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

28 July 2026

Dear Valued Customers,

The Terms and Conditions for RHB Debit Cards/-i will be revised effective 18th August 2026.

You may view the updated Terms and Conditions 18th August 2026 onwards 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
Conventional		
RHB Debit Card	Revision to the following clauses 1, 2.1, 2.2, 3.7, 3.8, 7.1, 7.3, 7.5, 7.6, 7.10, 10.2	RHB MULTI CURRENCY ~~VISA~~ DEBIT CARD/RHB PREMIER MULTI CURRENCY ~~VISA~~ DEBIT CARD
	Removal of clause 2.1 on RHB Premier Visa Infinite Debit Card	~~RHB PREMIER VISA INFINITE DEBIT CARD~~ ~~Customers of RHB Bank of the age of 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.~~
	Removal of clause 2.2 on RHB Premier Visa Infinite Debit Card	~~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 his or her identification card (front and back portion), Account passbook or Statement with account number and all other supporting documentation and payment as specified therein.~~**
	Revision to clause 3.8	RHB PREMIER VISA INFINITE DEBIT CARD The default daily accumulated purchase limit is RM3,000.00 for MyDebit & RM3,000 for Visa/Mastercard unless specified otherwise by the Cardmember in the Card application form. The daily purchase 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. RHB DEBIT CARD / RHB VISA JUSTICE LEAGUE DEBIT CARD The default daily accumulated purchase limit is RM3,000.00 for MyDebit & RM3,000 for Visa/Mastercard for Cardmembers aged eighteen (18) years and above, unless specified otherwise by the Cardmember in the Card application form and RM50.00 for MyDebit & RM50.00 for Visa/Mastercard for Cardmembers aged seven (7) to seventeen (17) years old. The daily purchase 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.

Terms & Conditions	Revised Clause	Revised Item
		RHB MULTI CURRENCY ~~**VISA**~~ DEBIT CARD/RHB PREMIER MULTI CURRENCY ~~**VISA**~~ DEBIT CARD The default daily accumulated purchase limit is RM3,000.00 for Mydebit and RM10,000 for Visa**/MasterCard** for the RHB Multi Currency ~~**Visa**~~ Debit Card and RM50,000 for the Visa**/MasterCard** for RHB Premier Multi Currency ~~**Visa**~~ Debit Card unless specified otherwise by the Cardmember in the Card application form. The daily purchase 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.
	Revision to clause 7.2	The Cardmember will pay to RHB Bank a service charge of ~~**RM1.00* per withdrawal at any Local Bank MEPS ATM, RM1.00* per withdrawal at Foreign Bank MEPS ATM and**~~ RM12.00* per withdrawal at all other ATMs via Visa/Mastercard network. Additional charges may be imposed on overseas ATM withdrawal (foreign currency) by the overseas ATM service provider. *(Inclusive of any applicable taxes imposed from time to time) The Cardmember will pay a fee of RM0.50 per transaction for each MyDebit Cash out transaction. ~~**RHB PREMIER VISA INFINITE DEBIT CARD**~~ ~~**The Cardmember is eligible to enjoy waiver on service charge of RM1.00 (Inclusive of any applicable taxes imposed from time to time) per withdrawal at any Local Bank MEPS ATM.**~~
	Additional clause under clause 9	**9.7 RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD** **Subject to these Terms and Conditions, Cardmembers will earn one (1) Loyalty Point for every RM1.00 spent on eligible overseas retail transactions made using the Card.** **Loyalty Points are awarded only for eligible overseas retail purchase transactions.** **The following transactions are not eligible for Loyalty Points:** • **Domestic retail purchase transactions;** • **Domestic ATM cash withdrawals;** • **Overseas cash withdrawals;** • **Fees, charges, finance charges, interest, taxes, late payment charges, annual fees and any other charges imposed by the Bank;** • **Reversed, refunded, cancelled or disputed transactions; and** • **Any other transactions as determined by the Bank from time to time.** **Loyalty Points will only be awarded for transactions that are successfully posted to the Card & Account and are in good standing.** **Loyalty Points will be calculated based on the transaction amount in Ringgit Malaysia (RM) after currency conversion, where applicable. Fractional points, if any, will be rounded down to the nearest whole Loyalty Point. If the transaction is made in any of the supported currencies, the transaction amount will be converted to Ringgit Malaysia (RM) at the exchange rate determined by Mastercard or Visa on the date the transaction is processed by Mastercard or Visa.** **Loyalty Points earned are valid for three (3) years from the month in which they are earned. For example, Loyalty Points earned in July 2026 will expire on 31 July 2029.**

