

## **FAQs – RHB Qard Multi Currency Current Account-i**

### **1. What is RHB Qard Multi Currency Current Account-i?**

- RHB Qard Multi Currency Current Account-i is an account that holds up to 32 foreign currencies in ONE account based on Shariah contract of Qard.
- Qard refers to a contract of lending money by a lender (customer) to a borrower (bank) where the latter is bound to repay an equivalent replacement amount to the lender.

### **2. Does RHB Qard Multi Currency Current Account-i come with a debit card?**

- Yes, when you open a RHB Qard Multi Currency Current Account-i together with a RHB Ringgit Savings or Current Account-i, it comes with a RHB Multi Currency Visa Debit Card-i that supports foreign currencies and Malaysian Ringgit.

### **3. Who can open the RHB Qard Multi Currency Current Account-i?**

- Qard Multi Currency Current Account-i is open to all Residents and Non-Residents, aged 18 years and above. Joint account is allowed up to 2 joint names.
- The Qard Multi Currency Current Account-i must come with an Islamic Ringgit Savings or Current Account-i.

### **4. Where can I open a RHB Qard Multi Currency Current Account-i?**

- Qard Multi Currency Current Account-i can be opened at any RHB branches.

### **5. How can I fund my RHB Qard Multi Currency Current Account-i?**

- You may perform currency conversion (buy/sell) into your Qard Multi Currency Current Account-i via RHB Online Banking platform (Internet/Mobile) or via domicile branch.

### **6. Is there any service charge and fees imposed for currency conversion from/into my RHB Qard Multi Currency Current Account-i?**

- No, there's no service charge or fees imposed for currency conversion.

### **7. Can I deposit foreign currency physical notes into my RHB Qard Multi Currency Current Account-i?**

- No, we don't accept deposit of foreign currency physical notes.

### **8. Can I send Foreign Telegraphic Transfer (FTT) from RHB Qard Multi Currency Current Account-i and are there any fees imposed?**

- Yes, you can send FTT debiting your Qard Multi Currency Current Account-i balance and a fee of USD 10 or its equivalent will be charged. This transaction can be performed via any RHB branches.

### **9. Can I receive foreign funds via Foreign Telegraphic Transfer (FTT) into my RHB Qard Multi Currency Current Account-i?**

- Yes, inward FTT can be credited into your Qard Multi Currency Current Account-i without any conversion or fees.

**10. Can I deposit foreign cheque into RHB Qard Multi Currency Current Account-i?**

- Yes, you may bank in the foreign cheque over-the-counter.
- The foreign currency fund will be credited into Qard Multi Currency Current Account-i upon clearance of the cheque.

**11. Does RHB Qard Multi Current Currency Account-i comes with a cheque book or overdraft facility?**

- No, cheque book and overdraft facility are not available in Qard Multi Currency Current Account-i.

**12. Can I view my RHB Qard Multi Currency Current Account-i foreign currency balance at ATM machine?**

- No, you can't view your RHB Qard Multi Currency Current Account-i at ATM machine.
- You may view your RHB Qard Multi Currency Current Account-i available balance via RHB Online Banking Platform.

**13. Where can I check my RHB Qard Multi Currency Current Account-i monthly statement?**

- You can view your RHB Qard Multi Currency Current Account-i consolidated monthly statement via RHB Online Banking platform.

**14. Can I convert foreign currency to other foreign currency within my Qard Multi Currency Current Account-i?**

- Yes. Foreign currency to foreign currency conversions can be done at domicile branch.
- Please query for specific rates at the branch.

**15. Is RHB Qard Multi Currency Current Account-i protected by PIDM?**

- Yes, RHB Qard Multi Currency Current Account-i is protected by PIDM up to RM250,000 for each depositor.

