

**FREQUENTLY ASKED QUESTIONS****RHB Debit Card****1. What are the Debit Cards that RHB offers?**

<b>RHB Debit Card – RM12 annual fee</b>	<ul style="list-style-type: none"> <li>• <b>With 0.5% cashback for overseas spend</b></li> </ul>
<b>RHB Debit Card – RM8 annual fee</b>	<ul style="list-style-type: none"> <li>• <b>Without any cashback</b></li> </ul>
<b>RHB Visa Justice League Debit Card</b>	<ul style="list-style-type: none"> <li>• <b>With 0.5% cashback for overseas spend</b></li> <li>• <b>RHB Visa Justice League characters card design</b></li> </ul>

**2. What is a Debit Card?**

- It works just like an ATM Card and Payment Card.
- It can be used to withdraw cash via any ATM's worldwide and can be used to make purchases at any retail outlets, restaurants and petrol stations and at any Visa / MasterCard / MyDebit accepted merchants.
- When the RHB Debit Card is used, funds are automatically deducted from customer's Current or Savings Account that is linked to the card.

**3. Who is eligible for a RHB Debit Card?**

- Any individual who is 12 years and above and has RHB Bank Current or Savings Account (except for RHB Junior Account, MaxCa\$h Account and any Easy Savings Account).
- If the individual is between the ages of 12 to 18 years old, the parent or the guardian is required to sign the Indemnity Form.

**4. How do I get a RHB Debit Card?**

- Visit a RHB / RHB Islamic branch nearest to you: -
  - ❖ Complete RHB Services Form (SVSFORM).
  - ❖ Provide the MyKad or Passport.
  - ❖ If the individual is between the ages of 12 to 18 years old, the parent or the guardian is required to sign the Indemnity Form.
- The following Current and Savings Account cannot be linked to a RHB Debit Card
  - ❖ RHB Junior Account
  - ❖ MaxCa\$h Account
  - ❖ Any Easy Savings Account
- The following Current and Savings Account cannot be linked to a RHB Visa Justice League Debit Card
  - ❖ RHB Junior Account.
  - ❖ MaxCa\$h Account.
  - ❖ Any Easy Savings Account
  - ❖ Basic Savings or Current Account

**5. Can I use my RHB Debit Card for overseas or card not present (online/e-commerce, recurring, mail order, telephone order) transaction?**

- Yes, but you must first opt-in for these transactions.
- All debit cards are automatically blocked for any overseas or card not present transaction unless customer has opted in for this.
- Customer can opt in for these transactions via: -
  - RHB ATM's
  - RHB branches
  - RHB Customer Care Centre
- This will take effect the next day.

**6. What is contactless feature and can all cards use this function?**

- Contactless feature allows you to make contactless payments by simply tapping your Debit Card at the point of sale terminal to pay for items up to RM250. For payment above RM250, a PIN will be required.
- Your new Chip & PIN Debit Card has the contactless function as shown below (in red).

**7. Can I choose to disable the contactless feature on my Debit Card?**

Yes, you can.

Refer to the table below: -

Function	Yes / No	How
Disable the contactless function	Yes	Request via RHB branch
Reduce the contactless amount or count (default limit is RM250.00)	Yes	<ul style="list-style-type: none"> <li>• Request via RHB branch</li> <li>• Call RHB Customer Care Centre</li> </ul>

**8. If I choose to change my Savings or Current Account linked to RHB Debit Card, what should I do?**

- You have to go to the branch where you applied for the RHB Debit Card.
- Complete the RHB Services Form and indicate your intended account number in the account link column.

**9. Where can I use my RHB Debit Card?**

- At any Merchants, which accepts either MyDebit (in Malaysia only), Visa or MasterCard worldwide (locally or overseas)
- At any ATM machine that displays the MEPS / MasterCard / Visa / PLUS / Cirrus / Maestro logo.

