

How to apply for Smart Move Balance Transfer

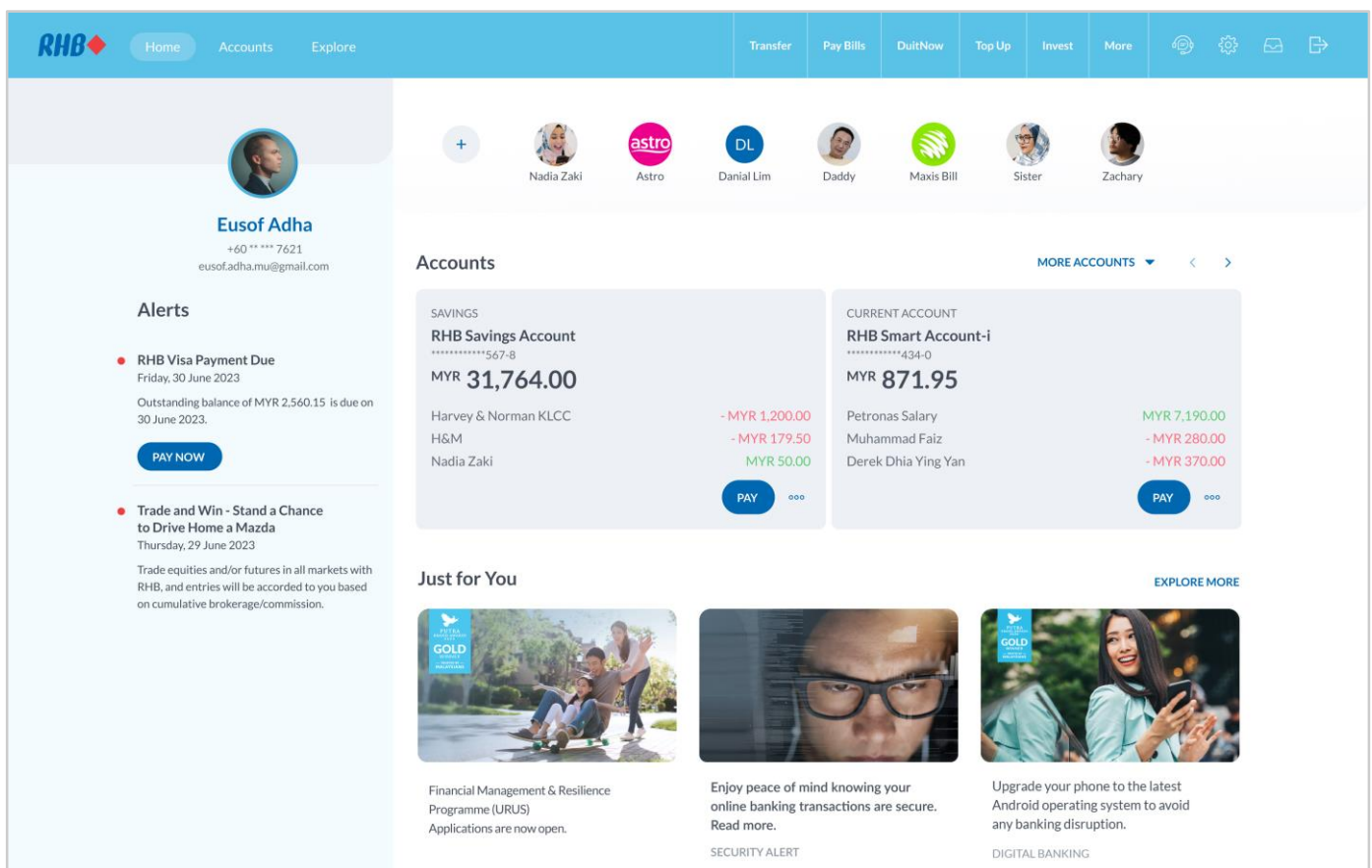
Uruskan kewangan anda dengan Smart Move Balance Transfer

Transfer your outstanding balances with attractive rates easily.

Pindahkan baki tertunggak anda pada kadar yang menarik dengan mudah.