**16. Who should I contact if I have further enquiries on RHB Qard Multi Currency Current Account-i?**

- You can visit any RHB branches or contact our Customer Contact Centre at 03-9206 8118

## **FAQs – RHB Multi Currency Visa Debit Card-i**

### **1. What is RHB Multi Currency Visa Debit Card-i?**

- It works just like an ATM Card and a Payment Card.
- It can be used to withdraw cash via any ATM worldwide and can be used to make purchases at any retail outlets, restaurants and petrol stations and at any Visa / MasterCard / MyDebit accepted merchants.
- When you use this Debit Card for any overseas transaction, you will not be charged any conversion and transaction fees for up to sixteen (16) foreign currencies. Refer to item 2 on the list of the sixteen (16) foreign currencies.
- The conversion and transaction fees is still applicable for other than the sixteen (16) applicable currencies.

### **2. What are the currencies supported by RHB Multi Currency Visa Debit Card-i?**

- RHB Multi Currency Visa Debit Card-i supports Ringgit Malaysia and thirty two (32) foreign currencies: -
  1. Japanese Yen (JPY);
  2. Sterling Pound (GBP);
  3. Singapore Dollar (SGD);
  4. Australia Dollar (AUD);
  5. New Zealand Dollar (NZD);
  6. Euro (EUR);
  7. US Dollar (USD);
  8. Swiss Franc (CHF);
  9. Hong Kong Dollar (HKD);
  10. Canadian Dollar (CAD);
  11. Saudi Riyal (SAR);
  12. South Africa Rand (ZAR);
  13. Thai Baht (THB);
  14. Danish Krone (DKK);
  15. Swedish Krona (SEK);
  16. Norwegian Krone (NOK)
  17. Arab Emirates Dirham (AED)
  18. Chinese Renminbi (CNY)
  19. Indonesian Rupiah (IDR)
  20. Brunei Dollar (BND)
  21. Qatar Riyal (QAR)
  22. Philippine Peso (PHP)
  23. Bangladeshi Taka (BDT)
  24. Pakistani Rupee (PKR)
  25. Jordanian Dinar (JOD)
  26. Cambodian Riel (KHR)
  27. Bahrain Dinar (BHD)
  28. Indian Rupee (INR)
  29. Vietnamese Dong (VND)
  30. Turkish Lira (TRY)
  31. Mexican Peso (MXN)
  32. Poland Zloty (PLN)

### **3. Is there any transaction and conversion fees charged on my overseas transactions?**

- Assuming, the transaction is in USD, the system will check the USD Qard Multi Currency Current Account-i. If there is sufficient balance in this account, there won't be any transaction and conversion fees charged.
- If there are insufficient funds in the USD Qard Multi Currency Current Account-i, the system will then check the Ringgit account-i. If there is sufficient funds in the Ringgit account-i, then the account will be debited accordingly together with the applicable transaction and conversion fees.
- If there is insufficient funds in the Ringgit account-i, the transaction will be declined.
- No partial deduction or withdrawal is allowed from the Qard Multi Currency Current Account-i.

**4. Can I withdraw Foreign Currency cash from ATMs in Malaysia?**

- No, Foreign Currency Cash can only be withdrawn at ATMs overseas. ATM withdrawal in Malaysia will only dispense in Ringgit

**5. Can I use my RHB Multi Currency Visa Debit Card-i for overseas or card not present (online / ecommerce, recurring, mail order, telephone order) transaction?**

- Yes, but you must first opt-in for these transactions.
- All debit cards are automatically blocked for any overseas or card not present transaction unless customer has opted in for this.
- Customer can opt in for these transactions via: -
  - RHB ATM; or
  - RHB branches; or
  - RHB Customer Contact Centre
- This will take effect the next day.

**6. What is the card limit on RHB Multi Currency Visa Debit Card-i?**

ATM Daily Limit	MyDebit Daily Limit (Sharing amount with ATM)	Debit Card Daily Spending Limit via VISA
<b>RM</b>		
1,000	1,000	1,000
2,000	2,000	2,000
3,000 (default)	3,000 (default)	5,000
5,000	5,000	10,000 (default)
10,000		Up to available balance in the account

**7. Will there be any fees/charges imposed by RHB Islamic Bank on this RHB Multi Currency Visa Debit Card-i?**

- Yes, please refer to the table below:-

Fees / Charges	RHB Multi Currency Visa Debit Card-i RM
Annual / Issuance fee	20.00
Card replacement fee	15.00
ATM withdrawal fee – RHB ATM	Free
ATM withdrawal fee – Local Bank MEPS	1.00 per withdrawal
ATM withdrawal fee – Foreign Bank MEPS	1.00 per withdrawal
ATM withdrawal fee – Overseas via Visa/MasterCard Network	12.00 per withdrawal
Sales draft retrieval fee	20.00 per copy
Oversea transaction conversion fee*	1% of the converted amount

\* This is only applicable if the funds are deducted from other than the 16 supported foreign currencies.