**10. What are the benefits of having RHB Debit Card?**

- Convenience, payment for goods or services worldwide at various merchant outlets.
- Cash withdrawal transactions from ATMs.
- 0.5% cashback on any overseas retail spending (for RHB Debit Card – RM12 annual fee and RHB Visa Justice League Debit Card). Cashback will be credited into the designated Current or Savings Account on monthly basis.
- Continue to enjoy the prevailing interest rate on the Savings Account or any interest bearing account.
- Manage / keep track of your account and transactions via RHB Now (Online Banking at [www.rhbgroupp.com.my](http://www.rhbgroupp.com.my)).

**11. What is the Spending Limit on my RHB Debit Card?**

ATM daily limit	MyDebit daily limit (sharing amount with ATM)	Debit Card daily spending limit (via Visa/MasterCard)
<b>RM</b>		
1,000	1,000	1,000
2,000	2,000	3,000 (default)
3,000 (default)	3,000 (default)	5,000
5,000	5,000	Up to available balance in the account
10,000		

- ATM daily transaction limit and Debit Card daily spending limit for minors aged 12 - below 18 years is defaulted to RM200.

**12.Are the spending limits via Visa/MasterCard, ATM and MyDebit combined?**

- The limit is only combined for ATM and MyDebit.

Refer to the illustration below: -

<b>ATM daily limit is RM3,000</b>	<b>e-Debit daily limit is RM3,000</b>
When customer performs an ATM cash withdrawal / transfer to 3rd party account via ATM for RM1,000	The available limit for e-debit purchases is up to RM2,000.
When customer performs an ATM cash withdrawal / transfer to 3rd party account via ATM for RM2,000	The limit available for e-debit purchases is up to RM1,000.
When customer performs an ATM cash withdrawal / transfer to 3rd party account via ATM for RM3,000	The limit available for e-debit purchases is Nil.
When customer does not perform any ATM cash withdrawal / transfer to 3rd party account	The limit available for e-debit purchases is RM3,000.
<b>ATM daily limit is RM2,000</b>	<b>e-Debit daily limit is RM5,000</b>
When customer performs an ATM cash withdrawal / transfer to 3rd party account via ATM for RM1,000	The available limit for e-debit purchases is up to RM4,000
When customer performs an ATM cash withdrawal / transfer to 3rd party account via ATM for RM2,000	The available limit for e-debit purchases is up to RM3,000
When customer does not perform any ATM cash withdrawal / transfer to 3rd party account	The available limit for e-debit purchases is up to RM5,000
<b>ATM daily limit is RM3,000</b>	<b>e-Debit daily limit is RM2,000</b>
When customer performs an ATM cash withdrawal / transfer to 3rd party account via ATM RM1,000	The available limit for e-debit purchases is up to RM1,000
When customer performs an ATM cash withdrawal / transfer to 3rd party account via for RM2,000	The available limit for e-debit purchases is Nil
When customer performs an ATM cash withdrawal / transfer to 3rd party account via ATM for RM3,000	The available limit for e-debit purchases is Nil
When customer does not perform any ATM cash withdrawal / transfer to 3rd party account	The available limit for e-debit purchases is up to RM2,000

**13. Will there be any charges imposed by RHB Bank for the RHB Debit Card?**

➤ Yes.

Charges	RHB Debit Card – RM12 annual fee	RHB Debit Card – RM8 annual fee	RHB Visa Justice League Debit Card
	RM	RM	RM
Issuance fee	12.00*	8.00*	15.00 *
Annual fee	12.00*	8.00*	12.00*
ATM withdrawal fee at Local Bank MEPS	1.00* per withdrawal	1.00* per withdrawal	1.00* per withdrawal
ATM withdrawal fee at Foreign Bank MEPS	4.00* per withdrawal	4.00* per withdrawal	4.00* per withdrawal
ATM withdrawal fee at Visa / MasterCard Network	12.00* per withdrawal	12.00* per withdrawal	12.00* per withdrawal
Replacement card	15.00	12.00	18.00
Sales draft retrieval fee	20.00*	20.00*	20.00*
Overseas transaction conversion fee	1% on the amount spent billed in Ringgit Malaysia equivalent.	1% on the amount spent billed in Ringgit Malaysia equivalent.	1% on the amount spent billed in Ringgit Malaysia equivalent.
<p><i>* Inclusive of any applicable taxes imposed from time to time.</i></p> <p><i>For the avoidance of doubt, the Cardmember shall bear all professional fees, taxes (including but not limited to 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.</i></p>			

