

## Frequently Asked Questions (FAQ) Premier Wadiah Current Account-i (PWCA-i)

### 1. What is Premier Wadiah Current Account-i?

Premier Wadiah Current Account-i (PWCA-i) is an exclusive Current Account based on Wadiah concept offered to RHB **Shariah Premier Banking Customers** (high net worth / affluent customers).

### 2. What is the Shariah concept / contract applied?

Wadiah Yad Dhamanah - is an agreement between the Customers and the Bank to keep their deposit in the Bank's safe custody. The Bank as custodian would be able to utilize the money deposited since the Bank would be solely held liable for any damage inflicted on the deposit. On the other hand, Customers as depositor may withdraw their money at any time upon demand.

### 3. What is the minimum initial deposit amount to open a Premier Wadiah Current Account-i?

The minimum initial deposit amount for Premier Wadiah Current Account-i is **RM10,000**.

### 4. Who can open Premier Wadiah Current Account-i?

Individuals aged 18 years and above who fulfill either one of the following criteria:

#### Criteria 1:

- (i) Minimum RM200,000 or above in deposit, investment or bancassurance within RHB Group, of which a minimum of RM10,000 must be placed in RHB Islamic/ RHB Bank Current Account/Savings Account (CASA); OR

#### Criteria 2:

- (ii) Maintain RHB Islamic / RHB Bank CASA with minimum balance of RM10,000 together with: Minimum approved Home Financing facility by RHB Islamic/ RHB Bank amounting to RM1 Million or above, and a minimum of RM10,000 in investment or bancassurance within RHB Group.

### 5. What will happen if the Account's requirements are not met?

If the requirements are not maintained or in the case of voluntary request to cancel Premier Banking membership, the Premier Wadiah Current Account-i will be **changed to Wadiah Current Account-i**.

### 6. What are the benefits I can enjoy?

- Cheque book for withdrawal and payment
- Standing instruction facility for payment of bills and routine fund transfers
- Debit card facility (entitled to Platinum Debit Card-i)
- Internet Banking services
- 24-hour Customer Care Centre
- 24-hour Cheque and Cash Deposit Terminals
- Added recognition with personalized and special design Cheque Book
- Benefits and privileges enjoyed under RHBIB Premier Banking Programme