

RHB ASSET MANAGEMENT SDN BHD 174588-X

19th Floor, Plaza OSK, Jalan Ampang, 50450 Kuala Lumpur

Tel: 603-2164 3036 Fax: 603-2164 0229/2715 0099 Toll Free No: 1-800-88-3175 Website: www.rhbgroup.com

JOINT APPLICATION FORM

Private Retirement Scheme (PRS) This form should not be circulated unless accompanied by the Disclosure Document.

Members are advised to read and understand the contents of the Disclosure Document and supplementary Disclosure Document (if any) before completing this form. Please complete in BLOCK LETTERS only, and tick($\sqrt{}$) where applicable. For 1st time Member, this form is required to be completed. This Application Form is related to the RHB Retirement Series, which consists of 3 Funds:

(1) RHB Retirement Series - Growth Fund (2) RHB Retirement Series - Moderate Fund

(3) RHB Retirement Series - Conservative Fund

Members can refer to the Disclosure Document dated 18 December 2012 for more information on the

RHB Account No.	(for existing member only)
PPA Account No.	PPA
PPA Member	New Existing

RHB Retirement Series.											10			
PARTICULARS OF APPLICANT														
You MUST be 18 years old and above as at the	ne date of this applic	cation. Pleas	e provide	a copy of	your NRIC	or Pas	sport.			e0 e1	-77 -51			
Name (as in NRIC/Passport)														
NRIC(old)/Passport No. (Foreigners)				NRIC	No. (new)				-		-			
Passport Country of issuance								Se	ex	Male		Fem	ıale	
Date of Birth (DD/MM/YYYY)	-	1-11		Sal	ulation	Mr	Mrs	Ms	Mi	ss	Otl	hers		
Income Tax No.								Age			_			
Marital Status	Single	Married	W	/idowed	Divor	ced	No. o	of Depe	ndant	s (pleas	se ind	licate)	
Nationality	Malaysian	Others (please sp	pecify)										
Religion	Muslim	Non Mus	slim											
Ethnicity	Bumiputera	Chinese	In	dian	Other	rs								
Occupation				1 I i			1.1							
Education Level	Primary		Secondar	ry	STPM / D	Diploma	/PreU	П	Degre	e		Post	t Grad	luate
Household Income (monthly)	Up to RM1,5	500	RM1	,501 - RI	M3,000		RM3,00	01 - RN	15,000)	RM5	,001 -	- RM8	3,000
	RM8,001 - F	RM15,000	RM1	5,001 - F	RM20,000		RM20,0	000 abo	ove					
Source of Income	Employment				Business				Savin	gs / Inh	eritar	nce		
Mother's Maiden Name														
Employer's Name														
(To be completed if Employer Contribution)														
Registration No. (To be completed if Employer Contribution)														
Nature of Business (To be completed if Employer Contribution)														
CHANNEL														
PRS Consultant (Provider)		In:	stitutional	PRS Advis	sor					Co	rporat	e PRS	S Distri	ibuto
INVESTMENT OBJECTIVE & E	XPERIENCE													
Investment Objective				Inves	tment Exper	ience			25					
Capital Growth Regular Income	Capital Protect	tion	Retiremer	-	Unit Trust_	yea			Tradir	ng on Bur	rsa Ma	laysia_	у	year(s
Investment Time Frame	(2.5)	Charten	(-2		Futures / Op		year	(s)	Other	sy	ear(s)			
	(3-5 years)	Short Term	1800		No experier	ice								
CORRESPONDENCE ADDRESS A	AND CONTACT	DETAILS												
Address							+++		-		\perp		_	1
							1		-		1		+	+
Post Code	Town / City												1	
State		(house)		Country		+++	+++	+++	-	(mobil	le)		_	
		(office)	ext.			Fax No	D.		-			1 1		
Applicant Email Address :			,											

BY PROVIDING YOUR EMAIL ADDRESS TO RHB ASSET MANAGEMENT SDN BHD ("RHBAM"), YOU HAVE CONSENTED TO RECEIVE COMMUNICATIONS AND/OR INFORMATION FROM RHBAM RELATING TO YOUR INVESTMENT VIA EMAIL. NOTICES DELIVERED VIA EMAIL TO MEMBER ARE DEEMED SENT AND RECEIVED ON THE DATE SUCH EMAIL IS SENT.

