



ANNOUNCEMENT: Revised Terms and Conditions for RHB Debit Cards/-i

16th February 2026

Dear Valued Customers,

The Terms and Conditions for RHB Debit Cards/-i will be revised effective 11th March 2026 onwards.

You may view the updated Terms and Conditions by clicking on the links below: -

- [LINKC](#) (Conventional Debit Cards)
- [LINKI](#) (Islamic Debit Cards)

Summary of the changes are as follow:

| Terms & Conditions | Revised Clause | Revised Item |
|-------------------------------|------------------------|--|
| RHB Debit Card (Conventional) | Revision to clause 2.1 | <p>RHB PREMIER VISA INFINITE DEBIT CARD Customers of RHB Bank aged eighteen (18) years and above who are holding an Account are eligible to apply for the RHB Premier Visa Infinite Debit Card. In the case of a joint Account, only holders of the joint Account with the instruction of "either to-sign" can apply for the Card.</p> <p>RHB DEBIT CARD Customers of RHB Bank aged eighteen (18) years and above who are holding an Account are eligible to apply for the RHB Debit Card. In the case of a joint Account, only holders of the joint Account with the instruction of "either to-sign" can apply for the Card.</p> <p>Customers of RHB Bank aged seven (7) to seventeen (17) years twelve (12) years and above who are holding an Account are eligible to apply for the RHB Debit Card. In the case of a joint Account, only holders of joint account with the instruction of "either to-sign" can apply for the Card.</p> <p>RHB MULTI CURRENCY VISA DEBIT CARD / RHB PREMIER MULTI CURRENCY VISA DEBIT CARD Customers of RHB Bank aged eighteen (18) years and above who are holding both an RHB Multi Currency Account and an RHB Ringgit Malaysia Account are eligible to apply for the RHB Multi Currency Debit Card. In the case of joint Account, only holders of the joint account with the instruction of "either to- sign" can apply for the Card.</p> |
| RHB Debit Card (Conventional) | Revision to clause 2.2 | <p>RHB PREMIER VISA INFINITE DEBIT CARD An applicant for the Card must complete the provided application form and submit it to RHB Bank or its appointed nominee(s) or appointed agent(s) together with a photocopy of the applicant's identification card (front and back), Account passbook or Statement with account number and all other supporting documentation and payment as specified therein.</p> <p>RHB DEBIT CARD An applicant for the RHB Debit Card aged eighteen (18) years and above, must complete the provided application form and submit it to RHB Bank or its appointed nominee(s) or appointed agent(s) together with a photocopy of the applicant's identification card (front and back), Account passbook or Statement with account number and all other supporting documentation and payment as specified therein.</p> <p>An applicant of the aged seven (7) twelve (12) years and above to seventeen (17) years must complete the provided application form and submit it to RHB</p> |



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| | | <p>Bank or its appointed nominee(s) or appointed agent(s) together with a photocopy of the applicant's identification card (front and back) and parent/legal guardian's identification card (front and back), Account passbook or Statement with account number and all other supporting documentation and payment as specified therein.</p> <p>The parents/legal guardians shall be liable to and fully indemnify RHB Bank, its employees and agents against any claims, liability, penalties, proceedings, loss, suits, damage and costs (including all legal costs) incurred and/or suffered by RHB Bank (unless the same is attributable to RHB Bank's gross negligence, willful misconduct, willful default or fraud) by reason or an account of the use of the Minor Account and/or Debit Card by the minor.</p> <p>The personal information of the parents or legal guardians of the minor applicant shall be kept by RHB Bank.</p> <p>RHB MULTI CURRENCY VISA DEBIT CARD/RHB PREMIER MULTI CURRENCY VISA DEBIT CARD</p> <p>An applicant for the RHB Multi Currency Visa Debit Card aged eighteen (18) years and above, must complete the provided application form and submit it to RHB Bank or its appointed nominee(s) or appointed agent(s) together with a photocopy of the applicant's identification card (front and back), RHB Multi Currency Account passbook or Statement together with RHB Ringgit Malaysia Account passbook or Statements with account numbers and all other supporting documentation and payment as specified therein.</p> |
| RHB Debit Card (Conventional) | Revision to clause 3.7 | <p>RHB PREMIER VISA INFINITE DEBIT CARD</p> <p>The default daily accumulated cash withdrawal limit is RM3,000.00, unless specified otherwise by the Cardmember in the Card's application form. The daily cash withdrawal limit can be changed anytime by the Cardmember to a limit offered as an option by RHB Bank at any over-the-counter RHB Bank branches or any other means as RHB Bank deems fit and notifies to the Cardmember.</p> <p>RHB DEBIT CARD / RHB VISA JUSTICE LEAGUE DEBIT CARD</p> <p>The default daily accumulated cash withdrawal limit is RM3,000.00 for Cardmembers aged eighteen (18) years and above, unless specified otherwise by the Cardmember in the Card application form.</p> <p>For Cardmember aged seven (7) twelve (12) to seventeen (17) years, the default daily accumulated cash withdrawal limit is RM200.00 RM50.00.</p> <p>The daily cash withdrawal limit can be changed anytime by the Cardmember to a limit offered as an option by RHB Bank at any over-the-counter RHB Bank branches or any other means as RHB Bank deems fit and notifies to the Cardmember.</p> <p>RHB MULTI CURRENCY VISA DEBIT CARD/RHB PREMIER MULTI CURRENCY VISA DEBIT CARD</p> <p>The default daily accumulated cash withdrawal limit is RM3,000.00 unless specified otherwise by the Cardmember in the Card application form. The daily cash withdrawal limit can be changed anytime by the Cardmember to a limit offered as an option by RHB Bank at any over-the-counter RHB Bank branches or any other means as RHB Bank deems fit and notifies to the Cardmember.</p> |