This feature is only available on RHB Online Banking website.

Fungsi ini hanya tersedia melalui laman web RHB Online Banking.



The screenshot shows the RHB Online Banking interface. At the top, there's a navigation bar with 'Home', 'Accounts', 'Explore', 'Transfer', 'Pay Bills', 'DuitNow', 'Top Up', 'Invest', and 'More'. Below the navigation bar, the user's profile 'Eusof Adha' is displayed with a profile picture and contact information. To the right, there are icons for various services: Nadia Zaki, Astro, Danial Lim, Daddy, Maxis Bill, Sister, and Zachary. The main section is titled 'Accounts' and shows two accounts: 'RHB Savings Account' with a balance of MYR 31,764.00 and 'RHB Smart Account-i' with a balance of MYR 871.95. Below the accounts, there are promotional banners for 'Financial Management & Resilience Programme (URUS)', 'Security Alert', and 'Digital Banking'.

Step 1

Log in to RHB Online Banking and click 'Accounts' at the top left corner.

Langkah 1

Log masuk ke RHB Online Banking dan tekan 'Accounts' di bahagian atas, pada sebelah kiri.

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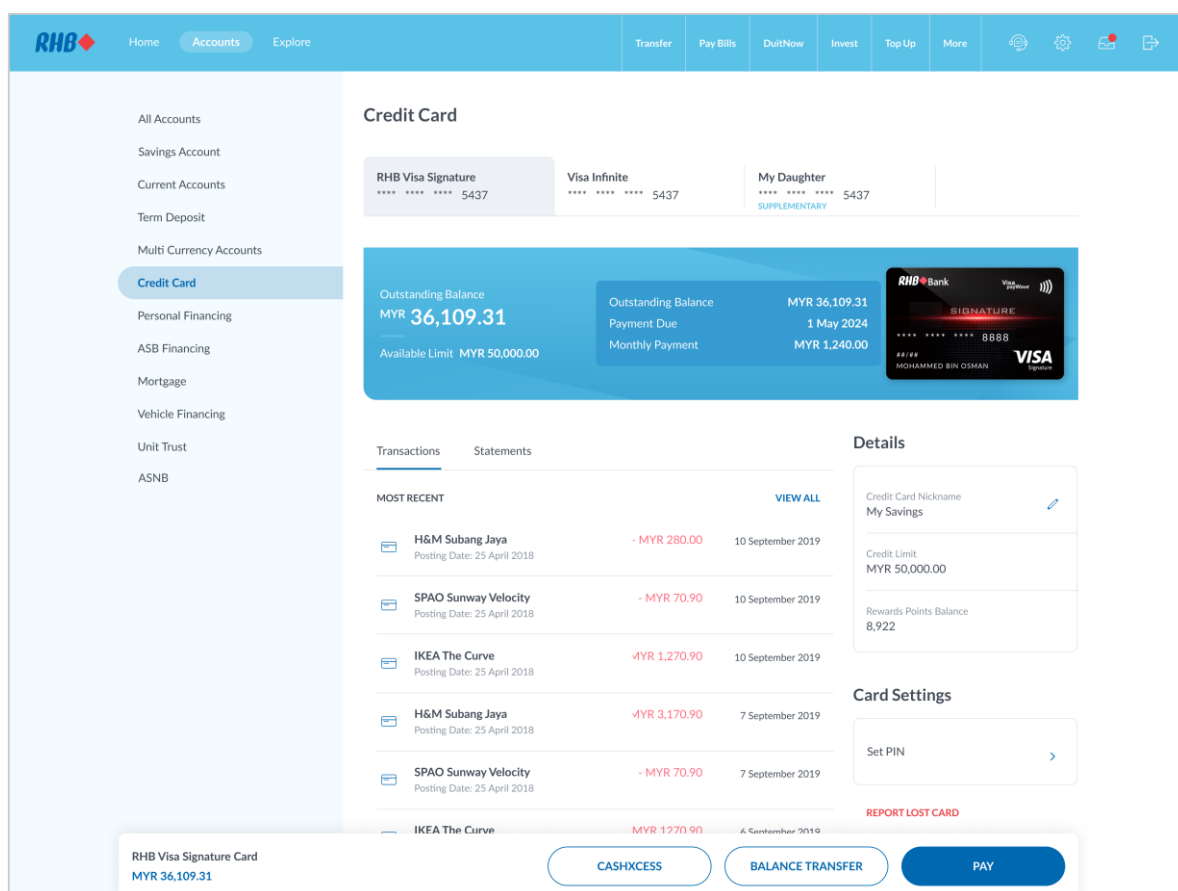
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Step 2