FOR PRS CONSULTANT / BANK USE		FOR OFFICE USE
Consultant / Staff Name	Date & Time Reveived	:
Branch :	Transaction Date	:
Consultant / Staff Code	Verified by & Date	12
FIMM Code	Checked by & Date	
Signature of Consultant Staff	Account No.	:
Contact No.	Trans. Sequence No.	1
Date :	Price of Transaction (RM)	4

CONTRIBUTION DETAILS							
Individual Contribution	Er	mployed		Se	lf-Employed		Not Applicable
	Er	mployer Contribution			ployer Contribution		
Option	D _f	efault Option			lf-Selection Option	Schedule)	Yes No
New/ Top Up/ Change		ew/ First Time			p-Up/ Renewal		Change of Employment
FUNDS UNDER RHB RETIREMENT S			losure		53 (8) Yesti		onange of Employment
			iosuic	Sales	u 10 December 2012,	Notes to be read before	re completing this section:
Fund Name		Amount (RM)		Charge (%)		"RHB ASSET MANAGE	ould be crossed and made payable to MENT SDN BHD" and must be drawn
RHB Retirement Series - Growth Fu	nd					on a bank located in Mala and NRIC No. on the back	aysia. You should write your full name of each cheque. The cheque(s)/ bank
RHB Retirement Series - Moderate I	Fund					draft(s) must be attached You may bank-in ca	sh or deposit cheques into one of the
RHB Retirement Series - Conservati	ve Fund					copy of the Direct Transfe	n. Please attach the bank-in slip or a er form with this Form. It must clearly o, amount remitted and the name of the
TOTAL						Fund(s) you are investing	into. Standing Instruction, kindly fill up the
Note: If you do not select a Fund, yo	ur investr	ment will be by default inves	sted int	o any of the core			from the relevant bank and attach it
funds based on your age group PAYMENT MODE							
		Ne		\10 - 11 10	200	0.1.01.00	
Cheque / Bank Draft (Bank _		No		- 10. 5	RHB Asset Management	· · · · · · · · · · · · · · · · · · ·	
Cash Deposit Bank	Accou	ınt No.		Standing Instruct	ion Re	gular Saving Plan	FPEX
RHB Bank Berhad		29-00200777		Monthly Payroll	Ot	hers	
CONTRIBUTION FREQUENCY FOR	STANDI	NG INSTRUCTION					
Weekly		onthly		Quarterly	Ha	lf-Yearly	Yearly
Applicable for PRS Investments made Bank	through	Institutional / Corporate d Account No.	istribut	or	Investment thro	ugh distributor	
RHB Bank Berhad		2-14129-0024517	-7		RHB Bank Berh		
RHB Bank Berhad		2-14129-0025250	-5		Ifast Capital Sdr	n Bhd	
RHB Bank Berhad		2-14044-0009730	-5		Others		
DECLARATION AND SIGN	ATURI	E					
I acknowledge that I have received, read and (www.rhbgroup.com); (ii) the PPA's website (v							
("RHBAM"). I acknowledge that the same have	e been expla	ined to me by my Provider, and/or lice	nsed PRS	S consultant.			
 b) I hereby declare that the particulars given here c) I am aware of the fees and charges that will be 					nformation which may influence	e the acceptance of the applicati	on.
d) I declare that I have not been convicted by an	y court for an	ny criminal offence whether within or o	utside Ma	laysia.			
e) I undertake to be bound by the provisions of the							
 f) I hereby declare and acknowledge that I have g) I hereby agree to indemnify RHBAM against a 					y RHBAM as a result of any ina	accuracy of the declarations here	in.
I do declare and represent that as at the date be bound the notes, terms and conditions stat employees and agents at all costs, expenses,	ed in this for	m. I also accept and acknowledge that	RHBAM	has absolute discretion			
i) I am 18 years old and above as at the date of							
I declare that I am neither engaged in any unla I declare that I am in compliance and undertal				urce or related to any illi	egal activity.		
k) I declare that I am in compliance and undertake that I will comply with all applicable laws and regulations. I) I undertake to provide such information and documents that RHBAM may reasonably require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering and Counter Financing Terrorism Act 2001/AMLCFTA).							