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| RHB Debit Card (Islamic) | Revision to clause 2.1 | <p><u>RHB PLATINUM DEBIT CARD-i</u> Customers of RHB Islamic Bank aged eighteen (18) years and above who are holding an Account are eligible to apply for the RHB Platinum Debit Card -i. In the case of a joint Account, only holders of the joint Account with the instruction of “either to-sign” can apply for the Card.</p> <p><u>RHB DEBIT CARD-i / RHB VISA JUSTICE LEAGUE DEBIT CARD-i</u> Customers of RHB Islamic Bank aged eighteen (18) years and above who are holding an Account are eligible to apply for the RHB Debit Card-i. In the case of a joint Account, only holders of the joint Account with the instruction of “either to-sign” can apply for the Card.</p> <p>Customers of RHB Islamic Bank aged seven (7) to seventeen (17) years twelve (12) years and above who are holding an Account are eligible to apply for the RHB Debit Card-i. In the case of a joint Account, only holders of joint account with the instruction of “either to-sign” can apply for the Card.</p> <p><u>RHB MULTI CURRENCY VISA DEBIT CARD-i / RHB PREMIER MULTI CURRENCY VISA DEBIT CARD-i</u> Customers of RHB Islamic Bank of the age of eighteen (18) years and above who are holding both an RHB Multi Currency Account-i & an Ringgit Account-i are eligible to apply for the RHB Multi Currency Debit Card-i. In the case of joint Account, only holders of joint account with the instruction of “either one to-sign” can apply for the Card.</p> |
| RHB Debit Card (Islamic) | Revision to clause 2.2 | <p><u>RHB PLATINUM DEBIT CARD-i</u> An applicant for the Card must complete the provided application form and submit it to RHB Islamic Bank or its appointed nominee(s) or appointed agent(s) together with a photocopy of the applicant’s identification card (front and back), Account passbook or Statement with account number and all other supporting documentation and payment as specified therein.</p> <p><u>RHB DEBIT CARD-i / RHB VISA JUSTICE LEAGUE DEBIT CARD-i</u> An applicant for the RHB Debit Card-i RHB Visa Justice League Debit Card-i aged eighteen (18) years and above, must complete the provided application form and submit it to RHB Islamic Bank or its appointed nominee(s) or appointed agent(s) together with a photocopy of the applicant’s identification card (front and back), Account passbook or statement with account number and all other supporting documentation and payment as specified therein.</p> <p>An applicant of the age of seven (7) twelve (12) years to seventeen (17) years must complete the provided application form and submit it to RHB Islamic Bank or its appointed nominee(s) or appointed agent(s) together with a photocopy of the applicant’s identification card (front and back) and parent/legal guardian’s identification card (front and back), Account-i passbook or Statement with account number and all other supporting documentation and payment as specified therein.</p> <p>The parents/legal guardians shall be liable to and fully indemnify RHB Islamic Bank, its employees and agents against any claims, liability, penalties, proceedings, loss, suits, damage and costs (including all legal costs) incurred and/or suffered by RHB Islamic Bank (unless the same is attributable to RHB Islamic Bank’s gross negligence, willful misconduct,</p> |