Select 'Credit Card' and click 'Balance Transfer' at the bottom right corner.

Langkah 2

Pilih 'Credit Card' dan tekan 'Balance Transfer' di bahagian bawah, pada sebelah kanan.

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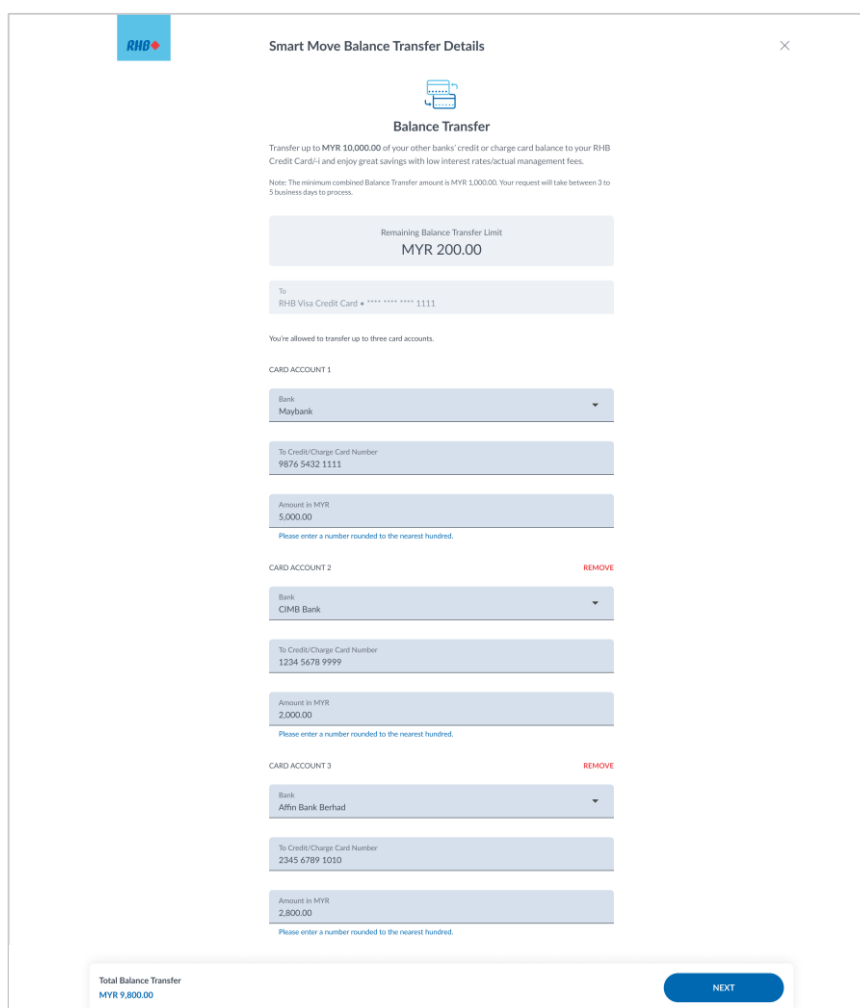
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Smart Move Balance Transfer Details

Balance Transfer

Transfer up to MYR 10,000.00 of your other banks' credit or charge card balance to your RHB Credit Card/-i and enjoy great savings with low interest rates/actual management fees.

Note: The minimum combined Balance Transfer amount is MYR 1,000.00. Your request will take between 3 to 5 business days to process.