2001 (AMLCFTA). m) I undertake to provide RHBAM with all information as it may require for the purpose of and in connection with completing the Application Form, including but not limited to, my information on financial position, condition or prospect.							
n) I acknowledge that I shall keep RHBAM informed of any of my particulars as stated in this Application Form and/or of any facts that will, direct or indirectly, affect my financial position(s), condition(s) or prospect(s).							
 I further authorise and agree to allow the Com within the RHB Banking Group for marketing p 							the Company's related entity/ company
DECLARATION FOR PERSONAL DATA F	ROTECTI	ON Act 2010 (Applicable for I	ndividua	al / Corporate Appl	icant)		
 I/We shall fully comply with the provisions of the Personal Data Protection Act 2010 ('the Act') applicable to the processing of personal data as defined in the Act and specifically, that all necessary consents have been obtained from individuals whose personal data may be disclosed to RHBAM or its representatives ('Disclosed Data') in respect of such disclosure to and processing by RHBAM and its representatives and that I/We will always furnish RHBAM or its representatives with up-to-date Disclosed Data. 							
 I/We shall procure any third party that processes Disclosed Data for or on behalf of me/us to agree in writing to the same terms that I/We agree in line with the Act and in this declaration. I/We shall immediately notify RHBAM in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or 							
forming the subject of an investigation and/or action by the relevant authorities.							
 I/We shall indemnify RHB Banking Group against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to RHBAM contained in this clause are without prejudice to and in addition to any warranties, indemnities, remedy or other rights provided by law or any prior agreement. 							
 Based on the above declaration, I/we undertake that this declaration shall not be assigned without RHBAM's prior written consent; will be binding upon my/our servants, agents, personal representatives, assigns and successor-at-law; will incure to the benefit of RHBAM and its successors and assigns; and shall supersede all prior representations, negotiations, arrangements, understandings or agreements and all other communications between RHBAM and me/us in connection with the processing and disclosure of Disclosed Data to RHBAM. 							
No delay or omission by RHBAM in exercising any right under this declaration will operate as a waiver of that or any other right. The covenants set out in this declaration are separate and severable and enforceable accordingly and whilst the restrictions are considered by the parties to be reasonable in all the circumstances as at the date hereof, it is acknowledged that restrictions of such a nature may be invalid because of changing of the circumstances or other unforeseen reasons and accordingly, if any restrictions shall be adjudged to be void or ineffective for whatever reason but would be adjudged to be valid and effective if part of the wording thereof were deleted or the periods thereof reduced, such modifications shall be applied as may be necessary to make them valid and effective.							
Private Pension Administrator Malaysia (PPA) The Private Pension Administrator (PPA) is a body approved under section 139C of the Capital Markets and Services Act 2007 to perform the function of record keeping, administration and customer service for members and contributors in relation to contributions made in respect of a private retirement scheme. All PRS applicants are required to open an account with the PPA and upon successful creation of the respective account, the PRS applicants are subsequently referred to as PPA members.							
Applicant's Signatory							

Date

GENERAL TERMS AND CONDITIONS applicable to Providers and PPA (Governed by and construed in accordance with laws of Malaysia)

