



RHB BANK BERHAD (196501000373 (6171-M))

RHB Bank Berhad  
RHB Credit Cards

## PRODUCT DISCLOSURE SHEET

Date: \_\_\_\_\_

**(Read this Product Disclosure Sheet before you decide to take up the RHB Bank Credit Card. Be sure to also read the Visa Card / Mastercard Cardholder Agreement and Terms & Conditions where applicable)**

### 1. WHAT IS THIS PRODUCT ABOUT?

This is a credit card product issued by RHB Bank Berhad ("RHB Bank") primarily for payment of goods and services. Where any amount of the credit utilised by you has not been settled in full on or before the due date, the unsettled amount will be subject to finance charges.

### 2. WHAT DO I GET FROM THE PRODUCT?

#### Credit Limit

RHB Bank offers various types of credit card that suits a customer's need. RHB Bank credit card's credit limit will be determined based on individual credit assessment, annual income and type of credit card applied. The credit limit for each card entitled by RHB Bank Credit Cardholder subject to RHB Bank's approval. The approved credit limit will be made known to you in the credit card welcome pack.

### 3. WHAT ARE MY OBLIGATIONS?

#### Minimum Monthly Repayment

- a) 5% of Outstanding Balance\*;
  - b) All Monthly Instalments due\*\*;
  - c) The contracted monthly term loan instalment for any Automatic Balance Conversion if any;
  - d) Any unpaid minimum repayment specified in the preceding month's statement (if any);
  - 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 (if any).
- OR
- g) A minimum of RM50 from the outstanding balance whichever is higher.

Note:

\* Outstanding balance shown on the card statement (the Outstanding Balance)

\*\* Monthly Instalment means an outstanding balance, transaction amount or cash advances that has converted into monthly instalment that need to be paid in full that form part of the monthly minimum amount due.

#### Interest Free Period

- a) For retail transactions – 20 days from the statement date, if you pay the balance in full and on time.
- b) If you do not pay in full and on time, finance charges on retail transactions will be calculated from the posting day of the transaction.
- c) The interest free period is not applicable to balance transfer, cash advances and other instalment plans available from time to time.

Note:

As the principal card cardholder, you are liable for all transactions incurred by the supplementary card cardholders.

#### 4. WHAT ARE THE FEES & CHARGES I HAVE TO PAY?

##### Fees and Charges

For the avoidance of doubt, the Cardmember shall bear all professional fees, taxes (including but not limited to service tax or Card Service Tax (CST) 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.

| Fees and Charges | Description                            |                     |                         |
|------------------|--|---------------------|-------------------------|
| Annual Fees      | Credit Card Type                       | Principal Card (RM) | Supplementary Card (RM) |
|                  | RHB Premier Visa Infinite              | Waived              | Waived                  |
|                  | RHB Visa Infinite                      | Waived              | Waived                  |
|                  | RHB World                              | Waived              | Waived                  |
|                  | RHB Signature                          | Waived              | Waived                  |
|                  | RHB Platinum Business                  | Waived              | Waived                  |
|                  | RHB Rewards / RHB Rewards Motion Code™ | 200.00              | Waived                  |
|                  | RHB Cash Back                          | 70.00               | Waived                  |
|                  | RHB MyEG                               | 88.00               | Waived                  |
|                  | RHB Shell Visa                         | 195.00              | Waived                  |

