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

12th October 2026

Dear Valued Customers,

The Terms and Conditions for RHB Debit Cards/-i will be revised effective 7th December 2026.

You may view the updated Terms and Conditions from **7th December 2026 onwards** by clicking on the links below:

- LINKC (Conventional Debit Cards)
- LINKI (Islamic Debit Cards)

Summary of the changes are as follow:

Conventional		
Terms & Conditions	**Revised Clause**	**Revised Item**
RHB Debit Card (Conventional)	Header	Terms & Conditions / Terma & syarat RHB Debit Card / Kad Debit RHB RHB Premier Visa Infinite Debit Card / Kad Debit RHB Visa Infinite Premier RHB Visa Justice League Debit Card/ Kad Debit RHB Visa Justice League RHB Multi Currency Debit Card / Kad Debit RHB Multi Currency RHB Premier Multi Currency Debit Card / Kad Debit Premier RHB Multi Currency RHB Private Multi Currency Debit Card / Kad Debit Private RHB Multi Currency Effective / Berkuatkuasa ~~18th August 2026~~ / ~~18hb Ogos 2026~~
RHB Debit Card (Conventional)	Revision to clause 1.1	Unless the context otherwise requires, the following words and expressions shall have the meanings respectively set out opposite them: Account" — means a savings or current account that a Cardmember opened and maintains with RHB Bank, including but not limited to the Designated Account, whether alone or jointly with any other person(s) and which may be debited through the use of the Card. "AMLATFPUA" — means the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act, 2001 (Act 613) ("AMLA") "ATM" — means Automated Teller Machine or card operated machine, whether belonging to RHB Bank or other participating banks or financial institutions or to the Visa/Mastercard Global ATM Network, or other affiliated networks, in respect of which the Bank has a subsisting arrangement to allow the Cardmember to use the Card at such machine. "Card" — means the RHB Debit Card / RHB Visa Justice League Debit Card / RHB Premier Visa Infinite Debit Card / RHB Multi Currency Debit Card / RHB Premier Multi Currency Debit Card **/ RHB Private Multi Currency Debit Card** to be issued by RHB Bank to existing or prospective Cardmembers. "Cardmember" — means a person to whom a Card is issued as an

Conventional			
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			authorized user and "Cardmembers" are be construed accordingly.
		"Card-Not-Present Transaction"	means card payment(s) for purchase(s) without the need for physical presentation of the Card.
		"Charges"	means any and/or all amount charged to the Card by the Cardmember for the purchase of goods and/or services at any Merchant's establishment and which amount shall be debited against the Cardmember's Account.
		"Cash Back"	means the Cash Back awarded to Cardmembers in respect of transactions made with the use of the RHB Debit Card / RHB Visa Justice League Debit Card / RHB Premier Visa Infinite Debit Card.
		"Customer Advocacy"	mean the touchpoint for matters relating to a Card, which can be reached by email at customer.advocacy@rhbgroup.com
		"Debit Transaction"	means a transaction effected under the Visa / Mastercard name / MyDebit, mark and logo through the use of the Card with PIN or Contactless or accompanied by the Cardmember's signature.
		"De-link"	means to change/amend the "Designated Account".
		"Designated Account"	means the Account designated by the Cardmember (and which the designation has been approved by RHB Bank) for the time being for the purpose of carrying out the Debit Transactions.
		Financial Markets Ombudsman Service (FMOS) (Formerly Known as Ombudsman for Financial	refers to the operator of the Financial Ombudsman Scheme approved by Bank Negara Malaysia (BNM), which functions as an alternative dispute resolution channel to resolve disputes between financial consumers and financial service providers licensed or approved by BNM, with its address at Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur and which can be reached by telephone at +603-2272 2811, Web Form: https://complaint.fmos.org.my/open.php & Website: https://www.fmos.org.my/en/
		"Gratification"	means:- a) money, donation, gift, loan, fee, reward, valuable security, property or interest in property being property of any description whether movable or immovable, financial benefit, or any other similar advantage; b) any office, dignity, employment, contract of employment or services, and agreement to give employment or render services in any capacity; c) any payment, release, discharge or liquidation of any loan, obligation or other liability, whether in whole or in part; d) any valuable consideration of any kind, any discount, commission, rebate, bonus, deduction or percentage;

