

FAQs – RHB Multi Currency Account

1. What is RHB Multi Currency Account?

- RHB Multi Currency Account is an account that holds up to thirty-two (32) foreign currencies and precious metal such as Paper Gold and Paper Silver in ONE account.

2. Does RHB Multi Currency Account come with a debit card?

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

3. Who can open the RHB Multi Currency Account?

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

4. Where can I open a RHB Multi Currency Account?

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

5. How can I fund my RHB Multi Currency Account?

- You may perform currency conversion (buy/sell) into your Multi Currency Account 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 Multi Currency Account?

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

7. Is the RHB Multi Currency Account an interest-bearing account?

- Yes, you can enjoy attractive interest rates on your Multi Currency Account balance of selected foreign currencies and you may check the latest Multi Currency Deposit Rates via RHB website (<https://www.rhbgroup.com/treasury-rates/multi-currency-deposit/index.html>)

8. Can I place a Multi Currency Account Term Deposit via online?

- Yes, you may place a Multi Currency Account Term Deposit for selected currencies via RHB Online Banking platform (Internet/Mobile) but subject to a minimum placement amount of USD2,000 or its equivalent.
- The placement can be made via online from 9:30am to 4:30pm on Federal Territory working days.

9. What is the maximum placement I can make for Multi Currency Account Term Deposit?

- There is no maximum amount for Multi Currency Account Term Deposit placement at the domicile branch, but subject to individual daily limit if placed via RHB Online Banking platform.

10. Can I withdraw my Multi Currency Account Term Deposit via online if I made the placement at branch?

- Yes, placements performed at the branch can also be withdrawn via RHB Online Banking platform or vice versa.

11. If I perform a premature withdrawal for Multi Currency Account Term Deposit, will I be entitled for partial interest?

- No interest shall be paid if the Multi Currency Account Term Deposit is uplifted before the completion of the contracted tenure (maturity date), regardless of the number of completed months at the time of premature withdrawal.

12. Can I deposit foreign currency physical notes into my RHB Multi Currency Account?

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

13. Can I send Foreign Telegraphic Transfer (FTT) from my RHB Multi Currency Account and is there any fees imposed?

- Yes, you can send FTT debiting your Multi Currency Account and a fee of USD10 or its equivalent will be charged. Also subject to other charges (such as agent bank / beneficiary bank).
- This transaction can be performed via any RHB branches.

14. Can I receive foreign funds via Foreign Telegraphic Transfer (FTT) into my RHB Multi Currency Account?

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

15. Can I deposit foreign cheque into my RHB Multi Currency Account?

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

16. Does RHB Multi Currency Account come with a cheque book or overdraft facility?

- No, cheque book and overdraft facility is not available in RHB Multi Currency Account.

17. Where can I check my RHB Multi Currency Account monthly statement?

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

18. Can I view my RHB Multi Currency Account foreign currency balance at ATM machine?

- No, RHB Multi Currency Account available balance is not available at ATM machine.
- You may view your RHB Multi Currency Account available balance via RHB Online Banking Platform.

19. Can I convert foreign currency to other foreign currency within my RHB Multi Currency Account?

- Yes. Foreign currency to foreign currency conversion can be performed at your domicile branch.
- Please query for specific rates at the branch.

20. Is RHB Multi Currency Account protected by PIDM?

- Yes, RHB Multi Currency Account is protected by PIDM up to RM250,000 for each depositor.
- Multi Currency Account Gold Investment and Multi Currency Account Silver Investment are not protected by PIDM.

21. Who should I contact if I have further enquiries on RHB Multi Currency Account?

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

FAQs – RHB Multi Currency Visa Debit Card

1. What is RHB Multi Currency Visa Debit Card?

- It works just like an ATM Card and a Payment Card that allows you to withdraw cash via worldwide ATM's with Visa Network and to make purchases at any retail outlets, restaurants and petrol stations and at any Visa / MyDebit accepted merchants.
- There are no conversion and transaction fees applicable for up to thirty-two (32) supported foreign currencies.