| Fees and Charges  | Description  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
|---|--|-------------|---------------|--|-----------|-----------|--|-------|-----|--|-------|-----|--|-------|-----|
| <b>Finance Charges</b>  | <b>On Purchases</b>  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
|   | <table border="1"> <thead> <tr> <th data-bbox="623 260 1138 352" rowspan="2">Description</th> <th colspan="2" data-bbox="1138 260 1403 289">Interest Rate</th> </tr> <tr> <th data-bbox="1138 289 1268 352">Per Month</th> <th data-bbox="1268 289 1403 352">Per Annum</th> </tr> </thead> <tbody> <tr> <td data-bbox="623 352 1138 478">Cardmembers who promptly settle their minimum repayment due for 12 consecutive months.</td> <td data-bbox="1138 352 1268 478">1.25%</td> <td data-bbox="1268 352 1403 478">15%</td> </tr> <tr> <td data-bbox="623 478 1138 667">Cardmembers who promptly settle their minimum repayment due of at least 10 months or more in a 12-month cycle. The 12 months minimum repayment due cycle will not apply to new cardmember.</td> <td data-bbox="1138 478 1268 667">1.42%</td> <td data-bbox="1268 478 1403 667">17%</td> </tr> <tr> <td data-bbox="623 667 1138 751">Cardmembers who do not fall within the above categories.</td> <td data-bbox="1138 667 1268 751">1.50%</td> <td data-bbox="1268 667 1403 751">18%</td> </tr> </tbody> </table> | Description | Interest Rate |  | Per Month | Per Annum | Cardmembers who promptly settle their minimum repayment due for 12 consecutive months. | 1.25% | 15% | Cardmembers who promptly settle their minimum repayment due of at least 10 months or more in a 12-month cycle. The 12 months minimum repayment due cycle will not apply to new cardmember. | 1.42% | 17% | Cardmembers who do not fall within the above categories. | 1.50% | 18% |
|   | Description  |             | Interest Rate |  |           |           |  |       |     |  |       |     |  |       |     |
|   |  | Per Month   | Per Annum     |  |           |           |  |       |     |  |       |     |  |       |     |
|   | Cardmembers who promptly settle their minimum repayment due for 12 consecutive months.   | 1.25%       | 15%           |  |           |           |  |       |     |  |       |     |  |       |     |
| Cardmembers who promptly settle their minimum repayment due of at least 10 months or more in a 12-month cycle. The 12 months minimum repayment due cycle will not apply to new cardmember.  | 1.42%  | 17%         |               |  |           |           |  |       |     |  |       |     |  |       |     |
| Cardmembers who do not fall within the above categories.  | 1.50%  | 18%         |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p>To enjoy lower finance charges for the retail transactions, you should make at least 10 prompt repayments in the last 12 months.</p>   |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p>Platinum Business: 15% p.a. of the outstanding amount calculated on a daily basis of the outstanding amount not fully paid by the Payment Due Date.</p>  |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p><b>Finance Charges</b></p>   |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p>If all or any of the Finance Charge remains unpaid after the Payment Due Date, the Finance Charge will be imposed on any outstanding finance charges and other fees (excluding late payment charge) that were carried forward from previous statement that is unpaid after the Payment Due Date.</p>   |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p><b>On Cash Advance</b></p>   |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p>18% per annum will be levied on each cash advance calculated from the date of cash advance until it is fully settled.</p>  |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p>Platinum Business: 15% p.a. of the cash advance amount calculated on a daily basis.</p>  |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p><b>Balance Transfer/CashXcess/Dial-An-Instalment</b></p>   |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p>Balance Transfer (BT), CashXcess (CX) and Dial-An-Instalment (DAI) rates are not fixed and is subject to change. Kindly refer to <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> for the latest rates.</p>  |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p><b>Automatic Balance Conversion</b></p>  |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |
| <p>An auto balance conversion for eligible Cardmember in every 12 months by converting the credit card outstanding balances (with a minimum amount of RM1,000) into a 3 years term loan, at an effective interest rate of 13% per annum. Cardmember has the flexibility to opt-out from each conversion offer. Kindly refer to <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> for more information.</p> |  |             |               |  |           |           |  |       |     |  |       |     |  |       |     |

| Fees and Charges                           | Description   |
|--|---|
| <b>Cash Advance Fee</b>                    | 5% of the transaction amount or a minimum of RM15.00, whichever is higher, will be charged on all cash withdrawals and licensed betting transactions. Any applicable taxes imposed from time to time are applicable for these charges.  |
| <b>Late Payment Charges</b>                | If the cardmember fails to pay the Minimum Monthly Repayment by the Payment Due Date, a late payment charge of 1% of the Card Account on the outstanding balance or RM10.00, whichever is higher, subject to a maximum of RM100.00 will be imposed and stated in the monthly statement.   |
| <b>Overseas Transaction Conversion Fee</b> | <p>If a transaction is made in foreign currency, Mastercard or VISA, depending on which card is used, will convert the transaction into a Ringgit Malaysia equivalent at the conversion rate as determined by Mastercard or VISA as at the date it is processed by Mastercard or VISA.</p> <p>In addition, you will also pay the administration costs at 1% as shall be determined by us for the conversion of the transactions made in foreign currencies.</p> <p>Any applicable taxes imposed from time to time are applicable for these charges.</p> |
| <b>Excess Limit Fee</b>                    | A fee of RM50 may be charged whenever the Total Outstanding Balance exceeds the combined card limit due to excess limit transactions.   |
| <b>Card Replacement Fee</b>                | RM50 per card   |
| <b>Monthly Hardcopy Statement Fee</b>      | <p>RM1.00 per hardcopy statement</p> <p>Waiver is allowed for customers:</p> <ul style="list-style-type: none"> <li>▪ aged 60-year-old and above</li> <li>▪ customers with disabilities<sup>1</sup></li> <li>▪ customers with no access to internet or do not know how to use internet</li> </ul> <p><sup>1</sup>For these group of customers, kindly approach RHB Bank with Supporting documents</p>   |
| <b>Additional Statement Request Fee</b>    | RM5.00 per additional statement copy  |
| <b>Card Service Tax (CST)</b>              | 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 months after the date the card is issued or renewed.  |