Conventional		
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		e) any forbearance to demand any money or money's worth or valuable thing; f) any other service or favour of any description, including protection from any penalty or disability incurred or apprehended or from any action or proceedings of a disciplinary, civil or criminal nature, whether or not already instituted, and including the exercise or the forbearance from the exercise of any right or any official power or duty; and g) any offer, undertaking or promise, whether conditional or unconditional, of any gratification within the meaning of any of the preceding paragraphs (a) to (f) above. "Held Balance" means at any time the total amount estimated by RHB Bank to be the amount of any and all the debit transactions effected on the Card, but which have not been debited from the Designated Account. "Loyalty Points" means the points earned by the Cardmember through the use of the Card; "MACCA" means the Malaysian Anti-Corruption Commission Act, 2009. "Merchant" means any establishment or merchant who accepts the Card as a form of payment for goods and services and such payment when properly presented to allow a Cardmember to make Debit Transaction to the Card. "PIN" means the personal identification number issued on the Card. "Reward Programme" means the programme under which RHB Debit Card / RHB Visa Justice League Debit Card / RHB Premier Visa Infinite Debit Cardmembers are awarded with Cash Back. "RHB Bank" means RHB BANK BERHAD (Registration No. 196501000373 (6171-M)), a licensed bank incorporated under the laws of Malaysia and having its registered address at Level 10, Tower One, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur and its business address at Card Centre office at Level 3 Tower 3 RHB Centre 50400 Kuala Lumpur and its successors in title and assigns. "RHB Customer Contact Centre" means the touch point for matters relating to a Card, which can be reached by telephone at 603-92068118 or by e-mail at customer.service@rhbgroup.com "RHB Multi Currency Account" means the multi currency account in foreign currencies. "RHB Ringgit Malaysia Account" means the current or savings account in Ringgit Malaysia. "Statement" means the statement of Account which includes electronic statements, issued at regular intervals for financial products by RHB Bank reflecting the total

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		Transactions. "Transaction" means any and all banking transactions effected through the use of the Card and/or PIN and shall include but not limited to, withdrawal of cash, purchase, payment, fund transfer, balance inquiry, deposit of cash and cheque, settlement of bills and any other electronic banking service as RHB Bank shall offer or introduce from time to time (whether via ATM, Point-of-sale (POS) terminal, internet transaction or such other terminals or channels that are available to the Cardmember). For the avoidance of doubt, the term "Transaction" shall include "Debit Transactions". "Validity Date" means to the expiration date for the usage of the Card.
RHB Debit Card (Conventional)	Revision to clause 2.1	RHB 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 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. Customers of RHB Bank aged seven (7) to seventeen (17) years 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. RHB MULTI CURRENCY DEBIT CARD / RHB PREMIER MULTI CURRENCY DEBIT CARD / **RHB PRIVATE MULTI CURRENCY DEBIT CARD** Customers of RHB Bank of the age of eighteen (18) years and above who are holding both an RHB Multi Currency Account and a 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.
RHB Debit Card (Conventional)	Revision to clause 2.2	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 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. An applicant aged seven (7) to seventeen (17) years 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) and parent/legal guardian's identification card (front and back portion), Account passbook or Statement with account number and all other supporting documentation and payment as specified therein. 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. The personal information of the parents or legal guardians of the minor applicant shall be kept by RHB Bank. RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD** An applicant for the RHB Multi Currency Debit Card aged eighteen (18) years

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		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 his or her identification card (front and back portion), 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.
RHB Debit Card (Conventional)	Revision to clause 3.7	RHB PREMIER VISA INFINITE DEBIT CARD 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 the Cardmember. RHB DEBIT CARD / RHB VISA JUSTICE LEAGUE DEBIT CARD 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 and RM50.00 for Cardmembers aged seven (7) to seventeen (17) years old. 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 the Cardmember. RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD/**RHB PRIVATE MULTI CURRENCY DEBIT CARD** 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 the Cardmember.
RHB Debit Card (Conventional)	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 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 the Cardmember. RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD/**RHB PRIVATE MULTI CURRENCY 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 Debit Card and RM50,000 for the Visa for RHB Premier Multi Currency Debit Card and **RHB Private Multi Currency 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

