

FAQs: Instant Credit Card Approval and Issuance

1. What is this about?

This is a new instant credit card system to approve credit card application within 10 minutes and issue you a credit card instantly at RHB participating branches.

2. How does the instant credit card application works?

The process of RHB instant credit card as per below:

- a. Walk in to any of RHB participating branches and bring along with your MyKad for biometric verification purpose.
 - b. Our Bank Officer will brief you through the instant credit card application requirements.
 - c. Bank will not be able to process your instant credit card application if not meeting any of the following requirements below:
 - i. Valid MyKad for biometric verification.
 - ii. Minimum annual income of RM24,000 and above.
 - iii. Latest 6 months EPF statement printed at the branch EPF kiosk on the day of application.
 - iv. Age between 21-55 years old.
 - d. Bank Officer will request you to print your latest 6 months EPF statement right at the RHB branch EPF kiosk.
 - e. Bank Officer will assist you to complete and submit your credit card application via instant card system.
 - f. You will know your application result in minutes and thereafter you have to sign the approved application before we issue you a credit card.
 - g. You will be notified through SMS when card is ready for collection, example: "RM0.00 [RHB] Congratulations! Your [card description] is ready for collection."
 - h. You are required to perform MyKad biometric verification for collection, activation and PIN request of your credit card.
 - i. You can start spending your credit card upon completion of the card PIN and activation process.
- ### 3. What type of credit card can I apply through instant card system?

You can apply any RHB credit card except RHB Platinum Business Credit Card, SOGO-RHB Card & MyEG-RHB Card.

4. What are the application options available?

- a. These are the application options available:
 - i. New principal credit card application
 - ii. 2nd credit card application (applicable to existing active credit card holder)
 - iii. New supplementary credit card application (both principal and supplementary are required to perform MyKad biometric during the day of application)
 - iv. Replacement of lost/ damaged/ stolen principal card "For Cash Back Credit Card type (previously known as "Smart Value Credit Card"), replacement only applicable to card applied and approved after December 2015
 - v. Replacement of lost/damaged/stolen supplementary card (principal card holder is required to perform MyKad biometric during the day of application) "For Cash Back Credit Card type (previously known as "Smart Value Credit Card"), replacement only applicable to card applied and approved after December 2015

5. Where and when can I apply instant credit card?

You can apply instant credit card at the following RHB outlets: Monday – Friday:

- a. Suria KLCC Shopping Mall, Kuala Lumpur (10.00am – 6.00pm)
- b. Mid Valley at 17-G & 17-1, The Boulevard, Mid Valley City, (9.15am – 4.15pm)
- c. Card Centre at Menara Yayasan Tun Razak, Kuala Lumpur (8.45am –5.45pm (Friday close at 4.45pm)
- d. Jelutong at Jalan Tan Sri Teh Ewe Lim, Penang (9.15am – 4.15pm)
- e. IOI Boulevard, Puchong (9.15am – 4.15pm)