## 5. WHAT ARE THE KEY TERM & CONDITIONS?

### To turn off the contactless function of credit cards

Customers have the option of turning off the contactless function of credit cards by visiting any RHB Branch or by contacting our RHB Bank Customer Contact Centre.

## **6. WHAT IF I FAIL TO FULFILL MY OBLIGATIONS?**

### **Late Payment Charges**

If the Cardmember fails to pay the Minimum Monthly Repayment by the Payment Due Date, a late payment charge of maximum 1% of the Card Account on the outstanding balance or RM10.00, whichever is higher, subject to a maximum of RM100.00 will be imposed and stated in the monthly statement.

### **Withdrawal of Card or facilities/services offered**

RHB Bank may withdraw the credit card and/or any of the services offered with prior notice and the whole outstanding balance on the credit card account shall become immediately due and payable to RHB Bank.

### **Right to Set-off**

RHB Bank has a right to set-off any credit balance in your account maintained with RHB Bank against any outstanding balance in your RHB Bank Credit Card account.

### **Liability for Unauthorized Transactions**

You will be liable for PIN-based unauthorized transactions if you have:

- Acted fraudulently;
- Delayed in notifying us as soon as reasonably practicable after having the loss or unauthorized use of your credit card;
- Voluntarily disclosed your PIN to another person; or
- Recorded your PIN on the credit card, or on anything kept in close proximity with your credit card, and could be lost or stolen with the card.

You will be liable for unauthorized transactions which require signature verification or with contactless card, if you have:

- Acted fraudulently;
- Delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorized use of your credit card;
- Left your credit card or an item containing your credit card unattended, in places visible and accessible to others, except at your place of residence; However, you are expected to exercise due care in safeguarding the credit card even at your place of residence; or
- Voluntarily allowed another person to use your credit card

If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.

## **7. WHAT IF I FULLY SETTLE THE BALANCE BEFORE ITS MATURITY?**

### **(FOR BALANCE TRANSFER, CASHXCESS, DIAL-AN-INSTALMENT & SMART INSTALMENT PAYMENT PLAN)**

You will not be charged with any early exit penalty should you fully settle the Balance Transfer, CASHXCESS, Dial-An-Instalment or Smart Instalment Payment Plan before its maturity. However, you will be charged the whole total amount owed to RHB Bank Berhad, which includes the outstanding principal and interest amount as the final repayment.

## **8. WHAT ARE THE MAJOR RISKS OF A CREDIT CARD?**

By paying less than the full payment due amount, the interest amount and the time taken to settle the full amount will increase. Think about your repayment capacity when charging the credit card.

If you use your credit card to make repayment for other financing, it may cost you more.

The finance charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your repayment history.

If RHB Bank detects any unusual or suspicious activity on your credit card account, we may suspend your credit privileges until such activity is verified.

If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.

You are responsible for all charges incurred by your supplementary card cardholders (if any)

You should not disclose your credit card details or PIN number to any unauthorized persons.

You should notify us immediately after having discovered the loss or unauthorized use of your credit card.

We are entitled to recall or withdraw all other credit facilities that you have with RHB Bank if you default or breach in respect of a card account.

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

It is important that you inform us promptly of any change in your business or residential address and contact number to ensure that all correspondence reaches you in a timely manner.

