



## FREQUENTLY ASKED QUESTIONS

**Q1 What are the privileges of having RHB Junior Savings Account or RHB Children Account-i if I'm a RHB Premier customer?**

A1 You can enjoy an attractive returns of 1.75% p.a. with no maximum placement with children aged below 18 years old who open account for RHB Junior Savings account or RHB Children Account-i.

Range (RM)	Rates % p.a. ( Non-RHB Premier)	Rates % p.a. (RHB Premier)
Up to RM50,000	1.75%	1.75%
Above RM50,000	0.55%	

**Q2 What is the eligibility for my children to open RHB Junior Savings Account or RHB Children Account-i?**

A2 To refer below table for eligibility to open RHB Junior Savings Account or RHB Children Account-i,

Account Type	Age Eligibility	Requirement
Trust Account	Individual aged 30 days to 12 years	To open with one (1) parent or one (1) legal guardian aged 18 years and above***
Joint Account	Individual aged 12 years to 18 years	

(Note: \*\*\*Parent/ Legal guardian must be Premier customers in order to enjoy 1.75% p.a. with no maximum placement)

**Q3 What is the minimum criteria to enjoy the 1.75% p.a. with no capping on my RHB Junior Savings Account or RHB Children Account-i offered to RHB Premier Customer?**

A3 Customer must firstly become RHB Premier Customer by fulfilling the RHB Premier qualifying criteria. Secondly, RHB Premier Customer MUST BE the Secondary holder of the Junior Savings or Children Account-i where Children must be the Primary Account holder (to refer below for eligibility scenario).

Primary Account Holder* (Child)	Secondary Account Holder** #1 (Parent/ Legal Guardian)	Secondary Account Holder** #2 (Parent/ Legal Guardian)	1.75% p.a. for RHB Premier
RHB Premier	RHB Premier	Nil	YES
RHB Premier	Non-RHB Premier	Nil	NO
Non-RHB Premier	RHB Premier	Nil	YES
Non-RHB Premier	Non-RHB Premier	Nil	NO

(Note: \*Primary Account Holder = Child/ Junior. \*\*Secondary Account Holder = 1 Parent/ Legal Guardian)

**Q4 Which accounts are eligible for the 1.75% p.a. with no capping interest/profit rate?**

A4 We have two (2) Junior Accounts which are eligible for the special rate of 1.75% p.a. with no capping as below:

- RHB Junior Savings Account and
- RHB Children Account-i.

**Q5 How do I open RHB Junior Savings Account or RHB Children Account-i?**

A5 Account must be open at RHB branches with initial deposit of RM1 for RHB Junior Savings Account and RM20 for RHB Children Account-i.

**Q6 What's the Interest/Profit computation or payment like for RHB Junior Savings Account or RHB Children Account-i?**

A6 RHB Junior Savings account interest is calculated daily and credited half-yearly and RHB Children Account-i profit is calculated daily and credited monthly.