

No.	Credit Card	Commission/Service Charges														
1.	Annual Fees	Type	Amount (RM)													
			Principal	Supplementary												
		Rewards	200.00	Free												
		Cash Back	70.00	Free												
		World MasterCard	Waived	Free												
2.	Actual Management Fee	<p>On Retail Purchases Each card will be charged an Actual Management Fee which is calculated based on the cardholder's outstanding current balance of the month remaining unpaid after the payment due date immediately following the relevant statement date, consisting of retail transactions and at the rates in below table:</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Monthly</th> <th>Annually</th> </tr> </thead> <tbody> <tr> <td>Cardholders with prompt minimum payment for 12 consecutive months</td> <td>1.25%</td> <td>15%</td> </tr> <tr> <td>Cardholders with prompt minimum payment for of at least 10 months or more in a 12 month cycle. The 12 months minimum payment due cycle will not apply to new cardholder</td> <td>1.42%</td> <td>17%</td> </tr> <tr> <td>Cardholder who do not fall within the above categories</td> <td>1.50%</td> <td>18%</td> </tr> </tbody> </table>			Description	Monthly	Annually	Cardholders with prompt minimum payment for 12 consecutive months	1.25%	15%	Cardholders with prompt minimum payment for of at least 10 months or more in a 12 month cycle. The 12 months minimum payment due cycle will not apply to new cardholder	1.42%	17%	Cardholder who do not fall within the above categories	1.50%	18%
Description	Monthly	Annually														
Cardholders with prompt minimum payment for 12 consecutive months	1.25%	15%														
Cardholders with prompt minimum payment for of at least 10 months or more in a 12 month cycle. The 12 months minimum payment due cycle will not apply to new cardholder	1.42%	17%														
Cardholder who do not fall within the above categories	1.50%	18%														
3.	Cash Advance	<p>Cash advance amount will be taken into consideration when calculating the Actual Monthly Management Fee at a fixed rate of 18% per annum calculated on a daily basis from the date of disbursement until payment in full.</p> <p>Note:</p> <ul style="list-style-type: none"> Management fee will not be compounded into the next outstanding balances. However, the amount due will reduce the available limit accordingly and such limit will be reinstated upon full or partial settlement. Platinum Business: 15% p.a. of the cash advance amount calculated on a daily basis. 														
4.	Credit Shield-i	<p>The contribution is at RM0.55 for every RM1000.00 outstanding balance. Other benefits provided in this plan include RM1000.00 funeral expenses.</p> <p>Note: It will recover the outstanding balance of the cardholder up to a maximum of RM100,000. This Group Term Takaful is optional for the cardholder however, it is compulsory for the cardholder aged 55 years and above.</p>														

No.	Credit Card	Commission/Service Charges		
5.	Fixed Management Fee	Each type of card will be charged a monthly and annual Fixed Management Fee.		
		Credit Card-i Type	Fixed Monthly Management Fee (RM)	Fixed Annual Management Fee (RM)
		World MasterCard	7,500	90,000
		Rewards	7,500	90,000
		Cash Back	4,500	54,000
		<p>The Bank may, at its absolute discretion, grant a rebate, the amount of which will be determined</p> <ol style="list-style-type: none"> Based on the difference between the Fixed Monthly Management Fee and the Actual Monthly Management Fee at the relevant Statement Date or Where the Actual Monthly Management Fee on the current balance lower than the Fixed Monthly Management Fee. 		
6.	Cash Advance Fee	Cash advance fee will be charged on all cash withdrawals at the rate of five per cent (5%) on the cash amount withdrawn or a minimum amount of RM15.00 whichever is higher.		
7.	Minimum Monthly Payment	Minimum RM50.00 or 5% of total outstanding balance as at the statement date, whichever is higher.		
8.	Late Payment Compensation Fee	Minimum RM10.00 or 1% of total outstanding balance as at statement date up to a maximum RM100.00, whichever is higher. Late payment compensation fee shall not be compounded.		
9.	Management Fee Free Period	<p>20 days from statement date – if all retail transactions of the previous month are fully paid.</p> <p>If cardholder opts to pay partial or minimum payment, finance charges on retail transactions will be imposed from the transactions posted date.</p>		
10.	Dishonored Cheque Charge	Not applicable.		
11.	Sales Draft Retrieval Copy	<p>RM20.00 per copy (for Rewards & Cash Back)</p> <p>RM10.00 per copy (for RHB World Mastercard)</p>		
12.	Monthly Statement Retrieval Copy	RM5.00 per additional copy		
13.	Replacement Card (due to lost/stolen)	A fee of RM50.00 is charged for each replacement card issued.		
14.	Over Limit Charge	A fee of RM50.00 may be charged whenever the Total Outstanding Balance exceeds the combined card limit due to excess limit transactions.		
15.	Lost or Stolen Card Liability	<p>Cardholder shall be liable for all transactions incurred from unauthorized use of the card until a report of the loss or theft or unauthorized use has been received by the RHB Bank.</p> <p>Maximum liability of up to RM250.00 on unauthorized transactions, provided the cardholder has not acted fraudulently or failed to inform RHB Bank as soon as having found that his/her card is lost or stolen.</p> <p>(not applicable for Infinite and Platinum Credit Cards – which offers Zero Liability coverage on unauthorized transactions by lost/stolen cards)</p>		

No.	Credit Card	Commission/Service Charges
1.	Conversion for Overseas Transaction	Card transactions, which are effected in currencies other than Ringgit Malaysia, will be debited to the card account after conversion into Ringgit Malaysia, at the exchange rate as determined by VISA International on the day of conversion. The conversion rate is subject to an administration cost of 1% and plus any transaction fee charged by VISA International.
2.	Cards Service Tax	RM25.00 per Principal & Supplementary card on a yearly basis. CST shall be imposed on the date of new card activation or renewal of the credit card on every twelve (12) months after the date the card is issued or renewed.