## 10. WHERE CAN I GET ASSISTANCE AND REDRESS?

If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

### **RHB Bank Customer Contact Centre**

Tel : 03-9206 8118

Email : [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals and you may also join the "Program Pengurusan Wang Anda" (POWER) to help your credit management. You may contact AKPK at:

Add : Level 5 and 6,  
Menara Aras Raya (formerly known as Menara Bumiputra Commerce)

Jalan Raja Laut  
50350 Kuala Lumpur

Tel : 03-2616-7766

E-mail : [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

If you wish to complaint on the products or services provided by us, you may also contact us at:

Add : **RHB Bank Customer Contact Centre**

Tel : 03-9206 8118

Email : [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)

Website : [www.rhbgroup.com](http://www.rhbgroup.com)

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

Add :

4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur

Tel : 1-300-88-5465  
Web form : [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my)

If you need alternative dispute resolution channel to resolve financial disputes, you may contact Ombudsman for Financial Services (OFS) at:

Add : Level 14, Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03 – 2272 2811  
Fax : 03 – 2272 1577  
E-mail : [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)

## 11. WHERE CAN I GET FURTHER INFORMATION?

For further information on RHB Bank credit card fees and charges, please visit [www.rhbgroup.com](http://www.rhbgroup.com)

## 12. OTHER CREDIT CARD PRODUCTS AVAILABLE:

RHB Islamic Banking Credit Card-i:

- a) RHB Shell Visa Credit Card-i
- b) RHB Cash Back Credit Card-i
- c) RHB Rewards Credit Card-i
- d) RHB Rewards Motion Code™ Credit Card-i
- e) RHB World Credit Card-i
- f) RHB Premier Visa Infinite Credit Card-i

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES**

The information provided in this disclosure sheet is valid as at 15 February 2024.



RHB BANK BERHAD (196501000373 (6171-M))

## LEMBARAN PENDEDAHAN PRODUK

RHB Bank Berhad  
Kad Kredit RHB

(Baca Lembaran Pendedahan Produk ini sebelum anda bercadang mengambil Kad Kredit RHB Bank. Pastikan juga anda membaca Perjanjian Ahli Kad Visa Card / Mastercard dan Terma dan Syaratnya yang berkaitan)

Tarikh : \_\_\_\_\_

### 1. APAKAH PRODUK INI?

Ini adalah produk kad kredit yang dikeluarkan oleh RHB Bank Berhad ("RHB Bank") terutamanya untuk pembayaran barang dan perkhidmatan. Sekiranya jumlah kredit yang digunakan oleh anda belum dijelaskan sepenuhnya pada atau sebelum tarikh akhir, jumlah yang belum diselesaikan akan dikenakan caj kewangan.

### 2. APAKAH YANG BOLEH SAYA PEROLEH DARIPADA PRODUK?

#### Had Kredit

RHB Bank menawarkan pelbagai jenis kad kredit yang sesuai dengan keperluan pelanggan. Had kredit kad kredit RHB Bank akan ditentukan berdasarkan penilaian kredit individu, pendapatan tahunan pemohon dan jenis kad kredit yang digunakan. Had kredit untuk setiap kad yang berhak oleh Pemegang Kad Kredit RHB Bank tertakluk kepada kelulusan RHB Bank. Had kredit yang diluluskan akan diberitahu kepada anda dalam pek selamat datang kad kredit.

### 3. APAKAH OBLIGASI SAYA?

#### Bayaran Bulanan Minima

- 5% daripada baki tertunggak\*;
- Kesemua bayaran ansuran bulanan\*\* yang kena dibayar;
- Kontrak pinjaman berjangka bayaran ansuran bulanan untuk Penukaran Baki Automatik, jika ada;
- Sebarang bayaran minima yang tidak dibayar yang dinyatakan dalam penyata bulan sebelumnya (jika ada);
- Jumlah melebihi had kad pada bulan penyata, (jika ada); dan
- Cukai Perkhidmatan Kad atau sebarang pencukaian yang dibenarkan (jika ada),  
ATAU
- Bayaran minima sebanyak RM50 dari baki tertunggak, yang mana lebih tinggi.

Nota:

\* Jumlah baki tertunggak yang dinyatakan dalam penyata kad (sebagai Baki Terkini)

\*\* Bayaran Ansuran Bulanan adalah jumlah transaksi yang tertunggak, jumlah transaksi atau wang pendahuluan yang telah ditukarkan kepada bayaran ansuran bulanan yang perlu dibayar penuh sebagai sebahagian dari bayaran minima bulanan.

