



Product Disclosure Sheet
(Read this Product Disclosure Sheet before you decide to take up the Prepaid Card. Be sure to also read the general terms and conditions)

PDSDC
RHB Bank Berhad
RHB Prepaid Card
SOGO-RHB Prepaid Card
Date:

1. WHAT IS THIS PRODUCT ABOUT?

The RHB Prepaid Card / SOGO-RHB Prepaid Card is a general purpose payment card. This Prepaid Card is an e-money instrument, which contains a monetary value which has been pre-loaded by the cardmember. The value will be deducted from the amount stored in the Prepaid Card whenever purchases are made. You are required to pre-load the Prepaid Card before making purchases.

Usage guideline
 Card reload limit: RM1,500-00

Nationality	Online	Domestic	Overseas
Malaysian	√	√	√
Non Malaysian	X	√	X

2. WHAT ARE THE FEES AND CHARGES I HAVE TO PAY?

Annual fees*	RM24.00 per card
Replacement card fee	Not applicable To purchase a new starter pack
ATM withdrawal fee*: RHB Bank ATMs Visa network *	Free RM8.00 per withdrawal
Overseas transaction conversion fee	1% on the amount spent billed in Ringgit Malaysia equivalent
Sales draft retrieval fee*	RM10.00 per draft
Copy of statement*	RM5.00 per copy

** Inclusive of any applicable taxes imposed from time to time.
 For the avoidance of doubt, the Cardmember shall bear all professional fees, taxes (including but not limited to service tax and/or any applicable taxes imposed from time to time), and out-of-pocket expenses incurred and any other fees, expenses or recourse in respect of this Product.*

3. WHAT ARE THE KEY TERMS & CONDITIONS?

The Applicant must be at least 12 years old and above.
 The Applicant must provide a valid mailing address in Malaysia and photocopy of MyKad / passport.
 Convenience to pay for goods or services worldwide at merchant outlets that carry the Visa logo.
 Convenience of cash withdrawal transactions from ATM's subject to availability of funds in the Prepaid Card Account and cardmember's daily withdrawal limit.

To turn off the contactless function for Prepaid Cards.

Customers have the option of turning off the contactless function of prepaid cards by visiting any RHB Branch.

To reduce the contactless amount or count for prepaid cards.

Customers have the option of reducing the contactless amount or contactless count for prepaid cards by visiting any RHB Branch or by contacting our Customer Care Center.



SOGO-RHB PREPAID CARD

Earn SOGO Reward Points with every spend on the SOGO-RHB Prepaid Card.

Monthly spending amount (RM)	SOGO Reward Points	
	At SOGO (KL)	Others
RM500 & below per month	RM1 = 1 SOGO Reward Point	RM2 = 1 SOGO Reward Point
RM501 – RM1,000 per month	RM1 = 2 SOGO Reward Point	
RM1,001 & above per month	RM1 = 3 SOGO Reward Point	

4. WHAT ARE THE MAJOR RISKS?

In the event that your card is stolen or lost, you are required to notify us immediately by contacting our Customer Care Centre or to go to the nearest branch in order for us to block the card immediately.

5. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO MY CONTACT DETAILS?

Inform us of any change in your contact details by going to any of our branches. It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

6. WHERE CAN I GET FURTHER INFORMATION?

For more information, please call our Customer Care Centre at 03-9206 8118 (available 24 hours, 7 days a week) or visit www.rhbgroup.com or visit any RHB branches conveniently located near you.

IF YOU HAVE ANY COMMENTS / FEEDBACK ON THE PRODUCTS OR SERVICES PROVIDED BY US, YOU MAY ALSO CONTACT US AT:

Address	RHB Cards & Unsecured Business P.O. Box 10135, 50905 Kuala Lumpur
Tel	03-92068118 (RHB Phone Banking)
Fax	03-92068088
E-mail	customer.service@rhbgroup.com
Website	www.rhbgroup.com

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Address	Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel	1-300-88-5465
Fax	03-2174 1515
E-mail	bnmtelelink@bnm.gov.my

7. OTHER E-MONEY PACKAGES AVAILABLE

Please refer to point 3.

The information provided in this disclosure sheet is valid as of 1st September 2018.



Helaian Pendedahan Produk
(Baca Helaian Pendedahan Produk ini sebelum anda
bercadang mengambil Kad Prabayar RHB. Pastikan juga
Anda membaca terma dan syarat umumnya)
Tarikh:

PSDC
RHB Bank Berhad
Kad Prabayar RHB
Kad Prabayar SOGO-RHB

1. PENGENALAN PRODUK

Kad Prabayar RHB / Kad Prabayar SOGO-RHB adalah merupakan kad pembayaran tujuan umum. Kad Prabayar ini ialah instrumen wang elektronik, yang mengandungi nilai kewangan yang telah ditambah nilai oleh pemegang kad. Nilai akan ditolak daripada amaun yang tersimpan dalam Kad Prabayar tersebut apabila pembelian dibuat. Anda dikehendaki menambah nilai Kad Prabayar sebelum membuat pembelian.