2. How to apply for a RHB Multi Currency Visa Debit Card?

All you need is:

- Open an RHB Multi Currency Account with a minimum initial deposit of USD200 or its equivalent; and
- Open a Ringgit Account; either savings or current account.
- RHB Premier customers are eligible to apply for the RHB Premier Visa Multi Currency Debit Card.

3. What are the currencies supported by RHB Multi Currency Visa Debit Card?

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

4. How does Multi Currency Visa Debit Card work? Are there any transaction and conversion fees charged on my overseas transactions?

- When you perform a retail or withdrawal transaction in the supported foreign currency, i.e. USD, the purchase amount will be deducted from the USD Multi Currency Account with no transaction and conversion fees.
- If your USD Multi Currency Account has insufficient funds, the transaction will be deducted from your Ringgit Account with applicable transaction and conversion fee.
- If there are insufficient funds in your Ringgit account, the transaction will be declined.
- No partial deduction or withdrawal is allowed from the Multi Currency Account.

5. What is Card Not Present (CNP) and Overseas transaction?

- **CNP** is a retail transaction where the cardholder is not physically present at the merchant when the payment is made.
I.e. Online Transaction- Lazada and Shopee
Recurring Transactions; or
Mail Order/ Telephone Order
- **Overseas Transaction** is a transaction made out of Malaysia which includes overseas cash withdrawal.



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

- Yes, but you must first opt-in for Card Not Present (CNP) & Overseas transaction.
- All debit cards are automatically blocked for any overseas or CNP transaction unless customer has opted in for this.
- Customer can opt in via: -
 - i. RHB ATM's; or
 - ii. RHB branches; or
 - iii. RHB Customer Contact Centre (CCC)
 - iv. SMS to *CNP1<space>IC number<space>last 4 digits Debit Card/-i number to 66300*
Example: CNP1 888888128888 1234 to 66300

7. I will be travelling overseas. What should I do prior to traveling to ensure that there is no disruption using my Debit Card/-i for purchases or ATM withdrawal?

- Please ensure you have activated your card for Overseas Transaction & Card Not Present Transaction (CNP).
- Ensure that there is sufficient funds in your RHB Multi Currency/Ringgit Malaysia Account.
- Set your Daily Purchase limit to up to available balance in your account and contactless limit up to amount RM1,000 and count to 20.

8. Can I withdraw foreign currency cash from ATM's in Malaysia?

- No, foreign currency cash can only be withdrawn at Visa Network ATM's overseas.
- ATM withdrawal in Malaysia will only dispense in Ringgit Malaysia and it will be deducted from your Ringgit account.

9. What is the card limit on RHB Multi Currency Visa Debit Card?

ATM Daily Limit	^[a] MyDebit Daily Limit (sharing amount with ATM)	^[b] Debit Card Daily Spending Limit (via Visa/MasterCard)
RM		
1,000	1,000	1,000
2,000	2,000	3,000
3,000 (default)	3,000 (default)	5,000
5,000	5,000	10,000 (default)
10,000		Up to available balance in the account

Note:

- a. MyDebit Daily Limit refers to local retail transactions which is processed through MyDebit Payment network.
- b. Debit Card Daily Spending Limit refers to retail transactions which are processed through Visa / MasterCard payment network. This can be for either local or overseas transactions including Overseas ATM transactions.
- If you need to adjust your transaction limits, you can make such requests at any RHB Branch or contact the RHB Customer Contact Centre (CCC).

10. Will there be any fees/charges imposed by RHB Bank on this RHB Multi Currency Visa Debit Card?

- Yes, please refer to the table below: -

Fees / Charges	RM
Issuance / Annual fee	20.00
Card replacement fee	15.00
ATM withdrawal fee – RHB ATM	No charge
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 Network	12.00 per withdrawal
Overseas transaction conversion fee **	1% of the converted amount

Note:

** This above charges is only applicable if the funds are deducted from other than the 32 supported foreign currencies.

- (a) All fees & charges are deducted from the Ringgit Account.
- (b) Additional charges may be imposed on overseas ATM withdrawal (in foreign currency) by the overseas ATM service provider.
- (c) Any overseas/local transaction refund will be credited into the Ringgit account.

