Frequently Asked Questions (FAQ) FOR JOY@UNI (ONLINE ACCOUNT OPENING)

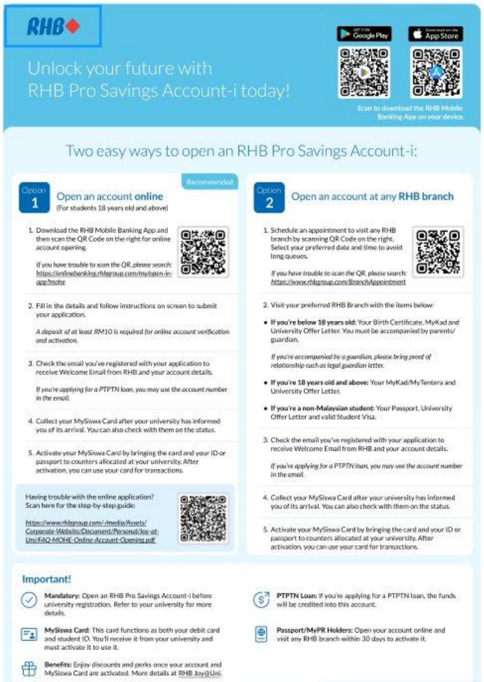
SECTION 1 - FAQ

No.	Question	Answer
1.	Do I need to be a certain age to open Pro Savings Account-i via online?	Yes, you must be 18 years old and above to open Pro Savings Account-i via online. If you are below 18 years old, you may walk into any RHB Bank branch to open Pro Savings Account-i.
2.	What documents do I need to provide for online Pro Savings Account-i opening?	No document is required when you open your Pro Savings Account-i online. However, you will need to get ready with your MyKad (NRIC) or Passport/MyPR for eKYC purposes. **a) MyKad Holder (NRIC)** • Please refer to the step by step in Section 2 to go through the eKYC (Know Your Customer) process for the online account opening. • Transfer a minimum RM10 from any of your existing bank accounts via FPX to complete the verification and activation process. **b) MyPR Holder or Passport Holder** • Please refer to step by step in Section 2 to go through the eKYC (Know Your Customer) process for the online account opening. • Visit to any RHB branch to **activate your account.**
3.	Are there any fees/initial deposit associated with opening Pro Savings Account-i via online?	A minimum of RM10 is required to activate the account and you may withdraw it after the activation is completed.
4.	What if I don't have any other existing bank account from another bank (FPX) to perform the minimum RM10 transfer?	If you are a **MyKad Holder**, you may visit to RHB on-campus activation counter or any RHB branch to activate your account within 240 days after account opening. If you are a **MyPR Holder or Passport Holder**, you are required to visit to RHB branch to activate your account within 240 days after account opening.
5.	How do I start the online Pro Savings Account-i opening?	Please follow the steps below to begin. Step 1: Download RHB Mobile Banking app from App Store or Google Play Store or Huawei AppGallery Step 2: Scan the QR code provided in your letter offer to start the application
6.	How do I know that my account has been successfully opened?	You will receive a welcome email from RHB Islamic Bank Berhad ("RHB") once you have successfully submitted your application. Alternatively, you may retrieve a copy of the Welcome Letter under Additional Information section via Joy@Uni page or visit to any RHB Bank branch to print out the Welcome Letter.
7.	What should I do if I failed to scan my MyKad (NRIC)?	You are allowed to attempt the MyKad (NRIC) scanning for a maximum of 3 times per day. If you have exceeded 3 attempts, you can only re-attempt after 24 hours or alternatively you may visit to RHB branch to complete the account opening.

