.1 These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore. The parties hereto shall submit to the exclusive jurisdiction of the courts in Singapore but RHB Bank has the right to proceed against the Customer in the courts of any other country where jurisdiction may be established.
- 19.2 Without in anyway limiting or prejudicing the generality of this Clause 18 herein, the Customer agrees that the relevant exchange control regulations (where applicable) and/or MAS guidelines, notices, directives and/or regulations in force from time to time govern the Customer's access and/or use of RHB Reflex and these Terms and Conditions and the Customer agrees to comply with the foregoing. Where applicable, the Customer shall obtain from MAS and/or any relevant approval(s) pursuant to the relevant exchange control regulations and/or MAS direction.

20. NOTICES

- 20.1 Unless otherwise specifically provided under these Terms and Conditions or where otherwise notified by RHB Bank to the Customer from time to time, any and all notices, to be given hereunder by the Customer to RHB Bank shall be in writing signed by the Customer and sent by registered post, which shall be effective upon RHB Bank's receipt at the following address:
- Transaction Banking
RHB Bank Berhad
90 Cecil Street #13-03
Singapore 069531
- 20.2 RHB Bank may give notice to the Customer in any one of the following methods at RHB Bank's sole discretion:
- 20.2.1 by electronic mail to the Customer's last known electronic mail address in accordance with RHB Bank's records, which shall be effective and deemed received by the Customer 24 hours after the electronic mail is sent;
- 20.2.2 by posting the notice or communication on the Website, which (if not otherwise stated in such notice or communication) shall be effective and deemed received by the Customer on the date of posting; or



- 20.2.3 by hand delivery, which shall be effective and deemed received by the Customer upon written acknowledgement of receipt by an officer or other duly authorised employee or representative of the Customer;
- 20.2.4 by ordinary or registered post, which shall be effective and deemed received by the Customer three days after dispatch;
- 20.2.5 by facsimile, which shall be effective and deemed received by the Customer upon completion of transmission as evidenced by a fax confirmation slip or;
- 20.2.6 by any other manner of notification at RHB Bank's discretion from time to time.

21. FORCE MAJEURE

- 21.1 RHB Bank shall not be liable to the Customer for any failure or delay in the performance of any of its obligations herein to the extent that such performance is prevented or delayed by event(s) or circumstance(s) beyond the reasonable control of RHB Bank, including but not limited to acts of God, viruses, worms, cancelbots and other contaminants, act of terrorism, fire, flood, riot, natural catastrophe, explosion, industrial dispute or disturbance, war, any government action, failure or interruption to telephone connectivity, network connectivity, network environment, electrical or power supply, interruption or failure of the Website and/or RHB Bank's computer systems (whether by virus, by breakdown of a third party system upon which the same may be dependent, or such other reason beyond RHB Bank's control).

22. MISCELLANEOUS

- 22.1 These Terms and Conditions shall be binding upon and enure to the benefit of the successors-in-title and assigns of the respective parties.
- 22.2 The Customer shall not assign any of its rights, benefits, obligations or liabilities under these Terms and Conditions to any other party without the prior written consent of RHB Bank first had and obtained. RHB Bank shall be entitled to assign the whole or a part of these Terms and Conditions to any third party without obtaining the Customer's consent and RHB Bank shall give the Customer written notice of such assignment.

- 22.3 If any provision of these Terms and Conditions (or part thereof) is held to be unenforceable, illegal or invalid under present or future laws or regulations effective and applicable during the term of these Terms and Conditions, such provision (or part thereof) shall be fully severable and these Terms and Conditions shall be construed as if such unenforceable, illegal or invalid provision had never comprised a part of these Terms and Conditions and the remaining provisions of these Terms and Conditions shall remain in full force and effect and shall not be affected by the unenforceable, illegal or invalid provision or by its severance from these Terms and Conditions.
- 22.4 RHB Bank reserves the right at all times to vary, modify, delete or add to these Terms and Conditions by giving the Customer prior notice and the Customer shall be bound by such variations, modifications, deletions or additions upon the date specified by RHB Bank in such notice. In the event the Customer is not agreeable to such variation, modification, deletion or addition to these Terms and Conditions, the Customer may terminate these Terms and Conditions in accordance with Clause 16.5. The Customer's continued access and/or use of the RHB Reflex to which the variation, modification, deletion or addition relates shall be deemed as the Customer's agreement and binding acceptance of the same.
- 22.5 Nothing herein shall be affected by any change by amalgamation, reconstruction or otherwise in the constitution of RHB Bank or of the Customer, and these Terms and Conditions shall be binding on the successors-in-title and assigns of RHB Bank and the Customer.
- 22.6 Failure or delay by either party to insist in any instance on strict conformance by the other to any term of these Terms and Conditions or failure or delay by either party to act in the event of a breach shall not be construed as a consent to or waiver of any subsequent breach of the same or of any other term contained in these Terms and Conditions. A waiver is only effective if it is made in writing.
- 22.7 The Customer acknowledges and agrees that RHB Bank may subcontract to third parties (including RHB Bank's subsidiaries or related companies), the provision of the RHB Reflex (or any part thereof) and any matters relating thereto. RHB Bank will remain responsible for the obligations performed by any of its subcontractors to the same extent as if such obligations were performed by RHB Bank's employees. The Customer agrees that all its Instructions, covenants, representations, warranties, obligations, consents, acknowledgements, authorisation and agreements made under and pursuant to these Terms and Conditions shall remain effective, valid and binding on the Customer notwithstanding that RHB Bank's subcontractor provides the RHB Reflex (or any part thereof) on behalf of RHB Bank.