

**TERMS AND CONDITIONS
RHB LIFESTYLE PRIVILEGES
("these Terms and Conditions")**

PROMOTION ORGANISERS

1. The **RHB Lifestyle Privileges ("Promotion")** is organized by RHB Bank Berhad [Registration No. 196501000373 (6171-M)] and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] (collectively, "**RHB**") unless otherwise specified.
2. The vendor or supplier who has participated in the Promotion ("**the Merchant**").
Merchant name: **ANANTARA VACATION CLUB ("AVC")**
Merchant contact: 1800 819 046 (toll free) / preview.avcbk@anantaraclub.com

PROMOTION PERIOD

3. The Promotion runs from **11 August 2026 to 31 December 2026 ("Promotion Period")**, both dates inclusive.
4. The Promotion is open to all eligible primary and supplementary cardholders RHB Credit Card/-i or RHB Debit Card/-i (collectively, "the Customer").

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5. By participating in this Promotion, the Customer agrees to the following:-
 - (a) Enjoy RM1,200 discount e-voucher from Anantara Vacation Club (AVC).
 - (b) AVC e-voucher can be redeemed when booking a stay for a minimum of two (2) nights at a participating AVC property only.
 - (c) AVC e-voucher is valid for two (2) months from issuance date.
 - (d) AVC e-voucher cannot be used in conjunction with any other discount cards, special promotions, or for events.
 - (e) The Promotion is applicable at Anantara Vacation Club official website – <https://privileges.anantaravacationclub.com/21RHY0626P-O/en/>.
 - (f) AVC e-voucher is not transferable. Only one e-voucher can be redeemed per household.
 - (g) AVC e-voucher is for one-time use only and cannot be redeemed or exchanged for cash.
 - (h) No cash back, in whole or part, will be given if total purchase is less than e-voucher amount.
 - (i) Reservations must be made in advance and walk-in reservations are not permitted.
 - (j) For more information, please contact Anantara Vacation Club reservations at 1800 819 046 (toll free) or via email at preview.avcbk@anantaraclub.com.
6. By participating in the Promotion, the Customer agrees to the followings:-
 - (a) The Customer is bound by these Terms and Conditions;
 - (b) Customers who are interested in participating in this Promotion are advised to read and understand these Terms and Conditions before participating in the Promotion;
 - (c) Any customer who does not understand any of these Terms and Conditions may contact RHB Customer Contact Centre, whose contact details are set out below;
 - (d) Payment must be made using RHB Credit Card/-i or RHB Debit Card/-i only (excluding Corporate MyDebit Card/-i) ("RHB Cards");
 - (e) The Promotion is not applicable to Shariah non-compliant products and services such as liquor, pork, indecent entertainment, tobacco etc. (if any) for Islamic cards;

- (f) The Promotion is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programmes, discount cards or vouchers;
- (g) The Customer is liable for all taxes and other fees and charges levied against him/her under the applicable laws, if any, for the acceptance of the Promotion;
- (h) The Customer may contact the Merchant whose contact details are set out above or RHB Customer Contact Centre for all matters relating to the Promotion (including any request to change or limit the processing of his/her personal information) to RHB Customer Contact Centre as follows:

RHB Customer Contact Centre

Email : customer.service@rhbgroup.com

Telephone No. : +603-9206 8118

Form : rhbgroup.com/personal/banking-methods/contactus.html;

- (i) RHB gives no representation or warranty with respect to any goods or services provided by the Merchant. In particular, RHB gives no warranty with respect to the quality of goods or services redeemed or their suitability and redeemability for any purpose;
- (j) RHB may add, change, modify or remove the Promotion structure, benefit and other features, including these Terms and Conditions, or to terminate the Promotion at anytime with sufficient prior notice;
- (k) If the Customer is not satisfied with the resolution provided by RHB Customer Contact Centre, the Customer may then refer the matter to the operator of the Financial Markets Ombudsman Service (FMOS) approved by Bank Negara Malaysia which the details can be found at www.rhbgroup.com/s/p;
- (l) These Terms and Conditions are to be read together with the terms and conditions of Anantara Vacation Club which can be found at <https://www.anantaravacationclub.com/en/terms-and-conditions/> ; and
- (m) These Terms and Conditions are also to be read together with the Terms and Conditions for RHB Lifestyle and Privileges. In the event of any inconsistency between these Terms and Conditions and any other materials relating to the Promotion, these Terms and Conditions will prevail for matters dealt with in these Terms and Conditions.