



ANNOUNCEMENT: Revised Cardholder Agreement / Terms and Conditions and Product Disclosure Sheet for RHB Cards/-i

23 January 2024

Dear Valued Customers,

We would like to inform that the Cardholder Agreement / Terms and Conditions and Product Disclosure Sheet (PDS) for RHB Cards/-i namely Credit Card/-i, Debit Card/-i, Prepaid Card and Commercial Card/-i (for individual & business customers) will be revised effective 15 February 2024 onwards.

Summary of the changes are as follow:

For Conventional Documents		
Product	Product Disclosure Sheet (PDS)	Cardholder Agreement / Terms and Conditions
RHB Credit Card	<ul style="list-style-type: none">Reworded: Clause 4 Late Payment ChargesRemoval: Sales Draft Retrieval Copy RM20 (Clause 4 in current document)Updated: Clause 10 RHB Bank Customer Contact Centre address; BNMLINK address and website <p>Please click HERE to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none">Additional: Clause 1.1(r)Revised: Clause 3.3(a)Revised: Clause 5.4Revised: Clause 11.8Revised: Clause 11.9Removal: Service Fee of RM20.00 duplicate copy of the sales draft (Clause 12.1 (h) in current document)Revised: Clause 12.1 (k) <p>Please click HERE to view the revised Cardholder Agreement, effective 15 February 2024.</p>
RHB Debit Card	<ul style="list-style-type: none">Revised Clause 2 on the removal of sales draft retrieval fee of RM20.00.Revised Clause 8 on BNMLINK contact details. <p>Please click here to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none">Removal of the sales draft fee of RM20.00 (Clause 7.5 in current document)Revised Clause 12A <p>Please click here to view the revised Terms & Conditions, effective 15 February 2024.</p>
RHB Corporate MyDebit Card	<ul style="list-style-type: none">Revised Clause 2 on the removal of sales draft retrieval fee of RM20.00.Revised Clause 3 on the maximum limit by card level.Revised Clause 8 on BNMLINK contact details	<ul style="list-style-type: none">Removal of the sales draft fee of RM20.00 (Clause 7.3 in current document)Revised Clause 11A.Removal of RHB Customer's Contact Centre address (Clause 12.10 in current document).

For Conventional Documents

Product	Product Disclosure Sheet (PDS)	Cardholder Agreement / Terms and Conditions
	<p>Please click here to view the revised PDS, effective 15 February 2024.</p>	<p>Please click here to view the revised Terms & Conditions, effective 15 February 2024.</p>
<p>Easy Smart Debit Card</p>	<ul style="list-style-type: none"> • Revised Clause 1 on the removal of Easy Smart Student Debit Card. • Revised Clause 2 (removal of issuance fee clause on Easy Smart Student Debit Card, removal on Easy Smart Student Debit Card & removal of sales draft fee of RM20.00) • Revised Clause 8 on BNMLINK contact details. • Revised Clause 9 on the removal of Easy Kad Debit-i <p>Please click here to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> • Removal of Easy Smart Student Debit Card for Clause 1, 2, and 3. • Removal of the sales draft fee of RM20.00 (Clause 8.5 in current document). • Revised Clause 8.6 on the removal of Easy Smart Student Debit Card. • Revised Clause 12A. • Removal of RHB Customer's Contact Centre address (Clause 13.10 in current document). <p>Please click here to view the revised Terms & Conditions, effective 15 February 2024.</p>
<p>RHB Prepaid Card</p>	<ul style="list-style-type: none"> • Revised Clause 2 on the removal of sales draft fee of RM20.00. • Revised Clause 7 on BNMLINK contact details. <p>Please click here to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> • Revised Clause 2.1. • Removal of the sales draft fee of RM20.00 (Clause 7.6 in current document). • Revised Clause 12.4. <p>Please click here to view the revised Terms & Conditions, effective 15 February 2024.</p>
<p>RHB Commercial Card</p>	<ul style="list-style-type: none"> • Removal: Sales Draft Retrieval Copy RM20.00 (Clause 4 in current document). • Updated: Clause 10 RHB Bank Customer Contact Centre address; BNMLINK address and website. <p>Please click HERE to view the revised Corporate Credit Card PDS, effective 15 February 2024.</p> <p>Please click HERE to view the revised Charge Card PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> • Revised clause 10.8 • Revised clause 10.9 • Revised clause 10.10 • Removal: Service Fee of RM20.00 per copy in relation to any request for a duplicate copy of the sales draft (Clause 11.1 (h) in current document) <p>Please click HERE to view the revised Cardholder Agreement, effective 15 February 2024.</p>

