

**A. FAQs – RHB Multi Currency Account**

**1. What is RHB Multi Currency Account?**

- RHB Multi Currency Account is an account that holds up to thirty three (33) foreign currencies and precious metals such as Gold and 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. Can I transfer funds between my RHB Multi Currency Account?**

- At the moment, own RHB Multi Currency Account transfer can only be performed at RHB branch.

**5. Where can I open a RHB Multi Currency Account?**

- At the moment, Multi Currency Account can be opened at any RHB branch.

**6. How can I fund my RHB Multi Currency Account?**

- You may perform currency conversion (buy) into your Multi Currency Account via RHB Online Banking (Internet/Mobile) or at any RHB branch.

**7. 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.

**8. 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>)

**9. 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 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.

**10. 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 any RHB branch, but subject to individual daily limit if placed via RHB Online Banking.

**11. 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 or vice versa.

**12. 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.

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

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

**14. 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 via RHB Online Banking (web version) or at any RHB branch.
  - The applicable FTT cable charges are:-
    - a) USD5 or its equivalent for FTT performed via RHB Online Banking (web version)
    - b) USD10 or its equivalent for FTT performed at any RHB branch
- \*Also subject to other charges (such as agent bank / beneficiary bank).

**15. What are the foreign currencies that I can send Foreign Telegraphic Transfer (FTT) debiting my RHB Multi Currency Account?**

- The available foreign currencies for FTT debiting your RHB Multi Currency Account via RHB Online Banking (web version) are:-
  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. Indonesian Rupiah (IDR)
  15. Brunei Dollar (BND)
  16. Qatar Riyal (QAR)
  17. Philippine Peso (PHP)

For other foreign currencies, please proceed to the nearest RHB branch.

**16. 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.

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

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

**18. 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.

**19. 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.

**20. 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.

**21. 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 any RHB branch.
- Please query for specific rates at the branch.

**22. 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.

Frequently Asked Questions (FAQ)

- A. RHB Multi Currency Account
- B. RHB Multi Currency Visa Debit Card



**23. 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 03-92068118.



**B. 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 three (33) 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 customer is eligible to apply for the RHB Premier Visa Multi Currency Debit Card.

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

- |                                |                             |
|--------------------------------|-----------------------------|
| 1. Japanese Yen (JPY)          | 18. Chinese Renminbi (CNY)  |
| 2. Sterling Pound (GBP)        | 19. Indonesian Rupiah (IDR) |
| 3. Singapore Dollar (SGD)      | 20. Brunei Dollar (BND)     |
| 4. Australia Dollar (AUD)      | 21. Qatar Riyal (QAR)       |
| 5. New Zealand Dollar (NZD)    | 22. Philippine Peso (PHP)   |
| 6. Euro (EUR)                  | 23. Bangladeshi Taka (BDT)  |
| 7. US Dollar (USD)             | 24. Pakistani Rupee (PKR)   |
| 8. Swiss Franc (CHF)           | 25. Jordanian Dinar (JOD)   |
| 9. Hong Kong Dollar (HKD)      | 26. Cambodian Riel (KHR)    |
| 10. Canadian Dollar (CAD)      | 27. Bahraini Dinar (BHD)    |
| 11. Saudi Riyal (SAR)          | 28. Indian Rupee (INR)      |
| 12. South Africa Rand (ZAR)    | 29. Vietnamese Dong (VND)   |
| 13. Thai Baht (THB)            | 30. Turkish Lira (TRY)      |
| 14. Danish Krone (DKK)         | 31. Mexican Peso (MXN)      |
| 15. Swedish Krona (SEK)        | 32. Polish Zloty (PLN)      |
| 16. Norwegian Krone (NOK)      | 33. Korean Won (KRW)        |
| 17. Arab Emirates Dirham (AED) |                             |

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

- For any overseas retail purchase or cash withdrawal transaction in the supported foreign currency, the transaction amount will be deducted from the Multi Currency Account.  
 For example, Multi Currency Account and Ringgit account has these following balances:-

Account	Account Balances
Multi Currency Account	<ul style="list-style-type: none"> <li>• USD90</li> <li>• SGD500</li> </ul>
Ringgit Account	<ul style="list-style-type: none"> <li>• RM5,000</li> </ul>

**Scenario A**

Purchase an item for SGD200 with RHB Multi Currency Debit Card

- Bank will verify the SGD funds are available and sufficient in the Multi Currency Account.
- There is sufficient funds in SGD.
- Transaction amount in SGD200 will be deducted directly from Multi Currency Account.