No.	Question	Answer
8.	What if I passed my NRIC scanning but failed face scanning?	You are allowed to attempt the face scanning for a maximum of 3 times per day. If you have exceeded 3 attempts, you can re-attempt after 24hours. Alternatively, you may choose the option to activate your account via branch in the application whereby your account will be opened successfully and you may visit to RHB on-campus activation counter or any RHB branch to activate your account within 240 days.
9.	What if I accidentally exit during the application process?	Your application will be auto save and you are able to retrieve the application and continue at a later date or within 30 days subject to successful online account registration. However, if exceeded 30 days from the date of initial application, you may have to re-start the application again
10.	Can I perform FPX using other bank's joint account or family or friends account?	No. The minimum RM10 must be transferred from your own individual account with another bank with the same name registered as per NRIC. RHB may reject your application if the FPX verification does not match the name captured from your NRIC. Alternatively, you may visit to RHB on-campus activation counter or any RHB Bank branch to activate your account.
11.	What if I didn't receive my Welcome letter?	You may retrieve a copy of the Welcome Letter under Additional Information section via Joy@Uni page or visit to any RHB branch to print out the Welcome Letter.
12.	What happens if I am unable to scan the QR code in my letter offer?	You may get the URL link from your University.
13.	Will my Pro Savings Account-i closed without any deposit?	Yes, the account will be auto closed if there is no deposit within 300 days after account has been activated.
14.	What is FPX?	FPX (Financial Process Exchange) is a Malaysian payment gateway system that allows customers to make real-time online payments using their savings, current or credit card accounts. Hence to make a deposit using FPX to activate your savings account, the other existing bank account must be under your name.
15.	What happens if FPX payment fail?	The account will still be opened, but it will not be activated. In this case, the student can visit the on-campus RHB booth or walk into any branch to complete the account activation.
16.	Where can I find out more features/ step-by-step guides?	http://www.rhbgroup.com/ebk1

<u>SECTION 2 – HOW TO APPLY FOR PRO SAVINGS ACCOUNT-I VIA ONLINE (STEP BY STEP GUIDES)</u>

Submit your application online with following simple steps

<table>
<tr><th>Step</th><th>Guides</th></tr>
<tr><td>


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Step 1

Download RHB Mobile Banking app from App Store or Google Play Store or Huawei AppGallery. Scan the QR code provided in the letter offer to start the account opening application.

Langkah 1

Muat turun aplikasi RHB Mobile Banking dari App Store atau Google Play Store. Imbas kod QR yang disediakan dalam surat tawaran untuk memulakan aplikasi pembukaan akaun.

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Step 2
Review the account details and click ‘Apply Now’ to proceed.

Langkah 2
Semak butiran akaun dan klik ‘apply now’ untuk teruskan

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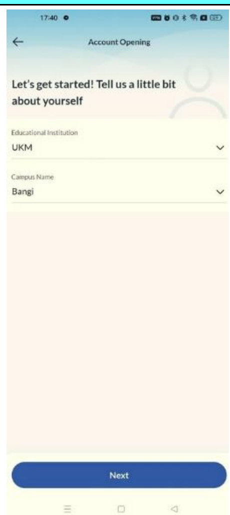
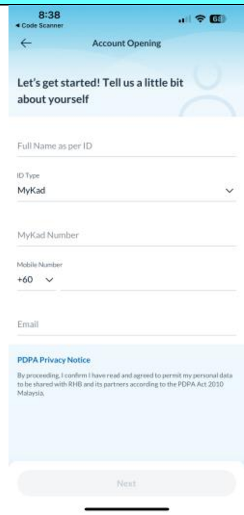
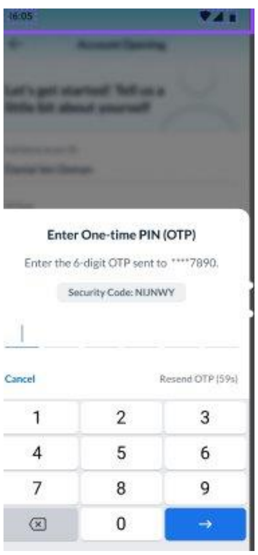
Step	Guides
  	**Step 3** Select University and Campus Then key in your personal details, verify, and click 'Next'. Langkah 3 Pilih Universiti dan Kampus Seterusnya isi butiran peribadi, verifikasi, dan klik 'next'