Remaining Balance Transfer Limit
MYR 200.00

To
RHB Visa Credit Card • **** * 1111

You're allowed to transfer up to three card accounts.

CARD ACCOUNT 1

Bank
Maybank

To Credit/Charge Card Number
9876 5432 1111

Amount in MYR
5,000.00
Please enter a number rounded to the nearest hundred.

CARD ACCOUNT 2 REMOVE

Bank
CIMB Bank

To Credit/Charge Card Number
1234 5678 9999

Amount in MYR
2,000.00
Please enter a number rounded to the nearest hundred.

CARD ACCOUNT 3 REMOVE

Bank
Affin Bank Berhad

To Credit/Charge Card Number
2345 6789 1010

Amount in MYR
2,800.00
Please enter a number rounded to the nearest hundred.

Total Balance Transfer
MYR 9,800.00

NEXT

Step 3

Fill in the requested details and amount to transfer. Click 'Next' to proceed.

Langkah 3

Isikan butiran yang diminta dan jumlah untuk dipindahkan. Tekan 'Next' untuk teruskan.

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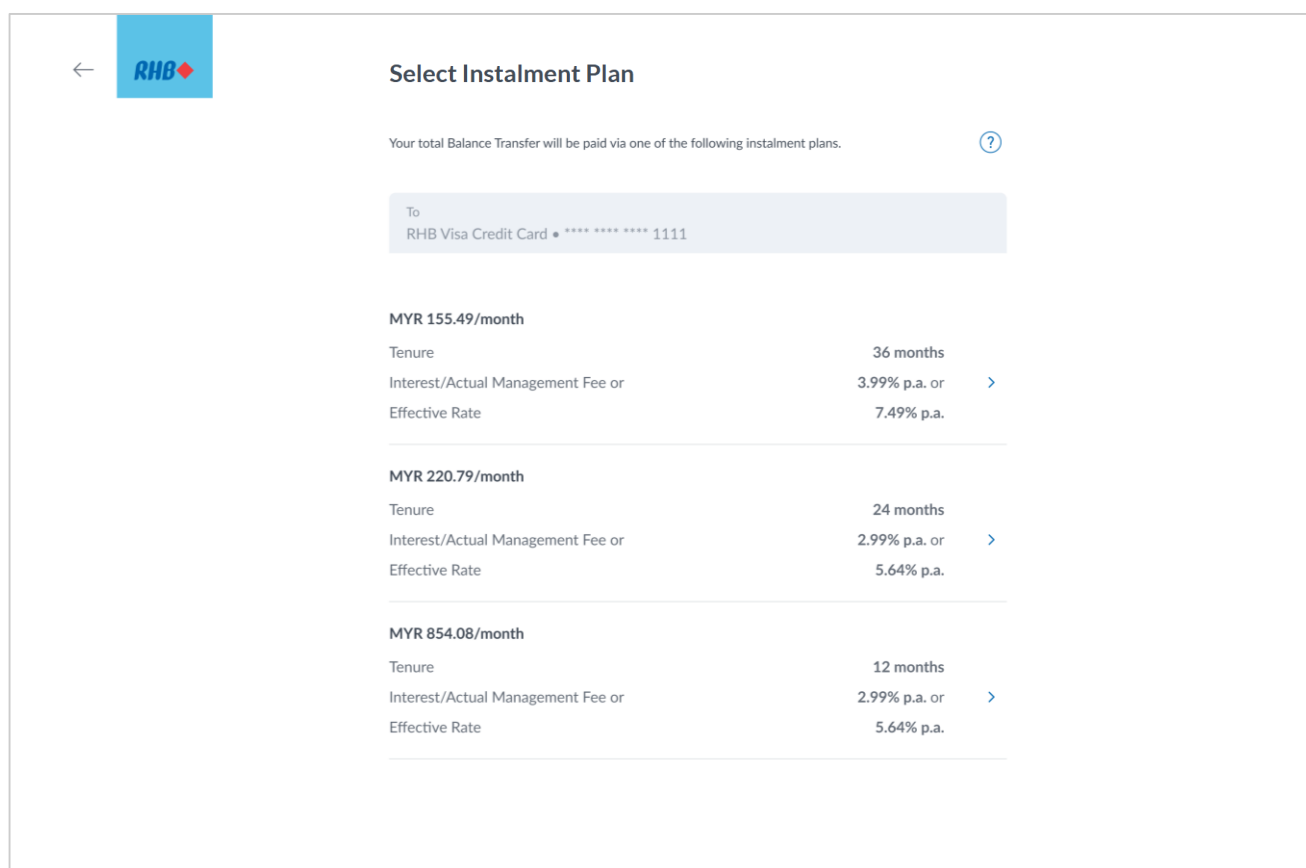
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← 