**Scenario B**

**Purchase an item for USD100 with RHB Multi Currency Debit Card**

- Bank will verify the USD funds are available and sufficient in Multi Currency Account.
- Insufficient funds in USD therefore the transaction amount will be deducted directly from the Ringgit account with the applicable transaction and conversion fee.
- If there are insufficient funds in your Ringgit account, the transaction will be declined.

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

- **CNP** is a retail transaction whereby the retail transaction is done without using the physical card.
- Example:-
  - ✓ 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 blocked by default for any overseas or CNP transaction unless customer has opted in for this.
- Customer can opt in via: -
  - ✓ Login to RHB Online Banking and submit service request under “Get Support” OR
  - ✓ SMS OR  
CNP1<space>last 4 digit NRIC number<space>last 6 digit Debit Card number and send to 66300 to opt-in
  - ✓ RHB ATM’s; OR
  - ✓ RHB branches; OR
  - ✓ RHB Customer Contact Centre (CCC)  
CCC General Line: 0392068118  
Email : [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)

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

- Please ensure you have activated your card for Overseas Transaction & Card Not Present Transaction (CNP). Refer to item 6 on the available channels.
- 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. Refer to item 9 on the steps.

**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	<sup>[a]</sup> MyDebit Daily Limit (sharing amount with ATM)	<sup>[b]</sup> Debit Card Daily Spending Limit (via Visa/MasterCard)
<b>RM</b>		
1,000	1,000	1,000
2,000	2,000	3,000
<b>3,000 (default)</b>	<b>3,000 (default)</b>	5,000
5,000	5,000	<b>10,000 (default)</b>
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 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
<b>Issuance / Annual fee</b>	20.00
<b>Card replacement fee</b>	15.00
<b>ATM withdrawal fee – RHB ATM</b>	No charge
<b>ATM withdrawal fee – Local Bank MEPS</b>	1.00 per withdrawal
<b>ATM withdrawal fee – Foreign Bank MEPS</b>	1.00 per withdrawal
<b>ATM withdrawal fee – Overseas via Visa Network</b>	12.00 per withdrawal
<b>Overseas transaction conversion fee **</b>	1% of the converted amount

**Note:**

\*\* This above charges is only applicable if the funds are deducted from other than the 33 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. Refer to item 9 on the daily limits available.
- The limit is not shared between the joint accountholders.

## Frequently Asked Questions (FAQ)

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### 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 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 chosen 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. Where will my tax refund or any other refund from the merchant be credited into?

- Any refunds from the merchant or any tax refund will be credited into your Ringgit Current or Savings account.

### 18. 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 & for any contactless transaction via Visa.
- One-Time Password (OTP) Authentication Code is sent via SMS to verify purchases made online at participating 3D Secure merchants.

### 19. 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.

### 20. 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 (CCC) as per the channels below to report your case.
  - ✓ CCC General Line at 0392068118
  - ✓ Email via [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)
- Alternatively, you may also contact the Bank when you return to Malaysia.

### 21. 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.



**22. Under what circumstances that holding of funds transactions are done to my Multi Currency Account/-i or Current/Savings Account/-i?**

A pre-authorisation is a temporary hold of a specific amount from the available balance on the payment card. It is used to verify that the card is active and has sufficient available funds prior to the transaction.

**Petrol transaction at the outdoor self-service pump**

- A pre-authorization amount of RM200 will be charged to your Ringgit Current/Savings account when you make fuel payment using debit card at self-service pump.
- Once you have completed pumping fuel, the actual amount for the fuel dispensed will be debited from the account, and the pre authorisation amount will be automatically released.
- To avoid pre-authorisation amount, customers are advised to go to the payment counter located inside the petrol station.
- Currently there are some local Automated Fuel Delivery (AFD) system that allows contactless transaction. The pre-authorisation amount is also RM200 & the pre-authorisation amount will be released & the final amount will be charged once the transaction is completed.

**Hotel**

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

**23. 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.