



## ANNOUNCEMENT:

### Revised Cardholder Agreement & Terms and Conditions for RHB Cards/-i

5<sup>th</sup> January 2026

Dear Valued Customers,

We would like to inform you that the Cardholder Agreement and Terms and Conditions for RHB Cards/-i namely Credit Card/-i, Debit Card/-i, Prepaid Card, Commercial Card/-i (for individual & business customers), RHB Joy@Uni Programme Consent Booklet as well as RHB MyTVETKPM Card Programme Consent Booklet will be revised with effect from 27 January 2026.

The summary of the changes is as follows:

Conventional Product(s)	Cardholder Agreement / Terms and Conditions
RHB Credit Card Cardmember Agreement	<ul style="list-style-type: none"><li>Revision to Clause 1.1 (cc) to update the web form link for the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li></ul> <p>Click <a href="#">[here]</a> to view the revised Cardholder Agreement, effective 27 January 2026</p>
RHB Premier Visa Infinite Credit Card	<ul style="list-style-type: none"><li>Revision to Clause 1.13 to update the web form link for the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li></ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Visa Infinite Credit Card	<ul style="list-style-type: none"><li>Revision to Clause 1.13 to update the web form link for the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li></ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Visa Signature Credit Card	<ul style="list-style-type: none"><li>Revision to Clause 1.10 to update the details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li></ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB World MasterCard Credit Card	<ul style="list-style-type: none"><li>Revision to Clause 1.12 to update the details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li></ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Shell Visa Credit Card	<ul style="list-style-type: none"><li>Revision to Clause 1.11 to update the web form link for the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li></ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Cash Back Credit Card	<ul style="list-style-type: none"><li>Revision to Clause 1.11 to update the web form link for the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li></ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Rewards Credit Card	<ul style="list-style-type: none"><li>Revision to Clause 1.13 to update the web form link for the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li></ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Visa MyEG Credit Card	<ul style="list-style-type: none"><li>Revision to Clause 1.14 to update the web form link for the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li></ul>

Conventional Product(s)	Cardholder Agreement / Terms and Conditions
RHB Debit Card	<p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p> <ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the web form link for the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Revision to Clause 3.8 to update the default daily purchase limits for the RHB Premier Multi Currency Visa Debit Card.</li> <li>• Revision to Clause 7 under Fees &amp; Charges to remove the clause stating, “A fee of RM50.00 may be imposed by RHB Bank upon Card issuance” for the RHB Premier Visa Infinite Debit Card.</li> <li>• Revision to Clause 7.5 to remove the replacement fee for the RHB Premier Visa Infinite Debit Card.</li> </ul> <p><b>RHB DEBIT CARD – RM12.00 / <del>RHB PREMIER VISA INFINITE DEBIT CARD</del></b>  A fee of RM15.00 will be charged for every replacement Card of Visa or Mastercard issued respectively.</p> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Corporate MyDebit Card	<ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Revision to clause 13.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
Easy Smart Debit Card	<ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Removal of Clause 2 under Application &amp; Acceptance.</li> <li>• Revision to Clause 6.3 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> <li>• Revision to Clause 8.1 under Fees &amp; Charges to remove the issuance fee clause.</li> <li>• Removal of Clause 8.5 under Fees &amp; Charges relating to replacement fee</li> <li>• Revision to clause 14.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Prepaid Card	<ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Revision to Clause 6.4 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> <li>• Revision to clause 14.12 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Corporate Credit Card & RHB Corporate Charge Card	<ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> <li>• Revision to clause 14.12 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul>



Conventional Product(s)	Cardholder Agreement / Terms and Conditions
	Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026
RHB Purchasing Card	<ul style="list-style-type: none"> <li>Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
Visa Cardmember Agreement (RHB Commercial Card)	<ul style="list-style-type: none"> <li>Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Cardholder Agreement, effective 27 January 2026</p>

Islamic Product(s)	Cardholder Agreement / Terms and Conditions
RHB Credit Card-i	Click <a href="#">[here]</a> to view the revised Cardholder Agreement, effective 27 January 2026
RHB Debit Card-i	<ul style="list-style-type: none"> <li>Revision to Clause 1 to update the web form link for the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>Revision to Clause 3.8 to update the default daily purchase limits for the RHB Premier Multi Currency Visa Debit Card-i.</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Corporate MyDebit Card-i	<ul style="list-style-type: none"> <li>Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>Revision to clause 13.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
Easy Kad Debit-i	<ul style="list-style-type: none"> <li>Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>Removal of Clause 2 under Application &amp; Acceptance.</li> <li>Revision to Clause 6.3 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> <li>Removal of Clause 7.6 under Fees &amp; Charges relating to replacement fee</li> <li>Revision to clause 13.11 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB VISA Ocean Harmoni Debit Card-i	<ul style="list-style-type: none"> <li>Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>Revision to Clause 6.3 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> <li>Revision to clause 14.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>



Islamic Product(s)	Cardholder Agreement / Terms and Conditions
RHB Corporate Credit Card-i & RHB Corporate Charge Card-i	<ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> <li>• Revision to clause 14.12 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Purchasing Card-i	<ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Terms and Conditions, effective 27 January 2026</p>
Visa Cardmember Agreement (RHB Commercial Card-i)	<ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Cardholder Agreement, effective 27 January 2026</p>
RHB Joy@Uni Programme Consent Booklet - RHB Islamic Bank Berhad Terms & Conditions RHB MySiswa Debit Card-i Terms and Conditions (T&C)	<ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Revision to clause 12.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Consent Booklet, effective 27 January 2026</p>
RHB MyTVETKPM Card Programme Consent Booklet – RHB Islamic Bank Berhad Terms & Conditions RHB MyTVETKPM Debit Card-i Terms and Conditions (T&C)	<ul style="list-style-type: none"> <li>• Revision to Clause 1 to update the new name and contact details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services).</li> <li>• Revision to clause 12.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center</li> </ul> <p>Click <a href="#">[here]</a> to view the revised Consent Booklet effective 27 January 2026</p>

Thank you.