For Islamic Documents		
Product	Product Disclosure Sheet (PDS)	Cardholder Agreement / Terms and Conditions
RHB Credit Card-i	<ul style="list-style-type: none"> Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 5 in current document) Updated Clause 11 on RHB Customer Contact Centre address; BNMLINK address and website <p>Please click HERE to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> Revised Clause 1 - removal of (mm), (nn), (oo), (pp) Revised Clause 6.4 on the term Foreign Exchange Policy Notices Revised Clause 12.8 Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 13(g) (i) in current document) <p>Please click HERE to view the revised Cardholder Agreement, effective 15 February 2024.</p>
RHB Debit Card-i	<ul style="list-style-type: none"> Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 3 in current document) Updated Clause 11 on BNMLINK address and website <p>Please click HERE to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> Revised Clause 1 - Updated Card Centre address Revised Clause 3.10 Revised Clause 7.1 Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 7.5 in current document) Updated Clause 11 on RHB Customer Contact Centre address; BNMLINK address and website <p>Please click HERE to view the revised Terms and Conditions, effective 15 February 2024.</p>
RHB Corporate MyDebit Card-i	<ul style="list-style-type: none"> Revised Clause 5, bullet 4 Updated Clause 9 on BNMLINK address and website <p>Please click HERE to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 7.3 in current document) Revised Clause 11A <p>Please click HERE to view the revised Terms and Conditions, effective 15 February 2024.</p>
RHB Easy Kad Debit-i	<ul style="list-style-type: none"> Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 2 in current document) Updated Clause 9 on BNMLINK address and website <p>Please click HERE to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> Removed Clause 1 – Removal of ‘Account holder’ Revised Clause 1 – Card Centre address Revision Clause 6.1 Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 7.6 in current document) Revised Clause 11A (a) (v) <p>Please click HERE to view the revised Terms and Conditions, effective 15 February 2024.</p>



For Islamic Documents		
Product	Product Disclosure Sheet (PDS)	Cardholder Agreement / Terms and Conditions
RHB Corporate Credit Card-i	<ul style="list-style-type: none"> Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 6 in current document) Updated Clause 12 on RHB Customer Contact Centre telephone number; AKPK address; BNMLINK address and website <p>Please click HERE to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> Addition Clause 1(n) on Contactless Transaction Revision Clause 4.2(a) Revision Clause 5.3(b) Revision Clause 11 Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 12(f) in current document) Revision Clause 12(j) <p>Please click HERE to view the revised Cardholder Agreement, effective 15 February 2024.</p>
RHB Visa WWF Debit Card-i	<p>Please refer RHB Debit Card-i revision above.</p> <p>Please click HERE to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> Revision Clause 3.9 Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 7.5 in current document) Revision Clause 12A <p>Please click HERE to view the revised Terms and Conditions, effective 15 February 2024.</p>

You may visit the following links to view the revised documents 15 February 2024 onwards:

Conventional Product	Product Disclosure Sheet (PDS)	Cardholder Agreement/ Terms and Conditions
RHB Credit Card	CC PDS	CC Cardholder Agreement
RHB Debit Card	DC PC PDS	DC PC TNC
RHB Corporate MyDebit Card	DC PC PDS	DC PC TNC
Easy Smart Debit Card	DC PC PDS	DC PC TNC
RHB Prepaid Card	DC PC PDS	DC PC TNC
RHB Commercial Card	Corporate Credit Card PDS Charge Card PDS	Commercial Card Cardholder Agreement
Islamic Product	Product Disclosure Sheet (PDS)	Cardholder Agreement/ Terms and Conditions
RHB Credit Card-i	CC-i PDS	CC-i Cardholder Agreement
RHB Debit Card-i	DC-i PDS	DC-i TNC
RHB Corporate MyDebit Card-i	Corporate MyDebit-i PDS	Corporate MyDebit-i TNC
RHB Easy Kad Debit-i	Easy Kad Debit-i PDS	Easy Kad Debit-i TNC
RHB Corporate Credit Card-i	Corporate CC-i PDS	Corporate CC-i Cardholder Agreement
RHB Visa WWF Debit Card-i	DC-i PDS	WWF DC-i TNC

Thank you.