**14. How long does it take to apply and get a RHB Debit Card?**

➤ Immediately when you apply at any RHB branch.

**15. What should I do if I forget my RHB Debit Card PIN?**

- The RHB Debit Card will need to be replaced should you require a new PIN.
- You can contact our Call Centre at 03-9206 8118 or visit our nearest RHB branch for assistance.

**16. What if my Current or Savings Account is opened jointly (has two or more signatories)?**

- Only joint account with condition “either one to sign” can apply for RHB Debit Card.
- Joint account holders need to apply for separate RHB Debit Card (e.g. two applications for two joint account holders).
- Both cards will be charged an annual fee of RM12.00\* or RM8.00\* each (depending of the debit card issued)
- Applicable to a maximum of 4 account holders.

**17. What is the spending limit on the RHB Debit Card if there are two or more signatories?**

- Each cardholder determines the spending limit, which is subject to amount available in the account.
- Refer to question 11 on the daily retail spending and withdrawal at ATM limits.

**18. How do I make my PIN secure?**

- Avoid any unsuitable PIN e.g.
  - ❖ Birth dates, months, year, passport number, driving license in any form or combination
  - ❖ Sequential numbers e.g. 123456 or 111111
  - ❖ Telephone number or identity card numbers

**19. What should I do if my RHB Debit Card is lost or stolen?**

- Notify our Call Centre at 03-9206 8118 immediately to block your Debit Card.
- A replacement card will be issued to you at your request and a fee of RM15.00 / RM12.00 / RM18.00 will be charged to your Current or Savings Account.

**20. What is MyDebit?**

- It is a debit card network, when using your RHB Debit Card in Malaysia, the retailer may choose to accept and process the payment using either MyDebit or Visa / MasterCard.
  - ❖ MyDebit is only applicable in Malaysia
  - ❖ Visa / MasterCard is applicable both in Malaysia and overseas.

**21. Under what circumstances that holding of funds transactions are done to my Current or Savings Account?**

- Upon performing transaction via your Debit Card
- This “hold” will be released and your account will be debited for the amount once the Bank receives the amount from the acquiring Bank.

**22. What if my account balance is insufficient for annual fees charges?**

- System will re-try for 30 days to debit but card will not be held.
- After the 30 days re-try and still insufficient fund, then on the 31<sup>st</sup> day, the card will be on hold until the fee is paid.
- Once hold on card is released, system will debit the account that night itself (batch run).

**23. Why is my purchase declined?**

- This could be due to: -
  - ❖ Insufficient funds in your Savings or Current Account that is linked to the RHB Debit Card.
  - ❖ Purchase amount exceeds chosen daily spending limit.
  - ❖ The function to purchase online or overseas transaction may not have been activated yet.

**24. What are the security features does RHB Debit Card have?**

- SMS alerts are sent to your registered mobile phone number with the Bank whenever a purchase of RM500 and above is made on your RHB Debit Card.
- One-Time Password (OTP) Authentication Code is sent via SMS to verify purchases made online at participating 3D Secure merchants.
- Each contactless transaction includes a unique code that changes with each purchase to prevent a counterfeit card from being produced from the intercepted card security details.

**25. Can I use Easy Payment Plan (EPP) facility for purchases with my RHB Debit Card?**

- No, the EPP is not applicable for Debit Card.