#### Caj Kewangan Tempoh Tiada Faedah

- Bagi urusniaga runcit – 20 hari dari tarikh penyata, jika anda membayar baki sepenuhnya tepat pada masanya.
- Sekiranya anda tidak membayar baki sepenuhnya tepat pada masanya, caj kewangan bagi urusniaga runcit ini akan dikira dari tarikh urusniaga dikeluarkan.



- c) Tiada tempoh bebas caj kewangan ke atas pemindahan baki pendahuluan tunai dan lain-lain pelan bayaran ansuran yang terdapat dari semasa.

Nota:

Sebagai Ahli Kad principal, anda bertanggungjawab terhadap semua urusniaga yang dilakukan oleh Ahli Kad tambahan.

#### 4. APAKAH YURAN DAN CAJ YANG PERLU SAYA BAYAR?

##### Yuran dan Caj

Bagi mengelakkan keraguan, Ahli Kad hendaklah menanggung semua yuran professional, cukai (termasuk tetapi tidak terhad kepada cukai perkhidmatan atau Cukai Perkhidmatan Kad 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.

| Yuran dan Caj   | Perihal  |                       |                          |
|---|--|-----------------------|--------------------------|
| <b>Yuran Tahunan</b>  | <b>Jenis Kad Kredit</b>  | <b>Kad Utama (RM)</b> | <b>Kad Tambahan (RM)</b> |
|   | RHB Premier Visa Infinite  | Dikecualikan          | Dikecualikan             |
|   | RHB Visa Infinite  | Dikecualikan          | Dikecualikan             |
|   | RHB World  | Dikecualikan          | Dikecualikan             |
|   | RHB Signature  | Dikecualikan          | Dikecualikan             |
|   | Eksekutif Platinum RHB   | Dikecualikan          | Dikecualikan             |
|   | RHB Rewards / RHB Rewards Motion Code™   | 200.00                | Dikecualikan             |
|   | RHB Cash Back  | 70.00                 | Dikecualikan             |
|   | RHB MyEG   | 88.00                 | Dikecualikan             |
|   | RHB Shell Visa   | 195.00                | Dikecualikan             |
| <b>Caj Kewangan</b>   | <b>Bagi Belian</b>   |                       |                          |
|   | <b>Perihal</b>   | <b>Kadar Faedah</b>   |                          |
|   |  | <b>Setiap Bulan</b>   | <b>Setiap Tahun</b>      |
|   | Ahli Kad yang membuat bayaran tepat pada masanya selama 12 bulan berturut-turut. | 1.25%                 | 15%                      |
| Ahli Kad yang membuat bayaran tepat pada masanya bagi 10 bulan atau lebih dalam tempoh 12 bulan. Tempoh minima 12 bulan pertama ini tidak akan terpakai kepada Ahli kad baru. | 1.42%  | 17%                   |                          |
| Ahli Kad yang tidak termasuk di dalam kategori-kategori di atas.  | 1.50%  | 18%                   |                          |