- All fees / charges are deducted from the Ringgit Account-i

- Additional charges may be imposed on overseas ATM withdrawal (foreign currency) by the ATM service provider.

**8. What is the daily spending limit for RHB Multi Currency Visa Debit Card-i if the RHB Qard Multi Currency Account-i is a joint account with more than one card holder?**

- Each Multi Currency Visa Debit Card-i has its own daily spending limit that can be decided by each card holder.
- Each cardholder determines the spending limit, which is subject to the amount available in the account.
- Refer to question 6 on the daily retail spending and ATM withdrawal limits.

**9. Can I choose to disable the contactless feature on my RHB Multi Currency Visa Debit Card-i?**

- Yes you can. Please refer to the table below:

Function	Yes/No	How
Disable the contactless function	Yes	<ul style="list-style-type: none"> <li>• Request via RHB Branches</li> <li>• Call RHB Customer Contact Centre</li> </ul>
Reduce the contactless amount or count (default limit is RM250)	Yes	<ul style="list-style-type: none"> <li>• Request via RHB Branches</li> <li>• Call RHB Customer Contact Centre</li> </ul>

**10. What should I do if I forget my Debit Card-i PIN?**

- The RHB Multi Currency Visa Debit Card-i will need to be replaced should you require a new PIN.
- You can contact our Call Centre at 03-92068118 or visit our nearest RHB/RHB Islamic branch for assistance.

**11. How do I make my PIN secure?**

- Avoid any unsuitable PIN e.g.
  - Birth dates, months, year, passport number, driving license in any form or combination
  - Sequential numbers e.g. 123456 or 111111
  - Telephone number or identity card numbers

**12. What should I do if my RHB Multi Currency Visa Debit Card-i is lost or stolen?**

- Notify RHB Customer Contact Centre at 03-9206 8118 immediately to block your Debit Card-i.
- A replacement card will be issued to you at your request and a fee of RM15.00 will be charged to your Ringgit Account-i.

**13. Why is my purchase declined?**

- This could be due to:
  - a. Insufficient funds in your Savings or Current Account-i that is linked to the RHB Multi Currency Visa Debit Card-i.
  - b. Purchase amount exceeds chosen daily spending limit.
  - c. The function to purchase online or overseas transaction may not have been activated yet.
  - d. For Islamic Debit Cards, the transaction will be declined if it is used at merchants with the following Merchant Category Codes (MCCs) :

- MCC 5921 – Packages Beer, Wine and Liquor.
- MCC 5993 – Cigar Stores and Stands.
- MCC 7995 – Gambling Transactions.
- MCC 7273 – Dating & Escort Services
- MCC 7800 - Government Owned Lotteries (US Region only)
- MCC 7801 - Government Licensed Online Casinos (Online Gambling) (US Region only)
- MCC 7802 - Government Licensed Horse/Dog Racing (US Region only)

**14. What are the security features under RHB Multi Currency Visa Debit Card-i?**

- SMS alerts are sent to your registered mobile phone number with the Bank whenever a purchase of RM500 and above is made on your Debit Card-i.
- One-Time Password (OTP) Authentication Code is sent via SMS to verify purchases made online at participating 3D Secure merchants.
- Each contactless transaction includes a unique code that changes with each purchase to prevent a counterfeit card from being produced from the intercepted card security details.

**15. What if my account is debited but cash is not dispensed?**

- If you encounter any problems when using your card while overseas, please contact RHB Customer Contact Centre at 03-9206 8118 to report your case.
- Alternatively, you may also contact the Bank when you return to Malaysia.