Conventional		
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		at any over- the-counter RHB Bank branches or any other means as RHB Bank deems fit and notifies the Cardmember.
RHB Debit Card (Conventional)	Revision to clause 7.1	RHB DEBIT CARD – RM12.00 A fee of RM12.00 may be imposed by RHB Bank upon Card issuance. Cardmembers and joint account holder(s) are required to pay an annual fee of RM12.00 or as may be determined and notified to the Cardmember by RHB Bank taking into account the predefined criteria drawn up by RHB Bank in accordance with RHB Bank's policies and any regulation(s) or guideline(s) that may be issued by the relevant authorities from time to time. All fees mentioned herein are inclusive of any applicable taxes imposed from time to time. RHB DEBIT CARD - RM8.00 A fee of RM8.00 may be imposed by RHB Bank upon Card issuance. Cardmembers are required to pay an annual fee of RM8.00 or as may be determined and notified to the Cardmember by RHB Bank taking into account the predefined criteria drawn up by RHB Bank in accordance with RHB Bank's policies and any regulation(s) or guideline(s) that may be issued by the relevant authorities from time to time. All fees mentioned herein are inclusive of any applicable taxes imposed from time to time. RHB PREMIER VISA INFINITE DEBIT CARD An annual fee of RM50.00 is waived for the first year as may be determined and notified to the Cardmember by RHB Bank taking into account the predefined criteria drawn up by RHB Bank in accordance with RHB Bank's policies and any regulation(s) or guideline(s) that may be issued by the relevant authorities from time to time. For the subsequent years, Cardmembers are eligible to enjoy the annual fee waiver of RM50.00 provided: - (a) Minimum amount of RM5,000.00 or more on Retail Transactions; OR (b) Swipe a minimum of 5 times retail spend in a year with the Cardmember's Premier Visa Infinite Debit Card. RHB VISA JUSTICE LEAGUE DEBIT CARD Cardmembers are required to pay an annual fee of RM12.00 or as may be determined and notified to the Cardmember by RHB Bank taking into account the predefined criteria drawn up by RHB Bank in accordance with RHB Bank's policies and any regulation(s) or guideline(s) that may be issued by the relevant authorities from time to time. All fees mentioned herein are inclusive of any applicable taxes imposed from time to time. RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD/**RHB PRIVATE MULTI CURRENCY DEBIT CARD** A fee of RM20.00 may be imposed by RHB Bank upon Card issuance, save and except for RHB Premier Multi Currency Debit Card and **RHB Private Multi Currency Debit Card** where the fee will be waived with the initial deposit of USD200 equivalent. Cardmembers are required to pay an annual fee of RM20.00 or as may be determined and notified to the Cardmember by RHB Bank taking into account the predefined criteria drawn up by RHB Bank in accordance with RHB 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 Debit Card and **RHB Private Multi Currency Debit Card**, the Cardholders are eligible to enjoy the annual fee waiver of RM20.00 provided that Cardmembers have a minimum retail spend of RM3,000 in a year using this Debit Card. All fees mentioned herein are inclusive of any applicable taxes imposed from time to time.

Conventional		
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RHB Debit Card (Conventional)	Revision to clause 7.3	If a transaction is made in foreign currency, Mastercard or VISA, depending on which Card is used, will convert the Transaction into a Ringgit Malaysia equivalent at the conversion rate as determined by Mastercard or VISA as the date it is processed by Mastercard or VISA. The Cardmember will pay to RHB Bank a conversion fee of 1% of the amount spent and billed to the Cardmember in Ringgit Malaysia equivalent at the conversion rate as determined by Mastercard or VISA as the date it is processed by Mastercard or VISA. The amount of the transaction, in foreign currency and Ringgit Malaysia equivalent, will be stated in the Statement. RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD/**RHB PRIVATE MULTI CURRENCY DEBIT CARD** If the funds are deducted from any of the supported Currencies, there will not be any 1% conversion fee charged on the amount spent. However, if the funds are deducted from the RHB Ringgit Malaysia Account, then the 1% conversion fee is still applicable.
RHB Debit Card (Conventional)	Revision to clause 7.5	RHB DEBIT CARD – RM12.00 A fee of RM15.00 will be charged for every replacement Card of Visa or Mastercard issued respectively. RHB DEBIT CARD – RM8.00 A fee of RM12.00 will be charged for every replacement Card of Visa or Mastercard issued respectively. RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD/**RHB PRIVATE MULTI CURRENCY DEBIT CARD** A fee of RM15.00 will be charged for every replacement Card issued respectively.
RHB Debit Card (Conventional)	Revision to clause 7.6	Any costs or charges due from the Cardmember will be debited from the Account and reflected in the Statement. Any costs or charges paid by the Cardmember will not be refundable under any circumstances unless there is a manifest error due to the act, omission, default, negligence and/or misconduct on the part of RHB Bank and/or any of its employees, representatives and agents. RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD/**RHB PRIVATE MULTI CURRENCY DEBIT CARD** Any fees & charges charged will be deducted from the RHB Ringgit Malaysia Account directly. For any overseas/local transaction refund, this will be credited into the RHB Ringgit Malaysia Account.
RHB Debit Card (Conventional)	Revision to clause 7.10	RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD/**RHB PRIVATE MULTI CURRENCY DEBIT CARD** If there are insufficient funds in a particular Currency to pay for a Transaction, the transaction will be automatically processed using the RHB Ringgit Malaysia Account held on the Card. If there are still insufficient funds from the RHB Ringgit Malaysia Account, the said transaction will be declined.
RHB Debit Card (Conventional)	Revision to clause 9.7	RHB MULTI CURRENCY DEBIT CARD/RHB PREMIER MULTI CURRENCY DEBIT CARD/**RHB PRIVATE 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. 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;