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| | | <p>willful default or fraud) by reason or an account of the use of the Minor Account-i and/or the Card by the minor. The personal information of the parents or legal guardians of the minor applicant shall be kept by RHB Islamic Bank.</p> <p><u>RHB MULTI CURRENCY VISA DEBIT CARD-i / RHB PREMIER MULTI CURRENCY VISA DEBIT CARD-i</u> An applicant for the Card aged eighteen (18) years and above, must complete the provided application form and submit it to RHB Islamic Bank or its appointed nominee(s) or appointed agent(s) together with a photocopy of the applicant's identification card (front and back), RHB Multi Currency Account-i passbook or Statement together with RHB Ringgit Account-i passbook or Statement with account number and all other supporting documentation and payment as specified therein.</p> |
| RHB Debit Card (Islamic) | Revision to clause 3.9 | <p><u>RHB PLATINUM DEBIT CARD-i</u> The default daily accumulated cash withdrawal limit is RM3,000.00 unless specified otherwise by the Cardholder in the Card application form. The daily cash withdrawal limit can be changed anytime by the Cardholder to a limit offered as an option by RHB Islamic Bank at any over-the-counter RHB branches or any other means as RHB Islamic Bank deems fit and notifies to the Cardholder.</p> <p><u>RHB DEBIT CARD-i / RHB VISA JUSTICE LEAGUE DEBIT CARD-i</u> The default daily accumulated cash withdrawal limit is RM3,000.00 for Cardholder aged eighteen (18) years and above, unless specified otherwise by the Cardholder in the Card application form.</p> <p>The default daily accumulated cash withdrawal limit is RM3,000.00 for Cardholder aged eighteen (18) years and above unless specified otherwise by the Cardholder in the Card application form and RM50 for Cardholder aged seven (7) to seventeen (17) years. The daily cash withdrawal limit can be changed anytime by the Cardholder to a limit offered as an option by RHB Islamic Bank at any over-the-counter RHB branches or any other means as RHB Islamic Bank deems fit and notifies to the Cardholder.</p> <p><u>RHB MULTI CURRENCY VISA DEBIT CARD-i / RHB PREMIER MULTI CURRENCY VISA DEBIT CARD-i</u> The daily accumulated cash withdrawal limit is defaulted at RM3,000.00, unless specified otherwise by the Cardholder in the Card application form. The daily cash withdrawal limit can be changed anytime by the Cardholder to a limit offered as an option by RHB Islamic Bank at any over-the-counter RHB branches or any other means as RHB Islamic Bank deems fit and notifies to the Cardholder.</p> |
| RHB Debit Card (Islamic) | Revision to clause 3.10 | <p><u>RHB PLATINUM DEBIT CARD-i</u> The daily accumulated purchase limit is RM3,000.00 for MyDebit & RM3,000 for Visa/Mastercard unless specified otherwise by the Cardholder in the Card application form. The daily purchase limit can be changed anytime by the Cardholder to a limit offered as an option by RHB Islamic Bank at any over-the counter RHB branches or any other means as RHB Islamic Bank deems fit and notifies to the Cardholder.</p> |



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| | | <p><u>RHB DEBIT CARD-i / RHB VISA JUSTICE LEAGUE DEBIT CARD-i</u> The daily accumulated purchase limit is defaulted at RM3,000.00 for MyDebit & RM3,000 for Visa/Mastercard for Cardholder aged 18 years and above, unless specified otherwise by the Cardholder in the Card application form. For Cardholder aged seven (7) twelve (12) to seventeen (17) years, the default daily purchase limit is RM200.00 RM50.00. The daily purchase limit can be changed anytime by the Cardholder to a limit offered as an option by RHB Islamic Bank at any over-the-counter RHB branches or any other means as RHB Islamic Bank deems fit and notifies to the Cardholder.</p> <p><u>RHB MULTI CURRENCY VISA DEBIT CARD-i / RHB PREMIER MULTI CURRENCY VISA DEBIT CARD-i</u> The default daily accumulated purchase limit is at RM3,000.00 for Mydebit and RM10,000 for the RHB Multi Currency Visa Debit Card and RM50,000 for RHB Premier Multi Currency Visa Debit Card unless specified otherwise by the Cardholder in the Card's application form. The daily purchase limit can be changed anytime by the Cardholder to a limit offered as an option by RHB Islamic Bank at any over-the-counter RHB branches or any other means as RHB Islamic Bank deems fit and notifies to the Cardholder.</p> |
| RHB Debit Card (Islamic) | Revision to clause 7.1 | <p><u>RHB DEBIT CARD-i – RM12</u> RHB Islamic Bank may impose an issuance fee of RM12.00 (Inclusive of any applicable taxes imposed from time to time) on the first year of card issuance. All Cardholders shall be required to pay on a yearly basis to RHB Islamic Bank the annual fee of RM12.00 (Inclusive of any applicable taxes imposed from time to time) respectively or as may be determined and notified to the Cardholder by RHB Islamic Bank taking into account such set of predefined criteria drawn up by RHB Islamic Bank in accordance with RHB Islamic Bank's policies from time to time and any regulation(s) or guideline(s) that may be issued from time to time by the relevant authorities having jurisdiction over the Card and/or RHB Islamic Bank for the issuance of Visa or MasterCard or MyDebit respectively.</p> <p><u>RHB DEBIT CARD-i - RM8</u> RHB Islamic Bank may impose an issuance fee of RM8.00 (Inclusive of any applicable taxes imposed from time to time) on the first year of card issuance. All Cardholders and joint accountholder(s) shall be required to pay on a yearly basis to RHB Islamic Bank the annual fee of RM8.00 (Inclusive of any applicable taxes imposed from time to time) respectively or as may be determined and notified to the Cardholder by RHB Islamic Bank taking into account such set of predefined criteria drawn up by RHB Islamic Bank in accordance with RHB Islamic Bank's policies from time to time and any regulation(s) or guideline(s) that may be issued from time to time by the relevant authorities having jurisdiction over the Card and/or RHB Islamic Bank for the issuance of Visa or MasterCard or MyDebit respectively.</p> <p><u>RHB PLATINUM DEBIT CARD-i</u> RHB may impose an issuance fee of RM50.00 (Inclusive of any applicable taxes imposed from time to time) on the first year of Card issuance. The issuance fee is waived for the first year as may be determined and notified to the Cardholder by RHB Islamic Bank in</p> |