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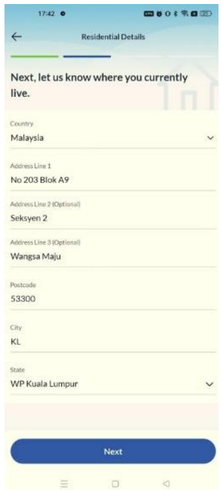

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Step 4
Fill in the requested personal & residential details and click ‘Next’.

Langkah 4
Isikan butiran peribadi & alamat dan tekan ‘next’

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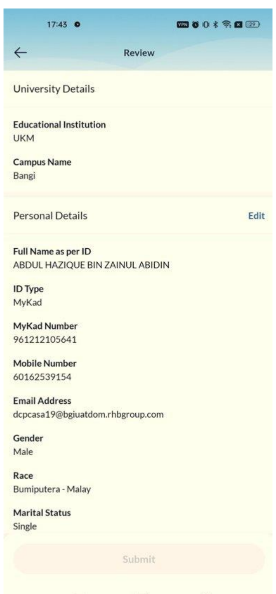

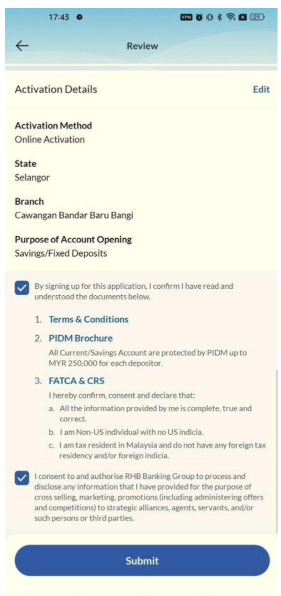

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Step 5
Review the information input, go through the declaration details, tick declaration checkbox, and click ‘Submit’.

Langkah 5
Semak, baca butiran deklarasi, tandakan ‘tick’ di *checkbox*, dan klik ‘submit’

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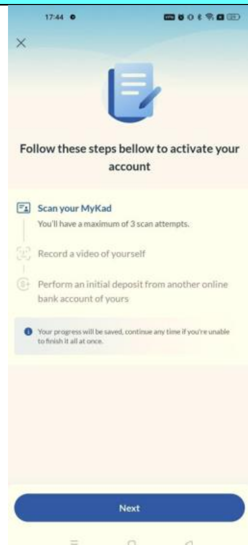
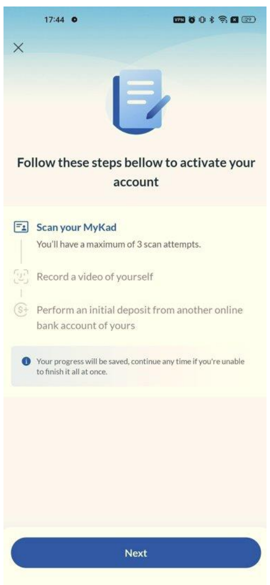
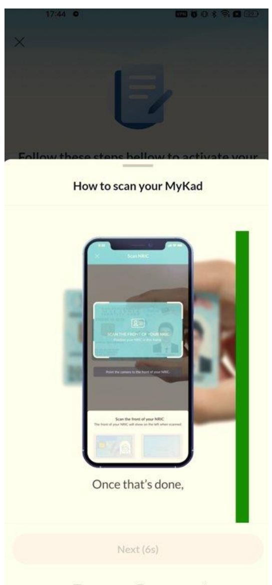
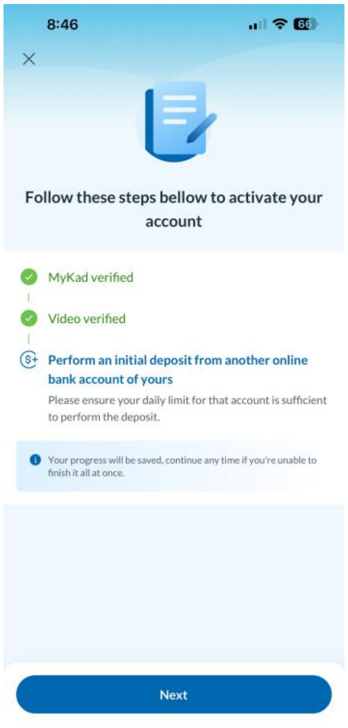
 	**Step 6** Set up the online banking account. Fill in the requested details and click 'Next'. **Langkah 6** Pengaturan akaun perbankan atas talian Isikan butiran dan tekan 'next'
 	**Step 7** View the eKYC journey. Scan MyKad (NRIC), review and submit. **Langkah 7** Lihat langkah-langkah eKYC, imbas NRIC, semak dan hantar
 	**Step 8** Proceed to video recording. Click 'Next' Adjust your face in frame and start video recording. **Langkah 8** Teruskan dengan rakaman video dan klik 'next' Sesuaikan bahagian muka dalam bingkai dan mulakan rakaman video