Account Opening

- The Applicant shall be bound by these terms and conditions, the Disclosure Document, the Supplementary Document(s) (if any) and also the terms and conditions stated in this application form and the webpage of the Provider and a) the Private Pension Administrator ("PPA"). For further information about the PRS Scheme or Funds with the Provider, please refer to Provider's webpage at (www.rhbgroup.com) and for further information about PPA, please refer to PPA's webpage at www.ppa.my
- b) The Provider and/or PPA shall be entitled at any time and without prior reference to the Applicant to add, vary or amend any or all of the terms and conditions herein at its sole and absolute discretion
- c) Upon submission of this form as well as other supporting documents, the information contained therein will be used by the Provider and PPA for creation of account and record purposes.
- d) The Provider and PPA shall have the absolute discretion in the opening of an account.
- e) All instructions and/ or information given in writing to the Provider and/ or PPA, including this form are binding on the Application.

Personal Data/ Information

Personal data provided by the Member on the joint application form and details of transactions or dealings by Members provided from time to time thereafter may be used and/ or disclosed by the PPA and /or the PPA's personnel for the following purpose:

- a) The use and/or disclosure of the PPA members' personal information to any party is necessary for the completion of any transaction, dealings or in connection with services that the PPA may provide to the PPA members
- b) If required by the applicable laws, regulations, directives, guidelines, regulatory authorities, government authorities and/or court of competent jurisdiction; and
- c) To any PPA's delegates, service providers or any third party that the PPA may engage on the basis that the recipient would continue to maintain confidentiality of the PPA's members personal information
- d) Members are also advised to read the PPA Privacy Notification

Change of Contact Details

It shall be the PPA members' obligation to notify the PRS Provider and PPA of any change in PPA members' address, e-mail or contact number immediately to ensure continuity in the receipt of communication from the PPA

Anti-Money Laundering

The Applicant hereby warrants that:-

- a) No person other than the applicant has or will have any interest in the account (where applicable); and
- b) All monies as may be paid to the Provider and/or PPA from time to time shall come from a legitimate (and not illegal) source;
- c) The Applicant agrees to provide all such information and documents as may be necessary to verify the Applicant's identity and do all such acts and things as may be necessary to enable the Provider and/or PPA to comply with all applicable Anti-Money Laundering and Counter Financing Terrorism Act 2001(AMLCFTA) and the governing law, rules and regulations (whether in Malaysia or elsewhere). The Applicant agrees that the Provider and/or be liable or responsible in anyway whatsoever and shall be held harmless against any loss arising as a result of or in connection with any delay or failure to process any application or transaction if such information or documents requested by the Provider and/or PPA have not been promptly provided by the Applicant to the Provider and/or PPA
- d) The Provider and/or PPA reserves the right to terminate the relationship if any documents requested pursuant to the AMLCFTA requirements are not received within 14 days.

PPA'S TERMS AND CONDITIONS

- The PPA members have been informed of the fees payable to the PPA. The PPA fees payable to the PPA are as follow:
 - a) Account opening fee (RM10)
 - b) Annual maintenance fee (RM8) (payable only when there is contribution)
 - c) Administration fee of 0.04% of the Fund's NAV charged to the funds by Provider

The above may be collected by the PRS Provider acting on behalf of the PPA. For further information on the PPA's fees and charges, please refer to http://www.ppa.my/ppa/member-services/prs-transactions/

- PPA reserves the right after 6 months of notification to the member to close a PPA account that does not reflect any balance in the PPA account due to the following reasons:
 - a) Full amount withdrawn (upon attaining retirement age)/ permanent departure and account has zero units for 6 months; or
 - b) Upon release of the deceased member's funds to beneficiaries/ nominees/ next-of-kin pursuant to a Letter of Administration or Grant of Probate
- Variation

The PPA shall be entitled at any time and without prior reference to the PPA members' to add, vary or amend any or all of the terms and conditions herein and/or the PPA's website and/or the joint application form at its sole and absolute

PROVIDER'S TERMS AND CONDITIONS

Minimum Investment

Initial and subsequent investment must be for a minimum amount stated in the Disclosure Document.