Garis panduan penggunaan
Had tambah nilai Kad : RM1,500

Warganegara	Online	Domestik	Luar Negara
Warga Malaysia	√	√	√
Bukan Warga Malaysia	x	√	x

2. APAKAH YURAN DAN CAJ YANG PERLU SAYA BAYAR?

Yuran tahunan*	RM24.00 setiap kad
Yuran penggantian Kad	Tidak dikenakan Perlu membeli pek permulaan yang baru
Yuran pengeluaran wang ATM*: ATM RHB Rangkaian Visa *	Percuma RM8.00 setiap pengeluaran
Yuran pertukaran mata wang bagi transaksi luar negara	1% daripada jumlah amaun yang dibelanjakan, dibilkan dalam nilai persamaan dengan Ringgit Malaysia
Yuran mendapatkan semula draf jualan*	RM10.00 setiap draf
Salinan penyata*	RM5.00 setiap salinan

* Termasuk apa-apa cukai terpakai dikenakan dari semasa ke semasa
Bagi mengelakkan keraguan, Ahli Kad hendaklah menanggung semua yuran professional, cukai (termasuk tetapi tidak terhad kepada cukai perkhidmatan dan/atau apa-apa cukai terpakai yang dikenakan dari semasa ke semasa) dan perbelanjaan luar jangka yang ditanggung dan apa-apa fi lain, perbelanjaan atau tindakan sewajarnya berkenaan dengan produk ini.

3. APAKAH TERMA UTAMA?

Pemohon mestilah berumur sekurang-kurangnya 12 tahun.
Pemohon mesti memberikan alamat yang sah di Malaysia dan salinan MyKad / pasport.
Kemudahan untuk membayar barangan atau perkhidmatan di seluruh dunia di kedai saudagar yang mempunyai logo Visa.
Transaksi pengeluaran tunai dari ATM adalah tertakluk kepada ketersediaan dana di dalam Akaun Kad Prabayar dan had pengeluaran harian pemegang kad.

Untuk menutup fungsi sentuh (“contactless”) untuk kad Prabayar

Anda ada pilihan untuk menutup fungsi tanpa sentuh (contactless) untuk Kad Prabayar melalui mana-mana Cawangan RHB Bank. atau menghubungi Pusat Perkhidmatan Pelanggan RHB.

Penurunan jumlah tanpa sentuh atau bilangan transaksi kad Prabayar.

Anda ada pilihan samada untuk menurun jumlah tanpa sentuh atau bilangan transaksi melalui mana-mana Cawangan RHB atau menghubungi Pusat Perkhidmatan Pelanggan RHB.

Kad Prabayar SOGO-RHB

Peroleh mata ganjaran “SOGO Reward Point” dengan setiap pembelian yang menggunakan Kad Prabayar SOGO-RHB:-

Perbelanjaan bulanan (RM)	Mata Ganjaran SOGO Reward Point	
	Di SOGO KL	Tempat lain
RM500 & ke bawah sebulan	RM1 = 1 SOGO Reward Point	RM2 = 1 SOGO Reward Point
RM501 – RM1,000 sebulan	RM1 = 2 SOGO Reward Point	
RM1,001 & ke atas sebulan	RM1 = 3 SOGO Reward Point	

4. APAKAH RISIKO UTAMA?

Sekiranya kad Prabayar anda hilang atau dicuri, anda dikehendaki memberitahu kami dengan serta-merta dengan menghubungi Pusat Perkhidmatan Pelanggan atau pergi ke mana-mana cawangan bank yang terdekat supaya kami dapat menghalang penggunaan kad tersebut dengan serta-merta.

5. APAKAH YANG PERLU SAYA LAKUKAN JIKA TERDAPAT APA-APA PERUBAHAN KEPADA BUTIR-BUTIR PERIBADI SAYA?

Beritahu kami akan apa-apa perubahan butir-butir peribadi anda dengan mengunjungi mana-mana cawangan kami. Mustahak bagi anda memberitahu kami akan apa-apa perubahan kepada butir-butir peribadi anda untuk memastikan agar urusan surat-menyurat berjalan dengan lancar dalam masa yang ditetapkan.

6. DI MANAKAH SAYA BOLEH MENDAPATKAN MAKLUMAT SELANJUTNYA?

Untuk maklumat lanjut, sila hubungi Pusat Perkhidmatan Pelanggan di 03-9206 8118 (disediakan 24 jam, 7 hari seminggu), atau layari www.rhbgroup.com atau kunjungi mana-mana cawangan RHB yang berdekatan dengan tempat anda.

7. JIKA ANDA MEMPUNYAI SEBARANG ADUAN MENGENAI PRODUK ATAU PERKHIDMATAN KAMI, ANDA BOLEH MENGHUBUNGI KAMI DI:

Alamat	RHB Cards & Unsecured Business P.O. Box 10135, 50905 Kuala Lumpur
Tel	03-92068118 (RHB Phone Banking)
Faks	03-92068088
E-mel	customer.service@rhbgroup.com
Laman web	www.rhbgroup.com

Jika pertanyaan atau aduan anda tidak dapat diselesaikan oleh kami secara memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

Alamat	Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel	1-300-88-5465
Faks	03-2174 1515
E-mel	bnmtelelink@bnm.gov.my

8. PAKEJ WANG ELEKTRONIK LAIN YANG DISEDIAKAN

Sila rujuk kepada nombor 3

Maklumat yang disediakan dalam helaian pendedahan ini adalah sah dari 1hb September 2018.