Step	Guides
	**Step 9** After video recording successful, click 'Next' to perform initial deposit. **Langkah 9** Setelah selesai rakaman video, klik 'next' untuk langkah pemindahan dana ke dalam akaun
	**Step 10** Input deposit amount (Min. RM10) and click 'Next'. **Langkah 10** Masukkan jumlah deposit (Min. RM10) dan klik 'next'

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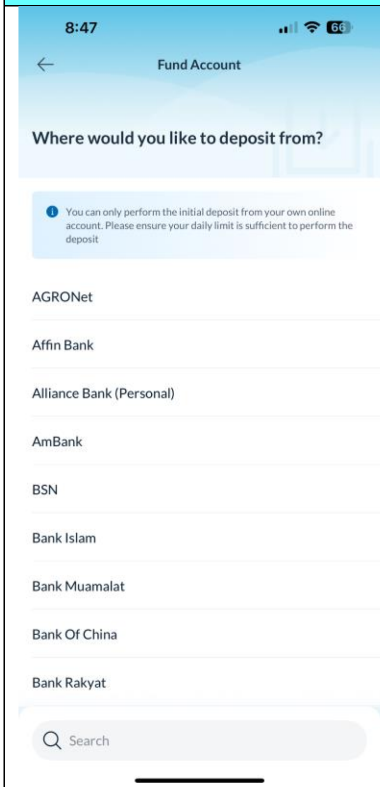
<tr><td>
</td><td>Step 11
Select bank and perform online fund transfer.

Langkah 11
Pilih bank dan lakukan pemindahan dana secara dalam talian</td></tr>
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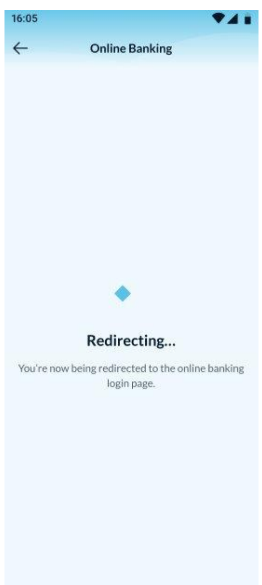
</td><td>Step 12
Review selected bank & deposit amount in FPX Review Page and click ‘Next’.