Select Instalment Plan

Your total Balance Transfer will be paid via one of the following instalment plans. 

To
RHB Visa Credit Card • **** * 1111

MYR 155.49/month	
Tenure	36 months
Interest/Actual Management Fee or	3.99% p.a. or >
Effective Rate	7.49% p.a.
MYR 220.79/month	
Tenure	24 months
Interest/Actual Management Fee or	2.99% p.a. or >
Effective Rate	5.64% p.a.
MYR 854.08/month	
Tenure	12 months
Interest/Actual Management Fee or	2.99% p.a. or >
Effective Rate	5.64% p.a.

Step 4

Select your preferred instalment plan.

Langkah 4

Pilih pelan ansuran pilihan anda.

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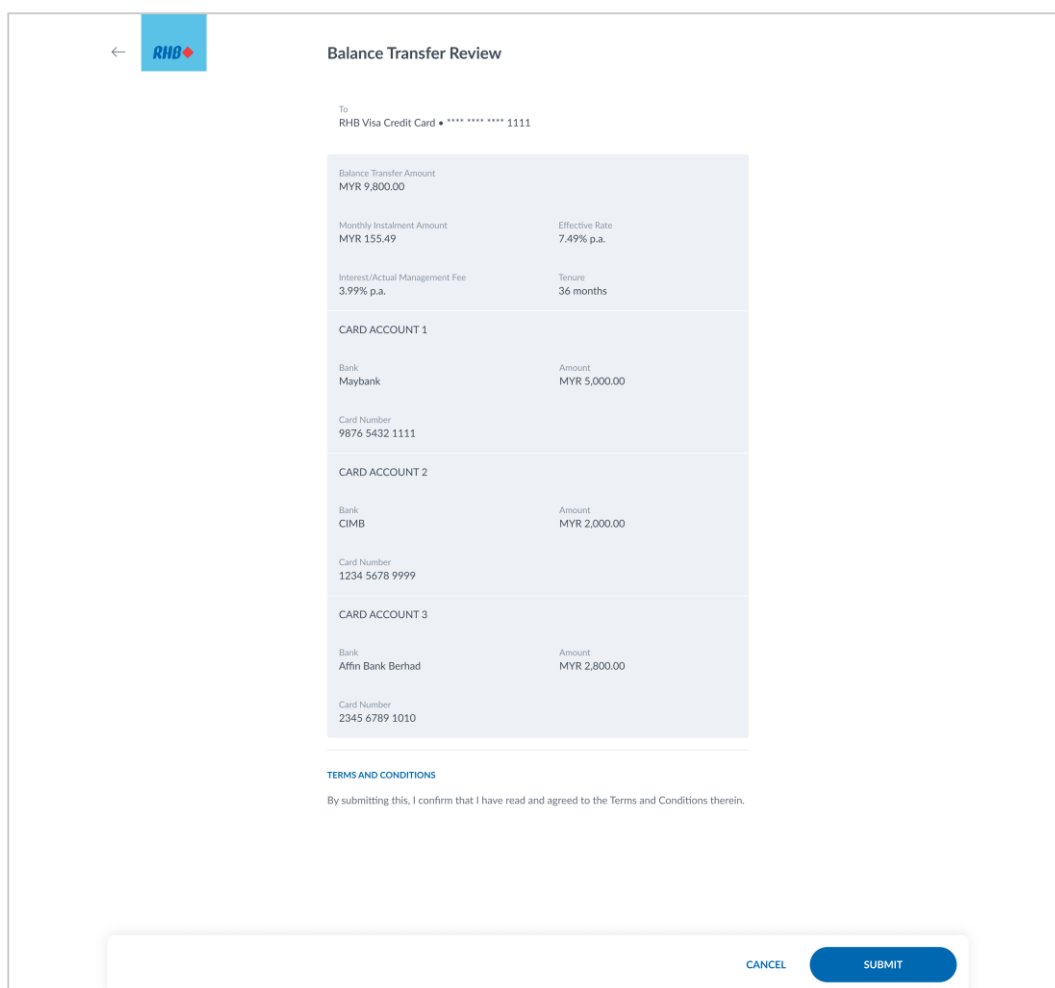
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← **RHB**

