



Terms and Conditions for RHB-ABSS Financio Cloud Accounting Software package

1. Only non-individual Customers, namely any corporate, corporation, partnership, sole proprietor or any other entity which is not a natural person, as determined by RHB (“Customers”) who open a RHB SME e- Solutions or Business Current Account (collectively “Business Accounts”) are eligible to sign this package.
2. Financio is a Cloud Accounting Software provided by Asian Business Software Solutions Sdn Bhd (“ABSS”).
3. All eligible RHB Customers must:
 - a) Successfully register for Financio Cloud Accounting Software by completing all necessary forms with RHB and ABSS;
 - b) Apply for RHB SME e-Solutions / Business Account and log into RHB Business internet banking at least once a month;
 - c) Complete the necessary RHB consent form; and
 - d) For Customers who subscribe for the Premium Plus Plan, ABSS GIRO/Consent Form for subsequent subscription fees payment must be completed.



–Financio subscription price based on packages:

Type of RHB Reflex Plan	30-day trial Eligibility	Package	Fees
RHB Reflex Basic/ Premium	Yes	Financio Premier	Customer options: Essentials: RM45/month; RM495/year Premier: RM75/month; RM825/year
RHB Reflex Premium Plus	No	Financio Essentials	MYR50/month debited via Reflex account

4. By participating in this package, Customers agree that RHB and ABSS may collect, use and disclose the personal data provided by Customers in relation to or connection with this Promotion, and any other information (including but not limited to the Customer's Business Account information and information maintained by ABSS) which is obtained as a result of the registration and participation in the Promotion and/or the purchase of Financio products, in accordance with RHB and ABSS Data Protection Policy.
5. The Customer agrees that its information held with ABSS (including but not limited to a Customer's accounting data) may be shared by ABSS to RHB, and vice versa, for the purpose including but not limited to RHB contacting Customers by telephone call or other electronic means, in order to provide marketing and other promotional materials about RHB's products and services. The Information may be processed overseas (outside of Malaysia).
6. RHB has the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
7. RHB decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers.
8. This Promotion is not valid in conjunction with other Promotions carried out by RHB unless otherwise specified.
9. RHB, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, damage and/or injury whatsoever or howsoever caused arising from this Promotion.
10. RHB reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate the Promotion at any time without prior notice or liability to any person.
11. In the event of any inconsistency between these terms and conditions and any brochures, marketing or Promotional materials relating to the Promotion, these terms and conditions shall prevail.



12. ABSS may, at its discretion, change or add to any of these terms and conditions in connection with the services they are providing in connection with this Promotion at any time without giving any reason, prior notice or being liable to any person.
13. RHB does not assume any liability or responsibility for and will not be liable or responsible for any defect, quality, merchantability, operating in compliance with any applicable national or international standards, applicable safety regulations and all other applicable legal requirements, the fitness or any other aspect of the software provided by ABSS and/or the offer or the goods or services offered in the Promotion or the acts or defaults of the manufacturer, merchant and/or suppliers of the offer or defects or deficiency in the ABSS and/or Financio range of software and/or the goods or services offered in the Promotion. RHB will not be involved in any disputes in relation to its Customers which subscribe to Financio.
14. RHB is not an agent of the manufacturer, merchant and/or suppliers of the Financio range of software. Any dispute about the quality or service standard must be resolved directly with the manufacturer, merchant and/or suppliers. The manufacturer, merchant and/or suppliers of the goods or services may impose conditions for redemption and/or use and/or provision or purchase of the goods or services at its discretion.
15. The standard Rules and Regulation Governing Malaysian Ringgit Current Account for Non- Individuals shall apply together with the terms and conditions of ABSS.
16. Add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part at its absolute discretion by way of posting on RHB website and/or other means of communication that may be deemed appropriate by RHB with twenty one (21) calendar days prior notice;
17. Members of Perbadanan Insurance Deposit Malaysia (PIDM). Deposit products are eligible for protection by PIDM.

Information correct as at 7th February 2022
RHB Banking Group

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