

Q1: What are the changes on the minimum payment for RHB Credit Card/-i?

Existing	Revised
<p>The minimum payment due shall be:</p> <ul style="list-style-type: none"> a) 5% (or such other amount or rate as may be determined by RHB Bank from time to time in its absolute discretion) of the total Outstanding Balance in the Card Account plus any previous balance due or RM50.00, whichever is higher; or b) Where the Outstanding Balance exceeds the Card Limit of the Cardmember, and the amount in excess of the Card Limit plus the amount due under clause 7.1(a), including any previous balance due; or c) Where the Card is operated as a charge card and repayment of the full amount of the Outstanding Balance is required monthly, the Outstanding Balance in the Card Statement. 	<p>The minimum payment due will be:</p> <ul style="list-style-type: none"> a) 5% of Outstanding Balance (comprising of retail transactions, balance transfer, cash advance amount, finance charges/actual management fee and fees, if any) and b) All monthly instalments due (contracted Easy Payment Plan, Balance Transfer Plan, CashXcess Plan and all other instalment plans available from time to time, if any) signed up from 2 October 2019, and c) The contracted monthly term loan instalment for any Automatic Balance Conversion (ABC) if any, and d) Any unpaid minimum payments specified in the preceding month's statement (if any) and e) Amount in excess of the Card Limit during the statement month (if any) and f) Card Service Tax and any other value added taxes imposed <p>Or</p> <ul style="list-style-type: none"> g) A minimum amount of RM50 from the outstanding balance, whichever is higher.

Q2: How would this revision impact to my existing Credit Card/-i instalment plan?

- a) The revision of minimum payment due to RHB Card/-i is only applies for new instalment plan approved from 2 October 2019 onwards.
- b) The payment for existing credit card/-i instalment plan approved prior the effective date of the above said revision will use the current minimum payment method calculation.

Q3: Is this revision applies to all RHB Credit Card/-i?

Yes. The revision is applies for all RHB Credit Card/-i.

Q4: How will this change on interest /management fee charging and payment allocation impact my existing credit card/-i balance?

If you do not have any carried forward balance in your credit card/-i account, there will be no impact to your existing credit card/-i account. You will continue to enjoy a minimum of 20 days interest/management fee free period from the posting date of all credit card/-i transactions.

However, if you do have carried forward balances on your credit card/-i account, we will apply finance charges/actual management fees at the prevailing rate on all finance charges/management fees and all fees (exclude late payment charges). This means that any



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unpaid billed monthly statement amount will accrue interest/management fees on finance charges/actual management fees and all fees (exclude late payment charges) until the date full payment is received for the amount.