Conventional		
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		• 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 and awarded based on the eligible transaction's posting date and the transaction amount in Ringgit Malaysia (RM). For transactions made in a foreign currency, including transactions debited from the Multi Currency Account (MCA) foreign currency balance, the RM-equivalent amount after the transaction has been posted will be used for the calculation. Any fractional Loyalty Points will be rounded down to the nearest whole Loyalty Point. 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 (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. • Loyalty Points cannot be redeemed for cash or credit, and it 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.

ISLAMIC		
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RHB Debit Card-i	Header	Terms & Conditions/ Terma & Syarat ○ RHB Debit Card-i / Kad Debit RHB-i ○ RHB Visa Justice League Debit Card- i / Kad Debit RHB-i Visa Justice League RHB Platinum Debit Card-i / Kad Debit RHB-i Platinum ○ RHB Multi Currency Ocean Harmoni (OH) Debit Card -i / Kad Debit RHB-i Multi Currency Ocean Harmoni (OH) ○ RHB Premier Multi Currency Debit Card -i / Kad Debit RHB-i Premier Multi Currency ○ **RHB Private Multi Currency Debit Card-i / Kad Debit-i Private RHB Multi Currency** **Effective date 7 December 2026 / Tarikh Efektif 7 Disember 2026**
RHB Debit Card-i	Revision to clause 1.1	**"Card"** means the RHB Debit Card-i / RHB Visa Justice League Debit Card-i / RHB Platinum Debit Card-i / RHB Multi Currency Debit Card-i/ RHB Premier Multi Currency Debit Card-i/ **RHB Private Multi Currency Debit Card-i** to be issued by RHB Islamic Bank to existing or prospective Cardholders.
RHB Debit Card-i	Revision to clause 2.1	**RHB DEBIT CARD-i** Customers of RHB Islamic Bank of the age of eighteen (18) years and above who are holding an Account are eligible to apply for the RHB Debit Card-i . In the case of joint Account, only holders of joint account with the instruction of "either to-sign" can apply for the Card. Customers of RHB Islamic Bank aged seven (7) to seventeen (17) years old who are holding an Account are eligible to apply for the RHB Debit Card-i . In the case of joint Account, only holders of joint Account with the instruction of "either to-sign" can apply for the Card. RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i** Customers of RHB Islamic Bank of the age of eighteen (18) years and above who are holding both an RHB Multi Currency Account-i & a Ringgit Account-i are eligible to apply for the RHB Multi Currency Ocean Harmoni (OH) 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.
RHB Debit Card-i	Revision to clause 2.2	RHB DEBIT CARD-i An applicant for the RHB Debit Card-i aged 18 years old 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 ofhis 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. An applicant of the age of seven (7) to seventeen (17) years old 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) and parent/legal guardian's identification card (front and back portion), Account-i passbook or Statement with account number and all other supporting documentation and payment as specified therein. 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, wilful misconduct, wilful 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.

ISLAMIC		
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		RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i** 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 his or her identification card (front and back portion), 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.
RHB Debit Card-i	Revision to clause 3.9	RHB PLATINUM DEBIT CARD-i 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. RHB DEBIT CARD-i / RHB VISA JUSTICE LEAGUE DEBIT CARD-i 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. For Cardholder aged seven (7) to seventeen (17) years old, the default daily accumulated cash withdrawal limit is RM50.00. 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. RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i** 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.
RHB Debit Card-i	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 bythe 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 OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i**