11. What should I do if I forget my Debit Card PIN?

- You may re-set it via
 - (a) RHB Phone Banking (*applicable for MyKad/ My Tentera Holders only*)
 - (b) RHB Online/Mobile Banking

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

- Each Multi Currency Visa Debit Card has its own daily spending limit that can be determined by each cardholder.
- The limit is not shared between the joint accountholders.

13. Can I choose to disable or reduce the contactless feature on my RHB Multi Currency Visa Debit Card?

- Yes you can perform the request via any RHB Branch or RHB Customer Contact Centre.
- However, the minimum default limit for contactless is RM250 per transaction.

14. How do I keep my PIN secure?

- Avoid using easily guessable PIN i.e. birth dates, months, year, passport number, driving license in any form or combination.
- Stay away from sequential numbers ie. 123456 or 111111.
- Move away from Telephone number or identity card number as your pin.

15. What should I do if my RHB Multi Currency Visa Debit Card is lost or stolen?

- Notify RHB Customer Contact Centre at 03-92068118 immediately to block your Debit Card.
- A replacement card will be issued to you at your request with a fee of RM15.00 charged to your Ringgit Account.

16. Why is my purchase declined when I use my RHB Multi Currency Visa Debit Card?

- This could be due to:
 - (a) Insufficient funds in your Savings or Current Account that is linked to the RHB Multi Currency Visa Debit Card.
 - (b) Purchase amount exceeds your schosen daily spending limit.
 - (c) The function to purchase online or overseas transaction may not have been enabled yet.
 - (d) Scheduled system maintenance (notice will be provided by the bank)

17. What security features does RHB Multi Currency Visa Debit Card have?

- 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.
- 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.

18. Can I use Easy Payment Plan (EPP) facility for purchases with my Debit Card/-i?

- No, the EPP is not applicable for Debit Card/-i.

19. 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 03-92068118 to report your case.
- Alternatively, you may also contact the Bank when you return to Malaysia.

20. When making a purchase overseas, am I required to key in my 6-digit PIN?

- When you are in a country that supports PIN, you will be prompted to complete the transaction using your PIN.
- However not all overseas market support PIN. Where an overseas terminal does not support 6-digit PIN, then you may need to sign to approve the payment.

21. Under what circumstances that holding of funds transactions are done to my MCA Account/-i or Current/Savings Account/-i?

- Once you have used your RHB Debit Card/-i for any retail transactions, your Account/-i will be on "hold" for the amount swiped.
- After you've used your RHB Debit Card/-i for any retail transaction, the amount you've swiped will be temporarily put on 'hold' in your Account/-i.
- This 'hold' will be lifted, and your account/-i will be debited for the transaction amount once the Bank receives it from the acquiring Bank.
- This "hold" will be released and your account/-i will be debited for the amount once the Bank receives the amount from the acquiring Bank.
- On average, the pre-authorization holding day is 30 days.

Petrol transaction at the pump (outdoor)

- Pre-authorization amount is RM200 but some petrol operators allow the Cardholder to select the amount at the pump.
- With the PIN & Pay concept at petrol stations in Malaysia, cardholders are to key in their 6 digit PIN at the self-service pump.
- Pre-authorization amount will be charged to customer's Ringgit account/-i during the fill-up.
- The pre-authorization amount will be reversed back and the actual filled-up amount will be charged to customer's Ringgit Account/-i once the bank receives the actual filled up amount from the acquiring bank. The turnaround time for this is usually 3 – 4 working days.
- To avoid pre-authorization amount, customers are advised to go to the payment counter located inside the petrol station.

Hotel

- The amount depends on the duration of stay whereby on check-in, pre-authorization amount will be charged.
- During check-out, the pre-authorization amount will be reversed and the actual amount will be charged.

22. Do I key in my 6-digit PIN when making overseas ATM cash withdrawal?

- Yes, majority of the overseas ATM supports cash withdrawal by using 6-digit PIN.