Mode of payment for the contribution

a) Applicant is required to submit this form together with the payment for the contribution and/or proof of payment. All payment made must be honor

- i) Cash Required to submit a copy of the cash deposit stating the Applicant's name and identification card number/ PPA account number as proof of payment.
- ii) Cheque Required to submit a copy of the cheque deposit slip stating the Applicant's name and identification card number/PPA account number as proof of payment.
- b) If an application is rejected, the payment made will be returned (without interest) by the Provider by cheque or by telegraphic transfer (at the cost of the Applicant) within 10 days from the date of application.

iii) Online/Telegraphic Transfer -- Required to submit a copy of the online/ telegraphic transfer statement as proof of payment.

- c) The Provider shall not in any way be liable to pay interest to the Applicant/ member for any monies held by the Provider for any reason(s) whatsoever

Investment Choice

The Applicant may choose to invest using the default or self-selective options. If the Applicant does not select a fund under the scheme, all contributions to the scheme will be automatically allocated in accordance with the default option, which means that the contributions will be allocated for the purchase of units in the following core funds depending on the Applicant's age at the time of contribution. For members that are investing under the default option, they will be notified in writing at least 1 month before attaining the age of 40 or 50 as the case may be, that their investments in the core funds will be automatically switched in accordance with the rules of the default option unless the Provider has been instructed otherwise

Cooling-off righ

The Applicant can utilize his/her cooling off right not later than six (6) business days commencing from the date of receipt of this application by the Provider.

Indemnity

The Applicant hereby indemnifies and hold harmless the Provider and any of their agents against any actions, proceedings, claims, losses, damages and costs and expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly out of or in connection with the PRS account or in connection with the Provider accepting, relying on or committing to act as a result of any instructions given by or on behalf of the Applicant unless due to wilful default or negligence of the Provider

Rights of the Manag

The Manager reserves the right to accept or reject any application in whole or in part thereof and reject any Application Form which is not completed in full and supported by the required documents and payments.

Applicant

a) Applicant must be 18 years old and above.

b) Please enclose a photocopy of your idendity card/ Passport.

c) If Employer Contribution, employer must enclose a copy of the Memorandum and Articles of Association, Company's latest audited account, List of Authorised Signatories, Specimen Signatures, Form 11, Form 9, Form 13 (if applicable). Form 24, Form 44, Form 49, and latest Annual Return.

Withdrawal for Funds under PRS

Withdrawal from sub-account B may be requested by a Member from this Scheme or from other private retirement schemes (if the said Member is also a member of other private retirement schemes), via one application to the Private Pension Administrator once every calendar year, provided that no withdrawal can be made from a private retirement scheme where the said Member has been a Member of that private retirement scheme for less than a year. A PRS Provider must deduct the applicable tax penalty and withdrawal fees from the withdrawn amount before making payment to the Member.

All notices and other communications sent by or to the applicant shall be sent at the risk of the applicant. Unless due to willful default or negligence of the Manager, the Manager shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. The Manager shall not be liable for any direct or indirect consequences. foregoing.

If you require further information or clarification, please contact our Customer Service for assistance.



NOTIS PRIVASI RHB UNTUK PELANGGAN-PELANGGAN BARU



I hereby expressly consent and authorize RHB Asset Management Sdn Bhd (formerly known as RHB Investment Management Sdn Bhd) ("RHB") to use, collect, record, store, share and process my personal information, including, without limitation, my contact details, background information, financial data and other information relevant to my application for the product and / or service which