Balance Transfer Review

To
RHB Visa Credit Card • **** * 1111

Balance Transfer Amount MYR 9,800.00	
Monthly Installment Amount MYR 155.49	Effective Rate 7.49% p.a.
Interest/Actual Management Fee 3.99% p.a.	Tenure 36 months

CARD ACCOUNT 1	
Bank Maybank	Amount MYR 5,000.00
Card Number 9876 5432 1111	

CARD ACCOUNT 2	
Bank CIMB	Amount MYR 2,000.00
Card Number 1234 5678 9999	

CARD ACCOUNT 3	
Bank Aflin Bank Berhad	Amount MYR 2,800.00
Card Number 2345 6789 1010	

TERMS AND CONDITIONS
By submitting this, I confirm that I have read and agreed to the Terms and Conditions therein.

CANCEL SUBMIT

Step 5

Review the balance transfer details and click 'Submit'.

Langkah 5

Semak butiran pemindahan baki dan tekan 'Submit'.

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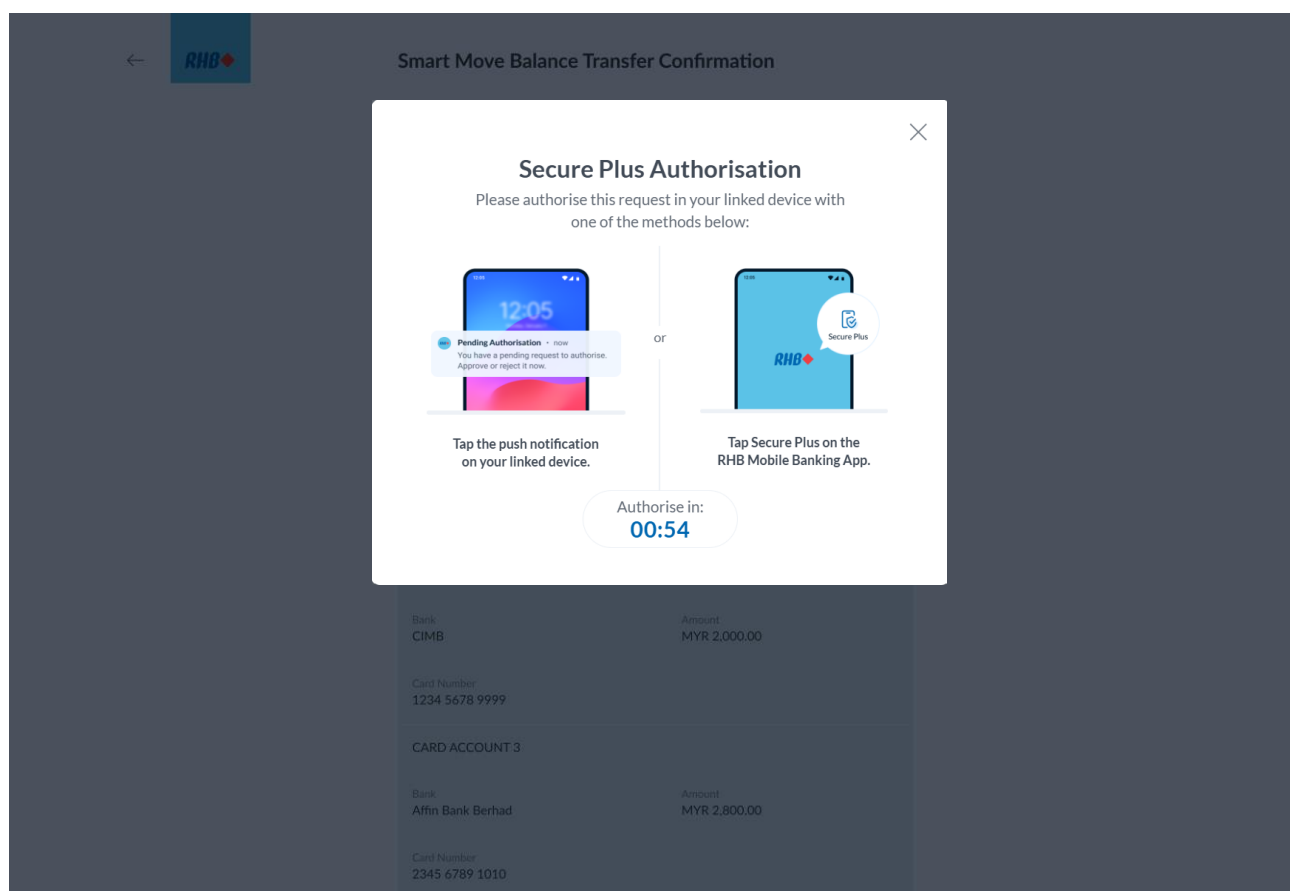
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Step 6