Terms & Conditions	Revised Clause	Revised Item
		All unredeemed Loyalty Points will be automatically forfeited upon expiry. Any request to reinstate or utilise expired Loyalty Points will not be entertained. **Loyalty Points awarded for transactions that are subsequently cancelled, reversed, refunded or found to be invalid will be deducted from the Cardmember's Loyalty Points balance.** **The Cardmember is responsible for ensuring that sufficient Loyalty Points are available prior to redemption.** **Once redeemed, Loyalty Points cannot be cancelled, exchanged or converted back into cash unless otherwise determined by the Bank.** **The Bank reserves the right to amend, suspend, withdraw or terminate the Loyalty Points programme, including the earning rate, redemption value, eligible transactions and these Terms and Conditions, by providing prior notice in accordance with the applicable regulatory requirements.** **The Bank's records on the calculation, accrual and redemption of Loyalty Points shall be final and conclusive unless there is a manifest error.** **Cardmember can redeem the awarded Loyalty Points on the following Terms and Conditions:** • **Cardmember need to register and login to RHB Superdeals (https://rhbrewards.com.my/superdeals) to perform redemption.** • **All existing and valid Cardmembers will have to go through the authentication, identification or verification process and upon being successfully accepted by the customer service personnel as the genuine principal Cardmember then the successfully verified Cardmember may perform the Card redemptions.** • **RHB Bank may add, reduce or cancel any Partner Merchant from the RHB Superdeals at any time and Cardmembers are advised to login to RHB Superdeals (https://rhbrewards.com.my/superdeals) to find out on the latest participating Partner Merchants.** • **The Loyalty Points is not transferable.** • **The Loyalty Points obtained by the Cardmember cannot be exchanged or transferred to redeem under various other reward points programmes offered by RHB Bank.**
Easy Smart Debit Card	Revision to clause 7.2	The Cardmember will pay to RHB Bank a service charge of ~~**RM1.00* per withdrawal at any Local Bank MEPS ATM, RM1.00* per withdrawal at Foreign Bank MEPS ATM and**~~ RM12.00* per withdrawal at all other ATMs via Visa / MasterCard network. * (Inclusive of any applicable taxes imposed from time to time)
Islamic		
RHB Debit Card-i	Revision to the following clauses 1, 2.1, 2.2, 3.9, 3.10 7.1, 7.3, 7.5, 7.6, 7.9, 10.2	RHB MULTI CURRENCY ~~**VISA**~~ DEBIT CARD-i/RHB PREMIER MULTI CURRENCY ~~**VISA**~~ DEBIT CARD-i
	Removal of clause 2.1 on RHB Platinum Debit Card-i	~~**RHB PLATINUM DEBIT CARD-i**~~ ~~**Customers of RHB Bank of the age of eighteen (18) years and above who are holding an Account are eligible to apply for 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.**~~

Terms & Conditions	Revised Clause	Revised Item
	Removal of clause 2.2 on RHB Platinum Debit Card-i	~~**RHB PLATINUM DEBIT CARD-i**~~ ~~**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 his or her identification card (front and back portion), Account passbook or Statement with account number and all other supporting documentation and payment as specified therein.**~~
	Revision to clause 3.10	**RHB PLATINUM DEBIT CARD-i** The daily accumulated purchase limit is defaulted at RM3,000 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. **RHB DEBIT CARD-i / RHB VISA JUSTICE LEAGUE DEBIT CARD-i** The daily accumulated purchase limit is defaulted at **RM3,000 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) to seventeen (17) years old, the default daily accumulated purchase limit is RM50.00 for MyDebit and RM50.00 for Visa/MasterCard. 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. RHB MULTI CURRENCY ~~**VISA**~~ DEBIT CARD-i/RHB PREMIER MULTI CURRENCY ~~**VISA**~~ DEBIT CARD-i The default daily accumulated purchase limit is at RM3,000.00 for MyDebit, & RM10,000.00 for Visa/**Mastercard** for the RHB Multi Currency Debit Card-i and RM50,000 for the Visa**/MasterCard** for RHB Premier Multi Currency Debit Card-**i** 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
	Revision to clause 7.2	The Cardholder will pay to RHB Islamic Bank a service charge of ~~**RM1.00* per withdrawal at any Local Bank MEPS ATM, RM1.00* per withdrawal at Foreign Bank MEPS ATM and**~~ RM12.00* per withdrawal at all other ATMs via Visa/Mastercard network. Additional charges may be imposed on overseas ATM withdrawal (foreign currency) by the overseas ATM service provider. *(Inclusive of any applicable taxes imposed from time to time) The Cardholder will pay a fee of RM0.50 per transaction for each MyDebit Cash out transaction. ~~**RHB PREMIER VISA INFINITE DEBIT CARD**~~ ~~**The Cardmember is eligible to enjoy waiver on service charge of RM1.00 (Inclusive of any applicable taxes imposed from time to time) per withdrawal at any Local Bank MEPS ATM.**~~