ISLAMIC		
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		The defaut daily accumulated purchase limit is at RM3,000.00 for MyDebit, & RM10,000.00 for Visa/Mastercard for the RHB Multi Currency Ocean Harmoni (OH) Debit Card-i and RM50,000 for the Visa/MasterCard for RHB Premier Multi Currency Debit Card-i and **RHB Private 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.
RHB Debit Card-i	Revision to clause 3.16	RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i**
RHB Debit Card-i	Revision to clause 7.1	RHB DEBIT CARD-i – RM12 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 and joint accountholder(s) shall be 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 or MyDebit respectively. RHB DEBIT CARD-i - RM8 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 shall be required to pay on a yearly basis to RHB Islamic Bank the annual fees 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. RHB PLATINUM DEBIT CARD-i 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 annual fee is waived for the first year as may be determined and notified to the Cardholder 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 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: - a) Minimum amount of RM5,000.00 or more on retail Transactions; OR b) Swipe a minimum of five (5) times retail spend in a year with the Cardholder's RHB Platinum Debit Card-i. RHB VISA JUSTICE LEAGUE DEBIT CARD-i All Cardholders 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

ISLAMIC		
Terms & Conditions	**Revised Clause**	**Revised Item**
		relevant authorities having jurisdiction over the Card and/or RHB Islamic Bank for the issuance of Visa or MasterCard respectively. RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i** A fee of RM20.00 may be imposed by RHB Islamic Bank upon Card issuance, save and except for RHB Premier Multi Currency Debit Card-i and **RHB Private Multi Currency Debit Card-i** where the fee will be waived with the initial deposit of USD200 equivalent. All Cardholder 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 Debit Card-i and **RHB Private Multi Currency 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 in a year using this Debit Card-i. All fees mentioned herein are inclusive of any applicable taxes imposed from time to time.
RHB Debit Card-i	Revision to clause 7.3	If a transaction is made in foreign currency, MasterCard or VISA, depending on which Card is used, will convert the Transaction into a Ringgit Malaysia equivalent at the conversion rate as determined by MasterCard or VISA as the date it is processed by MasterCard or VISA. The Cardholder will pay to RHB Islamic Bank a conversion fee of 1% of the amount spent and billed to the Cardholder in Ringgit Malaysia equivalent at the conversion rate as determined by MasterCard or VISA as the date it is processed by MasterCard or VISA. The amount of the transaction, in foreign currency and Ringgit Malaysia equivalent, will be stated in the Statement. RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i** If the funds are deducted from any of the supported currencies listed in Clause 3.16 above, there will not be any 1% charged on the amount. However, if the funds are deducted from the Ringgit account, then the 1% is still applicable
RHB Debit Card-i	Revision to clause 7.5	RHB DEBIT CARD-i – RM12 / RHB PLATINUM DEBIT CARD-i A fee of RM15.00 will be charged for every replacement Card of Visa or MasterCard issued respectively. RHB DEBIT CARD-i – RM8 A fee of RM12.00 will be charged for every replacement Card of Visa or MasterCard issued respectively. RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i** A fee of RM15.00 will be charged for every replacement Card of Visa/Mastercard issued respectively.
RHB Debit Card-i	Revision to clause 7.6	Any costs or charges due from the Cardholder shall be debited to the Account and reflected in the Account statement. Any costs or charges paid by the Cardholder will not be refundable under any circumstances unless there is a manifest error due to the act, omission, default, negligence and/or misconduct on the part of RHB Islamic Bank and/or any of its employees, representatives and agents.

ISLAMIC		
Terms & Conditions	**Revised Clause**	**Revised Item**
		RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i** Any fees & charges charged will be deducted from the Ringgit account directly. For any overseas/local transaction refund, this will be credited into the RHB Ringgit Malaysia Account.
RHB Debit Card-i	Revision to clause 7.10	RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i / RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i** If there are insufficient funds in a particular Currency to pay for a transaction, the transaction will be automatically processed using the Ringgit account held on the Card. If there are still insufficient from the Ringgit account, the said transaction will be declined.
RHB Debit Card-i	Revision to clause 9.7	RHB MULTI CURRENCY OCEAN HARMONI (OH) DEBIT CARD-i /RHB PREMIER MULTI CURRENCY DEBIT CARD-i/ **RHB PRIVATE MULTI CURRENCY DEBIT CARD-i** Subject to these Terms and Conditions, Cardholders 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, profit, 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 Cardholder's Loyalty Points balance. The Cardholder 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.

ISLAMIC		
Terms & Conditions	**Revised Clause**	**Revised Item**
		Cardholder can redeem the awarded Loyalty Points on the following Terms and Conditions: • Cardholder need to register and login to RHB Superdeals (https://rhbrewards.com.my/superdeals) to perform redemption. • All existing and valid Cardholders 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 Cardholder then the successfully verified Cardholder may perform the Card redemptions. • RHB Islamic Bank may add, reduce or cancel any Partner Merchant from the RHB Superdeals at any time and Cardholder 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 Cardholder cannot be exchanged or transferred to redeem under various other reward points programmes offered by RHB Islamic Bank.

Thank you.