| Yuran dan Caj                         | Perihal   |
|---------------------------------------|---|
|                                       | <p>Untuk menikmati caj kewangan yang lebih rendah bagi urus niaga runcit, anda dikehendaki membuat sekurang-kurangnya 10 pembayaran serta-merta dalam masa 12 bulan terakhir.</p> <p>Platinum Business: 15% setahun ke atas jumlah belum dijelaskan yang dikira berasaskan harian daripada jumlah yang belum dijelaskan yang tidak dibayar sepenuhnya menjelang tarikh genap masa untuk membuat pembayaran.</p> <p><b>Caj Kewangan</b></p> <p>Jika semua atau mana-mana Caj Kewangan masih belum dibayar selepas tarikh genap masa, Caj Kewangan akan dikenakan ke atas sebarang caj kewangan yang tertunggak dan lain lain fi (tidak termasuk caj pembayaran lewat) yang dibawa ke hadapan dari penyata terdahulu yang belum dibayar selepas tarikh genap masa.</p> <p><b>Bagi Pendahuluan Tunai</b></p> <p>18% setahun akan dilevikan bagi setiap pendahuluan tunai dikira dari tarikh pendahuluan tunai sehingga dijelaskan sepenuhnya.</p> <p>Platinum Business: 15% setahun daripada jumlah pendahuluan tunai yang dikira berasaskan harian.</p> <p><b>Pemindahan Baki/CashXcess/Dial-An-Instalment</b></p> <p>Kadar Pemindahan Baki (BT), CashXcess (CX) dan Dial-An-Instalment (DAI) tidak ditetapkan dan adalah tertakluk kepada perubahan. Sila rujuk <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> bagi kadar yang terkini.</p> <p><b>Penukaran Baki Automatik (ABC)</b></p> <p>Adalah penukaran baki secara automatik bagi Ahli Kad yang layak pada setiap 12 bulan dengan menukar baki tertunggak (dengan jumlah minima RM1,000) kad kredit kepada pinjaman berjangka selama 3 tahun pada kadar faedah efektif 13% setahun. Ahli Kad mempunyai fleksibiliti untuk menarik diri dari setiap tawaran pemindahan baki. Sila rujuk <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> untuk maklumat lanjut.</p> |
| <p><b>Yuran Pendahuluan Tunai</b></p> | <p>5% daripada jumlah urusniaga atau minima RM15.00, yang mana lebih tinggi, akan dikenakan ke atas semua pengeluaran tunai dan transaksi pertaruhan berlesen.</p> <p>Apa-apa cukai terpakai yang dikenakan dari semasa ke semasa akan dikenakan terhadap caj ini.</p>  |
| <p><b>Caj Pembayaran Lewat</b></p>    | <p>Jika Ahli Kad gagal membayar Bayaran Minima Yang Perlu Dibayar pada Tarikh Matang, caj pembayaran lewat sebanyak 1% ke atas baki belum jelas Akaun Kad atau RM10.00, yang mana lebih tinggi tertakluk kepada maksima RM100.00 akan dikenakan dan dinyatakan di dalam penyata bulanan.</p>  |

| Yuran dan Caj                                      | Perihal  |
|--|--|
| <b>Yuran Pertukaran bagi Urusniaga Luar Negara</b> | <p>Jika suatu urusniaga dibuat dalam mata wang asing, Mastercard atau VISA, bergantung pada jenis kad yang digunakan, nilai urusniaga tersebut akan ditukarkan kepada nilai setara Ringgit Malaysia pada kadar tukaran sebagaimana ditentukan oleh Mastercard atau VISA pada tarikh ia diproses oleh Mastercard atau VISA.</p> <p>Selain itu, anda juga perlu membayar kos pentadbiran pada kadar 1% sebagaimana yang ditentukan oleh kami untuk pertukaran urusniaga yang dibuat dalam mata wang asing.</p> <p>Apa-apa cukai terpakai yang dikenakan dari semasa ke semasa akan dikenakan terhadap caj ini.</p> |
| <b>Yuran Melebihi Had</b>                          | Yuran sebanyak RM50 mungkin dikenakan apabila Jumlah Baki Tertunggak melebihi gabungan had kad yang disebabkan oleh transaksi melebihi had.  |
| <b>Yuran Penggantian Kad</b>                       | RM50 bagi setiap kad   |
| <b>Fi Bagi Salinan Cetak Penyata Bulanan</b>       | <p>RM1.00 bagi setiap salinan cetak penyata</p> <p>Pengecualian dibenarkan untuk:</p> <ul style="list-style-type: none"> <li>▪ pelanggan berusia 60 tahun ke atas</li> <li>▪ pelanggan kurang upaya<sup>1</sup></li> <li>▪ pelanggan tanpa akses internet atau tidak tahu menggunakan internet.</li> </ul> <p><sup>1</sup>Untuk kumpulan pelanggan ini, sila hubungi RHB Bank dengan dokumen sokongan</p>  |
| <b>Yuran bagi Permohonan Penyata Tambahan</b>      | RM5.00 bagi setiap salinan tambahan  |
| <b>Cukai Perkhidmatan Kad</b>                      | RM25.00 setiap Kad Utama & Kad Tambahan setiap tahun. Cukai Perkhidmatan Kad akan dikenakan pada tarikh pengaktifan kad baru atau pembaharuan kad kredit pada setiap dua belas bulan selepas tarikh kad dikeluarkan atau diperbaharui.   |

## 5. APAKAH TERMA UTAMA?

### **Untuk menutup fungsi tanpa sentuh (“contactless”) untuk kad kredit**

Anda ada pilihan untuk menutup fungsi tanpa sentuh (“contactless”) untuk Kad Kredit melalui mana-mana

Cawangan RHB Bank atau menghubungi Pusat Perhubungan Pelanggan RHB.