- (a) I have provided in this form or through any other contact with RHB Banking Group (which shall include RHB's holding company(s), subsidiaries, and any associated company),
- (b) has been obtained from analysis of my payment and other transactions / services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants / account holders, guarantors, legal representatives, industry / financial related associations, credit bureaus or credit reference agencies, retailers, social networks and fraud prevention agencies or other organisations, for any and/or all of the following purposes ("Purpose"):
 - (i) providing this product and/or service and notifying me about important changes or developments to the features:
 - (ii) updating and managing the accuracy of RHB Banking Group's records;
 - (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
 - (iv) assessment and analysis including credit / lending / insurance risks / behaviour scoring / market and product analysis and market research (if any);
 - (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
 - (vi) determining the amount of my indebtedness and recovering debt that I owe to RHB (if any);
 - (vii) maintaining my credit history for present and future reference (if any);
 - (viii) enabling an actual or proposed assignee of RHB, or participant or sub-participant of RHB to evaluate my transactions which are intended to be the subject of the assignment, participation or sub-participation (if any); and
 - (ix) protecting RHB Banking Group's interests and other ancillary or related purposes.

I consent and agree to RHB disclosing my personal information to other companies within the RHB Banking Group, service providers, merchants and RHB's strategic partners, vendors including debt collection agencies, professional advisers, industry / financial related associations, credit bureaus or credit reference agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose. I further consent to the disclosure and/or transfer of my personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my personal information for the Purpose only. I understand and acknowledge that it will be necessary for RHB to process my personal information for the Purpose, without which RHB will not be able to provide the product and/or service that I have requested from RHB.

Where I have provided personal and financial information relating to others (e.g. joint-applicant, spouse, related parties and/or emergency contact persons) for the Purpose, I represent and warrant that I have their consent or that I am otherwise entitled to provide their information to RHB. I further understand that I may request for access to correction or deletion of my personal information or limit the processing thereof (including personal data of others provided by me) at any time hereafter and that any inquiries or complaints with respect to my personal information may also be channeled to RHB by submitting such request to RHB via post, email or facsimile transmission to the following address:

NOTIS PRIVASI RHB UNTUK PELANGGAN-PELANGGAN BARU

Customer Support RHB Asset Management Sdn Bhd (formerly known as RHB Investment Management Sdn Bhd) 19th Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Malaysia

Facsimile number: +603 2164 0229 email: rhbam@rhbgroup.com

I acknowledge that RHB Banking Group may modify or update this privacy notice to reflect any changes to its privacy practices. In any case, I understand that an updated version of this notice is available on http://www.rhbgroup.com and I may periodically review this website to obtain the latest information on the RHB Banking Group's privacy practices.



Saya dengan ini mengizin dan memberi kuasa kepada RHB Asset Management Sdn Bhd (dahulu dikenali sebagai RHB Investment Management Sdn Bhd) ("RHB") untuk menggunakan, mengumpul, rekod, menyimpan, berkongsi dan memproses maklumat peribadi saya, termasuk tetapi tidak terhad kepada, maklumat perhubungan, maklumat latar belakang, data kewangan dan apa-apa maklumat lain yang berkaitan dengan permohonan saya untuk produk dan/atau perkhidmatan yang

- (a) telah saya berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat-syarikat induk RHB, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan),
- (b) diperolehi daripada analisis pembayaran saya dan urusniaga / perkhidmatan lain saya dalam Kumpulan Perbankan RHB atau
- (c) diperolehi daripada pihak-pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri / kewangan, biro-biro kredit atau agensi-agensi rujukan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan penipuan atau organisasi-organisasi lain, untuk apa-apa dan/atau semua tujuan-tujuan yang berikut ("**Tujuan**"):
- (i) menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
- (ii) mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
- (iii) pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
- (iv) penilaian dan analisis termasuk pemarkahan kredit / pinjaman / risiko insurans / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran (jika ada);
- (v) perhubungan dan memastikan kepuasan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, menbalas kepada pertanyaan dan aduan serta untuk menyelesaikan percanggahan secara umumnya;
- (vi) menentukan jumlah hutang saya dan pemungutan hutang yang saya berhutang kepada RHB (jika ada);
- (vii) mengekalkan sejarah kredit saya untuk rujukan semasa dan akan datang (jika ada);
- (viii) membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHB, atau peserta atau sub peserta RHB untuk menilai urus niaga saya yang bertujuan untuk menjadi subjek penyerahhakan, penyertaan atau sub penyertaan (iika ada): dan
- (ix) melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan.