Terms & Conditions	Revised Clause	Revised Item
	Additional clause under clause 9	**9.7 RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD** **Subject to these Terms and Conditions, Cardmembers will earn one (1) Loyalty Point for every RM1.00 spent on eligible overseas retail transactions made using the Card.** **Loyalty Points are awarded only for eligible overseas retail purchase transactions.** **The following transactions are not eligible for Loyalty Points:** • **Domestic retail purchase transactions;** • **Domestic ATM cash withdrawals;** • **Overseas cash withdrawals;** • **Fees, charges, finance charges, interest, taxes, late payment charges, annual fees and any other charges imposed by the Bank;** • **Reversed, refunded, cancelled or disputed transactions; and** • **Any other transactions as determined by the Bank from time to time.** **Loyalty Points will only be awarded for transactions that are successfully posted to the Card & Account and are in good standing.** **Loyalty Points will be calculated based on the transaction amount in Ringgit Malaysia (RM) after currency conversion, where applicable. Fractional points, if any, will be rounded down to the nearest whole Loyalty Point. If the transaction is made in any of the supported currencies, the transaction amount will be converted to Ringgit Malaysia (RM) at the exchange rate determined by Mastercard or Visa on the date the transaction is processed by Mastercard or Visa.** **Loyalty Points earned are valid for three (3) years from the month in which they are earned. For example, Loyalty Points earned in July 2026 will expire on 31 July 2029.** **All unredeemed Loyalty Points will be automatically forfeited upon expiry. Any request to reinstate or utilise expired Loyalty Points will not be entertained.** **Loyalty Points awarded for transactions that are subsequently cancelled, reversed, refunded or found to be invalid will be deducted from the Cardmember's Loyalty Points balance.** **The Cardmember is responsible for ensuring that sufficient Loyalty Points are available prior to redemption.** **Once redeemed, Loyalty Points cannot be cancelled, exchanged or converted back into cash unless otherwise determined by the Bank.** **The Bank reserves the right to amend, suspend, withdraw or terminate the Loyalty Points programme, including the earning rate, redemption value, eligible transactions and these Terms and Conditions, by providing prior notice in accordance with the applicable regulatory requirements.** **The Bank's records on the calculation, accrual and redemption of Loyalty Points shall be final and conclusive unless there is a manifest error.** **Cardmember can redeem the awarded Loyalty Points on the following Terms and Conditions:** • **Cardmember need to register and login to RHB Superdeals**

Terms & Conditions	Revised Clause	Revised Item
		(https://rhbrewards.com.my/superdeals) to perform redemption. • **All existing and valid Cardmembers will have to go through the authentication, identification or verification process and upon being successfully accepted by the customer service personnel as the genuine principal Cardmember then the successfully verified Cardmember may perform the Card redemptions.** • **RHB Bank may add, reduce or cancel any Partner Merchant from the RHB Superdeals at any time and Cardmembers are advised to login to RHB Superdeals (https://rhbrewards.com.my/superdeals) to find out on the latest participating Partner Merchants.** • **The Loyalty Points is not transferable.** • **The Loyalty Points obtained by the Cardmember cannot be exchanged or transferred to redeem under various other reward points programmes offered by RHB Bank.**
Easy Kad Debit-i	Revision to clause 6.3	The Cardholder will pay to RHB Islamic Bank a service charge of ~~**RM1.00* per withdrawal at any local MEPS ATM, RM1.00* per withdrawal at Foreign Bank MEPS ATM and**~~ RM12.00* per withdrawal at all other ATMs via VISA network. The Cardholder will pay a fee of RM0.50 per transaction for each MyDebit Cash out transaction.
RHB VISA Ocean Harmoni Debit Card-i	Revision to clause 7.2	The Cardholder will pay to RHB Islamic Bank a service charge of ~~**RM1.00* per withdrawal at any Local Bank MEPS ATM, RM1.00* per withdrawal at Foreign Bank MEPS ATM and**~~ RM12.00* per withdrawal at all other ATMs via VISA/MasterCard network. The Cardholder will pay a fee of RM0.50 per transaction for each MyDebit Cash out transaction. (*Inclusive of any applicable taxes imposed from time to time).
RHB MyTVETKPM CARD PROGRAMME Consent Booklet (RHB MYTVETKPM DEBIT CARD-i TERMS AND CONDITIONS (T&C))	Revision to clause 7.2	The Cardholder shall pay to RHB Islamic Bank a service charge of ~~**RM1.00* per withdrawal at any Local Bank MEPS ATM, RM1.00* per withdrawal at Foreign Bank MEPS ATM and**~~ RM12.00* per withdrawal at all other ATMs via Visa/MasterCard network. (*Inclusive of any applicable taxes imposed from time to time).
RHB JOY@UNI PROGRAMME Consent Booklet (MYSISWA DEBIT CARD-i TERMS AND CONDITIONS (T&C))	Revision to clause 7.2	The Cardholder shall pay to RHB Islamic Bank a service charge of ~~**RM1.00* per withdrawal at any Local Bank MEPS ATM, RM1.00* per withdrawal at Foreign Bank MEPS ATM and**~~ RM12.00* per withdrawal at all other ATMs via Visa/MasterCard network. (*Inclusive of any applicable taxes imposed from time to time).

Thank you.