## 6. BAGAIMANA SEKIRANYA SAYA GAGAL MEMENUHI OBLIGASI SAYA?

### **Caj Pembayaran Lewat**

Jika Ahli kad gagal membayar Bayaran Minima Yang Perlu Dibayar pada Tarikh Matang, caj pembayaran lewat sebanyak 1% ke atas baki belum jelas Akaun Kad atau RM10.00, yang mana lebih tinggi tertakluk kepada maksima RM100.00 akan dikenakan dan dinyatakan di dalam penyata bulanan.

### **Penarikan Balik Kad atau Kemudahan/Perkhidmatan**

RHB Bank boleh menarik balik kad kredit dan/atau apa-apa perkhidmatan yang ditawarkan dengan memberikan notis terlebih dahulu dan keseluruhan baki yang belum dijelaskan bagi akaun kad kredit hendaklah dengan serta-merta menjadi genap masa untuk dibayar dan perlu dibayar kepada RHB Bank.

## **Hak Tolak Selesai**

RHB Bank berhak untuk menolak selesai apa-apa baki kredit dalam akaun anda yang disenggarakan dengan RHB Bank terhadap baki yang belum dijelaskan dalam akaun Kad Kredit RHB Bank anda.

## **Liabiliti bagi Urusniaga yang Tidak Dibenarkan**

Anda bertanggungjawab ke atas urus niaga tanpa kebenaran berasaskan PIN jika anda:

- Melakukan penipuan;
- Lewat memberitahu pihak Bank secepat yang dapat dilaksanakan selepas mendapat tahu kehilangan penggunaan tanpa kebenaran ke atas kad kredit anda;
- Secara sukarela mendedahkan PIN kepada orang lain; atau
- Merekodkan PIN anda pada kad kredit, atau pada apa-apa yang disimpan berdekatan dengan kad kredit anda, yang boleh hilang atau dicuri bersama kad itu

Anda bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan tandatangan atau dengan kad tanpa sentuh jika anda:

- Melakukan penipuan;
- Lewat memberitahu pihak Bank secepat yang dapat dilaksanakan selepas mendapat tahu kehilangan penggunaan tanpa kebenaran ke atas kad kredit anda;
- Meninggalkan kad kredit anda atau benda yang mengandungi kad kredit anda tanpa pengawasan, di tempat yang kelihatan dan boleh diakses oleh orang lain, kecuali di tempat kediaman anda; Walau bagaimanapun, anda perlu berhati-hati dalam melindungi kad kredit walaupun di tempat kediaman anda; atau
- Secara sukarela membolehkan orang lain menggunakan kad kredit anda

Jika anda gagal mematuhi terma-terma dan syarat-syarat kad kredit, kami berhak menamatkan kad anda.

## **7. BAGAIMANA SEKIRANYA SAYA MENJELASKAN SEMUA BAKI SEBELUM KEMATANGANNYA? (BAGI PEMINDAHAN BAKI, CASHXCESS, DIAL-AN-INSTALMENT DAN PELAN ANSURAN BAYARAN PINTAR)**

Sekiranya anda menjelaskan semua baki di bawah Pemindahan Baki, CASHXCESS, Dial-An-Instalment atau Pelan Ansuran Bayaran Pintar sebelum tarikh matangnya, anda tidak akan dikenakan sebarang penalti. Walau bagaimanapun, anda akan dicaj amaun penuh yang masih tertunggak pada bayaran terakhir anda, ini termasuk amaun faedah kepada RHB Bank.

## **8. APAKAH RISIKO UTAMA KAD KREDIT?**

Dengan membayar kurang daripada pembayaran penuh yang perlu dibayar, jumlah faedah dan masa yang diambil untuk menyelesaikan jumlah penuh akan bertambah. Fikirkan tentang kemampuan pembayaran balik anda apabila menggunakan kad kredit.

Jika anda menggunakan kad kredit anda untuk membuat pembayaran balik bagi pembiayaan yang lain, itu mungkin akan menambahkan kos anda.

Caj kewangan yang dikenakan ke atas baki yang belum dijelaskan bagi kad kredit ini adalah berdasarkan struktur harga bertingkat menurut sejarah pembayaran semula anda.

Jika RHB Bank mengesan apa-apa aktiviti luar biasa atau yang menimbulkan kesangsian pada akaun kad kredit anda, kami boleh menggantung kemudahan kredit anda buat sementara sehingga aktiviti sedemikian ditentusahkan.