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| | | <p>accordance with RHB Islamic Bank's policies from time to time and any regulation(s) or guideline(s) that may be issued from time to time by the relevant authorities having jurisdiction over the Card and/or RHB Islamic Bank. For the subsequent year, Cardholders are eligible to enjoy the annual fee waiver of RM50.00 (Inclusive of any applicable taxes imposed from time to time) provided: -</p> <ul style="list-style-type: none"> a) Minimum amount of RM5,000.00 or more on retail Transactions; OR b) A minimum of five (5) Retail Transactions with the Cardmember's RHB Premier Visa Infinite Debit Card <p><u>RHB VISA JUSTICE LEAGUE DEBIT CARD-i</u> RHB may impose an issuance fee of RM15.00 (Inclusive of any applicable taxes imposed from time to time) on the first year of Card issuance. All Cardholders and joint accountholder(s) are required to pay on a yearly basis to RHB Islamic Bank the annual fees of RM12.00 (Inclusive of any applicable taxes imposed from time to time) respectively or as may be determined and notified to the Cardholder by RHB Islamic Bank taking into account such set of predefined criteria drawn up by RHB Islamic Bank in accordance with RHB Islamic Bank's policies from time to time and any regulation(s) or guideline(s) that may be issued from time to time by the relevant authorities having jurisdiction over the Card and/or RHB Islamic Bank for the issuance of Visa or MasterCard respectively.</p> <p><u>RHB MULTI CURRENCY VISA DEBIT CARD-i / RHB PREMIER MULTI CURRENCY VISA DEBIT CARD-i</u> A fee of RM20.00 may be imposed by RHB Islamic Bank upon Card issuance, save and except for RHB Premier Multi Currency Visa Debit Card-i where the fee will be waived with the initial deposit of USD200 equivalent. Cardholder and joint account holder(s) are required to pay an annual fee of RM20.00 or as may be determined and notified to the Cardholder by RHB Islamic Bank taking into account the predefined criteria drawn up by RHB Islamic Bank in accordance with RHB Islamic Bank's policies and any regulation(s) or guideline(s) that may be issued by the relevant authorities from time to time. For RHB Premier Multi Currency Visa Debit Card-i, the Cardholders are eligible to enjoy the annual fee waiver of RM20.00 provided that Cardholders have a minimum retail spend of RM3,000.00 in a year using this Debit Card-i.</p> |
| RHB Debit Card (Islamic) | Revision to clause 7.5 | <p><u>RHB DEBIT CARD-i – RM12 / RHB PLATINUM DEBIT CARD-i</u> A fee of RM15.00 will be charged for every replacement Card of Visa or MasterCard issued respectively.</p> <p><u>RHB DEBIT CARD-i – RM8</u> A fee of RM12.00 will be charged for every replacement Card of Visa or MasterCard issued respectively.</p> <p><u>RHB VISA JUSTICE LEAGUE DEBIT CARD-i</u> A fee of RM18.00 will be charged for every replacement Card of Visa issued respectively.</p> <p><u>RHB MULTI CURRENCY VISA DEBIT CARD-i / RHB PREMIER MULTI CURRENCY VISA DEBIT CARD-i</u></p> |



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| | | A fee of RM15.00 will be charged for every replacement Card of Visa issued respectively. |

Thank you.