You will receive a RHB Secure Plus Authorisation notification on your authorised device. If you don't receive any notification, click on the Secure Plus icon on the pre-login screen on your mobile app.

Langkah 6

Anda akan menerima notis pengesahan RHB Secure Plus pada peranti anda. Sekiranya anda tidak menerima apa-apa notis, tekan ikon Secure Plus pada laman log masuk di aplikasi mudah alih anda.

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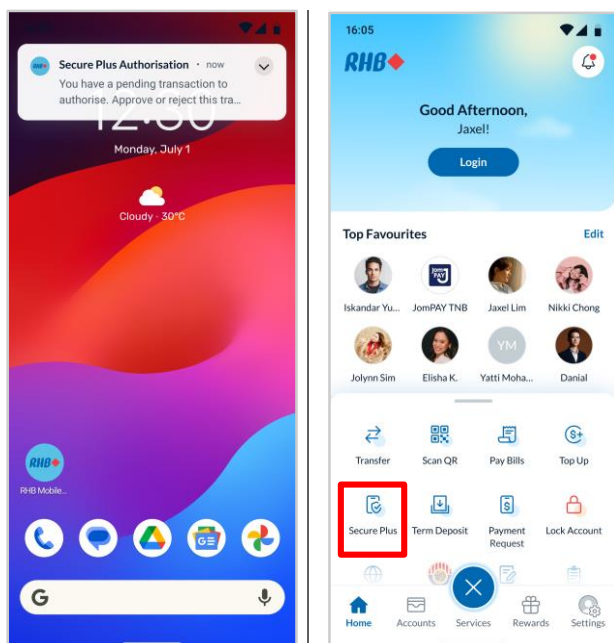
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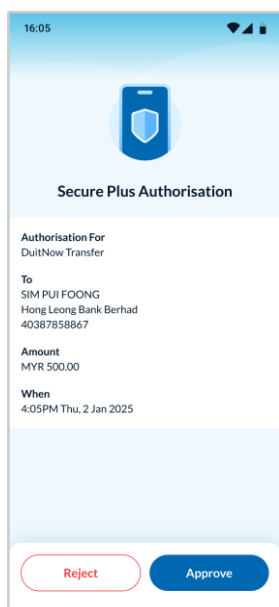


Step 7

Tap on the Push Notification or the Secure Plus icon under 'Services' tab on the pre-login screen to approve the transaction.

Langkah 7

Tekan notis yang anda terima atau ikon Secure Plus di bawah tab 'Services' pada laman log masuk untuk sahkan transaksi.