Jika anda mempunyai masalah untuk membayar baki kad kredit anda, hubungi kami terlebih dahulu untuk membincangkan alternatif pembayaran balik.

Anda bertanggungjawab terhadap semua caj yang dihasilkan oleh Ahli Kad tambahan (jika ada).

Anda seharusnya tidak mendedahkan perincian atau nombor PIN kad kredit anda kepada mana-mana orang yang tidak dibenarkan.

Anda hendaklah memberitahu kami serta-merta selepas mengetahui yang kad kredit anda hilang atau penggunaan tanpa kebenaran ke atas kad kredit anda.

Kami berhak menarik balik atau memanggil kembali semua kemudahan kredit anda yang ada dengan RHB Bank sekiranya anda melanggar atau mungkir yang berkaitan dengan akaun kad.

## **9. APAKAH YANG PERLU SAYA LAKUKAN JIKA TERDAPAT APA-APA PERUBAHAN KEPADA BUTIR PERHUBUNGAN SAYA?**

Adalah penting bagi anda memberitahu kami dengan segera setiap perubahan alamat perniagaan atau tempat tinggal dan nombor yang boleh dihubungi agar urusan surat-menyurat berjalan dengan lancar dalam masa yang ditetapkan.

## **10. DIMANAKAH SAYA BOLEH MENDAPATKAN BANTUAN DAN PEMBELAAN?**

Jika anda mengalami masalah untuk membuat pembayaran, anda patut menghubungi kami secepat mungkin untuk membincang alternatif pembayaran balik. Anda boleh hubungi kami di:

### **Pusat Perhubungan Pelanggan RHB Bank**

Tel. : 03-9206 8118

E-mel : [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)

Sebaliknya, anda boleh menghubungi perkhidmatan oleh Agensi Kaunseling Dan Pengurusan Kredit, agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturan semula pinjaman kepada individu secara percuma dan anda juga boleh menyertai "Program Pengurusan Wang Ringgit Anda" (POWER) untuk membantu menguruskan hutang anda. Anda boleh menghubungi AKPK di:

Alamat : Level 5 and 6,  
Menara Aras Raya (dahulunya dikenali sebagai Menara Bumiputra Commerce)  
Jalan Raja Laut  
50350 Kuala Lumpur

Tel : 03-2616-7766

E-mel : [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

Jika anda mempunyai sebarang aduan mengenai produk atau perkhidmatan kami, anda boleh juga menghubungi kami di:

Alamat : **Pusat Perhubungan Pelanggan RHB Bank**

Tel. : 03-9206 8118

E-mel : [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)

Laman web : [www.rhbgroup.com](http://www.rhbgroup.com)

Jika ada sebarang pertanyaan atau aduan anda tidak dapat diselesaikan oleh kami secara memuaskan, anda boleh menghubungi Bank Negara Malaysia - BNMLINK di:

Alamat : 4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur  
Tel : 1-300-88-5465  
Borang Web : bnmlink.bnm.gov.my

Jika anda memerlukan saluran penyelesaian pertikaian alternatif untuk menyelesaikan pertikaian kewangan, anda boleh menghubungi Ombudsman for Financial Services (OFS) di:

Alamat : Level 14, Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03 – 2272 2811  
Fax : 03 – 2272 1577  
E-mel : [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)

#### **11. DIMANAKAH SAYA BOLEH MENDAPATKAN MAKLUMAT SELANJUTNYA?**

Untuk maklumat selanjutnya tentang yuran dan caj kad kredit RHB Bank, sila layari [www.rhbgroup.com](http://www.rhbgroup.com)

#### **12. Produk Kad Kredit lain yang boleh didapati:**

Kad Kredit-i RHB Islamic Banking:

- a) Kad Kredit-i RHB Shell Visa
- b) Kad Kredit-i RHB Cash Back
- c) Kad Kredit-i RHB Rewards
- d) Kad Kredit-i RHB Rewards Motion Code™
- e) Kad Kredit-i RHB World
- f) Kad Kredit-i RHB Premier Visa Infinite

**PERINGATAN PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA SEKIRANYA ANDA TIDAK MEMATUHI PEMBAYARAN BALIK BAKI KAD KREDIT ANDA.**

Maklumat yang disediakan dalam lembaran pendedahan ini adalah sah bermula dari 15 Februari 2024.