NOTIS PRIVASI RHB UNTUK PELANGGAN-PELANGGAN BARU

Saya mengizinkan dan bersetuju untuk RHB mendedahkan maklumat peribadi saya kepada syarikat-syarikat lain di dalam Kumpulan Perbankan RHB, penyedia-penyedia perkhidmatan, peniaga-peniaga dan rakan-rakan kongsi strategik RHB, pembekal-pembekal termasuk agensi-agensi pemungutan hutang, penasihat-penasihat profesional, persatuan-persatuan berkaitan industri / kewangan, biro-biro kredit atau agensi-agensi rujukan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan mana-mana ejen, pekerja, dan/atau mana-mana orang masing-masing, sama ada bertempat di dalam atau di luar Malaysia untuk Tujuan tersebut. Saya juga bersetuju dengan pendedahan dan/atau pemindahan maklumat peribadi saya kepada pihak-pihak ketiga yang berkenaan akibat daripada sebarang penyusunan semula, penjualan atau pengambilalihan mana-mana syarikat dalam Kumpulan Perbankan RHB, dengan syarat bahawa penerima tersebut menggunakan maklumat peribadi saya untuk Tujuan tersebut sahaja. Saya faham dan mengakui bahawa RHB perlu memproses maklumat peribadi saya untuk Tujuan tersebut, tanpanya RHB tidak akan dapat menyediakan produk dan/atau perkhidmatan yang saya minta daripada RHB.

Di mana saya telah memberi maklumat peribadi dan kewangan yang berkaitan dengan orang lain (contohnya pemohon bersama, suami/isteri, pihak-pihak berkenaan dan/atau orang hubungan kecemasan) untuk Tujuan tersebut, saya menyatakan dan menjamin bahawa saya telah mendapat keizinan mereka atau selainnya saya berhak untuk memberikan maklumat mereka kepada RHB. Saya juga faham bahawa saya boleh meminta akses untuk membuatpembetulan kepada atau untuk menghapuskan maklumat peribadi saya atau mengehadkan pemprosesan itu pada bila-bila masa selepas ini (termasuk maklumat-maklumat peribadi pihak lain yang diberikan oleh saya) dan sebarang pertanyaan atau aduan berkenaan dengan maklumat peribadi saya juga boleh disalurkan kepada RHB dengan mengemukakan permintaan tersebut kepada RHB melalui pos, e-mel atau faksimili kepada alamat berikut:

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Saya mengakui bahawa Kumpulan Perbankan RHB berhak mengubahsuai atau mengemaskini notis privasi ini selaras dengan sebarang pertukaran kepada amalan privasi Kumpulan. Walau bagaimanapun, saya memahami bahawa versi terkini notis privasi ini sedia ada di http://www.rhbgroup.com dan saya boleh menyemak laman web tersebut dari masa ke semasa untuk memperolehi maklumat terbaru mengenai amalan privasi Kumpulan Perbankan RHB.

CONSENT FOR CROSS SELLING, MARKETING, PROMOTIONS, ETC.

KEBENARAN UNTUK PENJUALAN SILANG, PEMASARAN, PROMOSI, DSB.

I expressly consent and authorize RHB to process any information that I have provided to RHB for the purposes of cross selling, marketing and promotions including administering offers and competitions, including disclosure to other companies within the RHB Banking Group, its agent, servant and/or such persons or third parties as RHB may deem fit.

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kepada RHB untuk tujuan p dan pertandingan, pended	penjualan silang, pemasaran dan promo lahan maklumat-maklumat tersebut k agen-agennya, pekerja-pekerjanya dan/ uai oleh RHB.	pa-apa maklumat yang saya telah berikan psi termasuk untuk menjalankan tawaran sepada syarikat-syarikat lain di dalam satau mana-mana orang atau pihak ketiga
Name / <i>Nama</i> Signature / <i>Tandatangan</i> Date / <i>Tarikh</i>	:	