Langkah 12
Semak bank pilihan & jumlah deposit di halaman semakan FPX dan klik ‘next’</td></tr>
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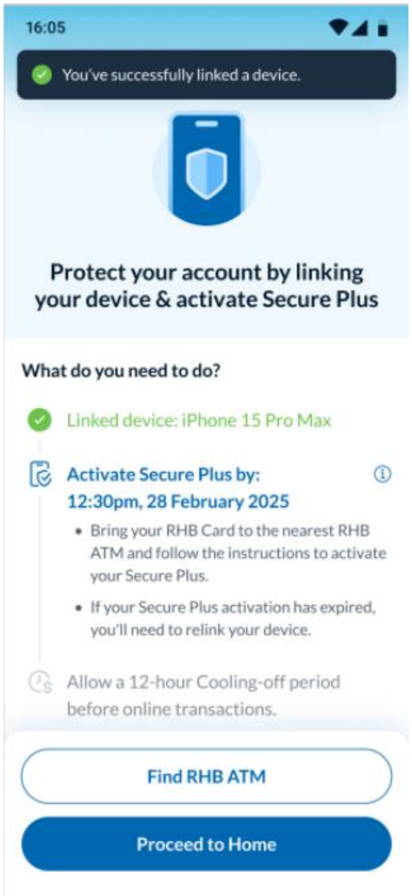
<tr><td>
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Step 13
Click 'Login Now' and perform the device binding & Secure Plus activation in your mobile device in order to start using Pro Saving Account-i.

Once you successfully login and bind your device on RHB Mobile Banking app and getting this prompt message on your device, you are required to activate your Secure Plus at any RHB ATM.

You have a **30-days period** to activate Secure Plus at the ATM (as indicated on the message). If you miss this 30-days activation period, you'll need to log in, re-onboard, and relink your device. A reminder will be sent 2 days before the 30-day activation period ends.

Langkah 13
Klik 'Login Now' dan lakukan pengikatan peranti & Secureplus pengaktifan dalam peranti mudah alih anda untuk mula menggunakan Pro Saving Akaun-i.

Sebaik sahaja anda berjaya log masuk dan mengikat peranti anda pada aplikasi Perbankan Mudah Alih RHB dan mendapat mesej segera ini pada peranti anda, anda perlu mengaktifkan Secure Plus anda di mana-mana ATM RHB.

Anda mempunyai tempoh 30 hari untuk mengaktifkan Secure Plus di ATM (seperti yang dimaklumkan pada mesej). Jika anda terlepas tempoh pengaktifan 30 hari ini, anda perlu log masuk, masuk semula dan mengikat semula peranti anda. Peringatan akan dihantar 2 hari sebelum tempoh pengaktifan 30 hari tamat.

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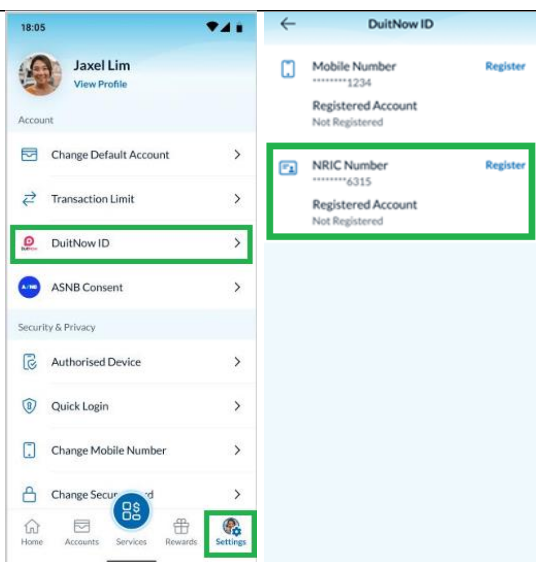
<tr><td>
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Step 14
Next, tap 'Proceed to Home' and proceed to Settings icon to link DuitNow ID (for PTPTN).

http://www.rhbgroup.com/duitnow/index.html

Langkah 14
Kemudian, tekan 'Proceed to Home' dan terus ke ikon "Settings untuk daftar "DuitNow ID" (untuk PTPTN).

http://www.rhbgroup.com/duitnow/index.html

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