Step 8

Click 'Approve' to authorise the transaction.

Langkah 8

Tekan 'Approve' untuk sahkan transaksi.

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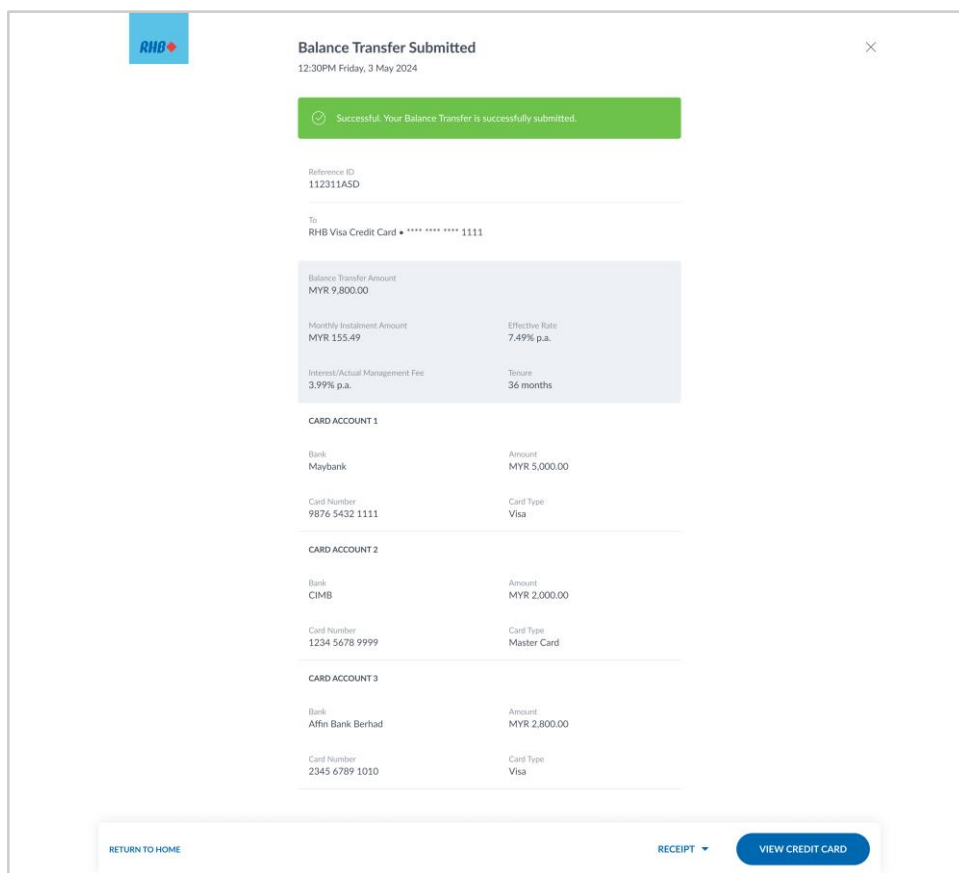
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Balance Transfer Submitted
12:30PM Friday, 3 May 2024

✓ Successful. Your Balance Transfer is successfully submitted.

Reference ID:
112311ASD

To:
RHB Visa Credit Card • **** * 1111

Balance Transfer Amount	MYR 9,800.00
Monthly Instalment Amount	MYR 155.49
Effective Rate	7.49% p.a.
Interest/Actual Management Fee	3.99% p.a.
Tenure	36 months

CARD ACCOUNT 1

Bank	Maybank	Amount	MYR 5,000.00
Card Number	9876 5432 1111	Card Type	Visa

CARD ACCOUNT 2

Bank	CIMB	Amount	MYR 2,000.00
Card Number	1234 5678 9999	Card Type	Master Card

CARD ACCOUNT 3

Bank	Affin Bank Berhad	Amount	MYR 2,800.00
Card Number	2345 6789 1010	Card Type	Visa

RETURN TO HOME RECEIPT VIEW CREDIT CARD

Step 9

You will receive a notification once successful.

Langkah 9

Anda akan menerima notis ini setelah berjaya.