



## **FREQUENTLY ASKED QUESTIONS (FAQS) FOR RHB PAYLATER/-i**

1. **What is the RHB PayLater/-i service?**  
The RHB PayLater/-i service enables Instalment Payment Plan (IPP) via RHB Debit Card/-i when used to make purchases based on instalment tenure chosen within your eligible limit.
2. **How does RHB PayLater/-i work?**  
RHB PayLater/-i splits your purchase amount into smaller, manageable payments over a specified period.
3. **Who is eligible for RHB PayLater/-i?**  
Customers with an active Current/Savings/-i account with a RHB Debit Card/-i and good credit standing with RHB are eligible.
4. **Where can I use RHB PayLater/-i?**  
RHB PayLater/-i can be used with our partner merchants in-store. The Selected Merchant Listing is available on our website and updated regularly.
5. **How do I sign up for RHB PayLater/-i?**  
You can sign up by visiting any RHB branch.
6. **What are the repayment / payment terms?**  
Repayment/ payment terms can range from 3 and 6 months, depending on the minimum purchase amount and selected plan. The plan may vary by merchant.
7. **Is there any charges on RHB PayLater/-i purchases?**  
You are entitled to 0% IPP rate when IPP transaction is made at the participated merchant stores.
8. **What happens if I miss a payment?**  
Missed payments may result in a Finance/ Profit Charge and a Late Payment Charge. In the event you miss up to three (3) monthly instalment payments for a IPP purchase, your RHB PayLater/-i account will be suspended, and you will be unable to use it for the subsequent IPP transaction(s) until all the missed payments are fully settled.
9. **Can I repay/ pay my RHB PayLater/-i outstanding balance early?**  
Yes, early settlement is allowed without any early settlement fee.
10. **How do I view my RHB PayLater/-i transactions and payment schedule?**  
You can view all RHB PayLater/-i transactions and payment schedules through your e-Statement
11. **Can I use RHB PayLater/-i for multiple purchases simultaneously?**  
Yes, you can have multiple IPP transactions active at the same time, subject to your credit limit and eligibility.
12. **Will RHB PayLater/-i affect my credit score?**  
Timely payments on RHB PayLater/-i accounts typically have no negative impact. However, missed or late payments could affect your credit score, as the facility is reported in your CCRIS report.



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13. **Are RHB PayLater/-i monthly installment payments automatically deducted?**  
Yes, Auto Standing Instruction (ASI) will be generated three (3) calendar days before payment due date to your RHB Current / Savings/-i account for payment deduction(s). If your RHB Debit Card/-i is linked to more than one RHB Current / Savings/-i account, ASI will deduct payment from the primary default account.
14. **What is the minimum purchase amount for RHB PayLater/-i?**  
Minimum purchase amounts vary according to tenure plan. Please refer to the PDS for more details.
15. **What should I do if I encounter a problem with my RHB PayLater/-i purchase?**  
If there are issues with your purchase, contact the merchant directly. For payment-related issues, please contact RHB Customer Contact Centre at 03-9206 8118.
16. **Can I use RHB PayLater/-i outside Malaysia?**  
Currently, RHB PayLater/-i is only available for purchases with our partner merchants within Malaysia.