



ANNOUNCEMENT:

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

5th 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">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). <p>Click [here] to view the revised Cardholder Agreement, effective 27 January 2026</p>
RHB Premier Visa Infinite Credit Card	<ul style="list-style-type: none">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). <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Visa Infinite Credit Card	<ul style="list-style-type: none">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). <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Visa Signature Credit Card	<ul style="list-style-type: none">Revision to Clause 1.10 to update the details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services). <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB World MasterCard Credit Card	<ul style="list-style-type: none">Revision to Clause 1.12 to update the details of the Financial Markets Ombudsman Service (FMOS) (formerly known as the Ombudsman for Financial Services). <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Shell Visa Credit Card	<ul style="list-style-type: none">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). <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Cash Back Credit Card	<ul style="list-style-type: none">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). <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Rewards Credit Card	<ul style="list-style-type: none">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). <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Visa MyEG Credit Card	<ul style="list-style-type: none">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).



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	<p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Debit Card	<ul style="list-style-type: none">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).Revision to Clause 3.8 to update the default daily purchase limits for the RHB Premier Multi Currency Visa Debit Card.Revision to Clause 7 under Fees & 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.Revision to Clause 7.5 to remove the replacement fee for the RHB Premier Visa Infinite Debit Card. <p>RHB DEBIT CARD – RM12.00 / RHB PREMIER VISA INFINITE DEBIT CARD A fee of RM15.00 will be charged for every replacement Card of Visa or Mastercard issued respectively.</p> <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Corporate MyDebit Card	<ul style="list-style-type: none">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).Revision to clause 13.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
Easy Smart Debit Card	<ul style="list-style-type: none">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).Removal of Clause 2 under Application & Acceptance.Revision to Clause 6.3 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)Revision to Clause 8.1 under Fees & Charges to remove the issuance fee clause.Removal of Clause 8.5 under Fees & Charges relating to replacement feeRevision to clause 14.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Prepaid Card	<ul style="list-style-type: none">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).Revision to Clause 6.4 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)Revision to clause 14.12 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center <p>Click [here] 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">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).Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)Revision to clause 14.12 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center



Conventional Product(s)	Cardholder Agreement / Terms and Conditions
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RHB Purchasing Card	<ul style="list-style-type: none">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).Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS) Click [here] to view the revised Terms and Conditions, effective 27 January 2026
Visa Cardmember Agreement (RHB Commercial Card)	<ul style="list-style-type: none">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).Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS) Click [here] to view the revised Cardholder Agreement, effective 27 January 2026

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



Islamic Product(s)	Cardholder Agreement / Terms and Conditions
RHB Corporate Credit Card-i & RHB Corporate Charge Card-i	<ul style="list-style-type: none">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).Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS)Revision to clause 14.12 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center <p>Click [here] to view the revised Terms and Conditions, effective 27 January 2026</p>
RHB Purchasing Card-i	<ul style="list-style-type: none">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).Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS) <p>Click [here] 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">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).Revision to Clause 10 to reflect the updated name of Financial Markets Ombudsman Service (FMOS) <p>Click [here] 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">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).Revision to clause 12.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center <p>Click [here] 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">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).Revision to clause 12.10 to reflect the change of name from RHB Phone Banking to RHB Customer Contact Center <p>Click [here] to view the revised Consent Booklet effective 27 January 2026</p>

Thank you.