

FREQUENTLY ASKED QUESTIONS

RHB Debit Card

1. What is RHB Debit Card?

- This generic Debit Card works just like an ATM Card and Payment Card.
- It can be used to withdraw cash via any ATM worldwide and can be used to make purchases at any retail outlets, restaurants and petrol stations and at any MasterCard 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.

2. Who is eligible for RHB Debit MasterCard?

- Any individual aged 12 years and above who has an RHB Bank Current or Savings account (except for Basic Savings Account, Ordinary Savings Account).
- For individual aged 18 years & above with an RHB Bank Current or Savings account (except for RHB Junior Account, MaxCa\$h Account and MySave account).

3. How do I get a RHB Debit Card?

- Visit a RHB Branch nearest to you;
 - Fill up Account Opening Application Form (IMP008A) for new to Bank customers.
 - Fill up RHB Services Form (IMP020A) for existing customers.

4. What are the benefits I can enjoy?

- Interest is paid and calculated daily but credited into your account half-yearly.
- The following convenience is applicable to RHB Debit Card:
 - ❖ Access to over 1,383 RHB ATMs nationwide for free Cash Withdrawals.
 - ❖ Manage / Keep track of your account and transactions via RHB Now (Online Banking at www.rhbgroup.com.my)
- RHB Bank Phone Banking

5. What are the interest rates offered?

- The prevailing interest rates are applicable when you first sign up for the Current or Savings Account. RHB Debit Card can be linked to the following Current or Savings account of your choice:
 - ❖ MaxSave
 - ❖ Ordinary Savings
 - ❖ Statement Savings
 - ❖ Basic Savings
 - ❖ My1
 - ❖ Basic Current

6. Where can I use my RHB Debit Card?

- You can use your RHB Debit Card at any Merchant, which accepts Visa/MasterCard at over 24 million locations worldwide.
- You can also use your RHB Debit Card at any merchant with the MEPS logo accepted at over 26,000 locations locally via your ATM PIN.
- For ATM transaction, you can use it at any ATM machine that displays the MEPS or MasterCard, Cirrus or Maestro or Plus logo overseas.

7. What are the benefits of having RHB Debit MasterCard?

- Convenience to pay for goods or services worldwide at 24 million merchant outlets that carry the Visa/MasterCard logo.
- Cash withdrawal transactions from ATMs subject to availability of funds in the designated Current or Savings Account and customer's daily withdrawal limit.
- 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.rhbgroup.com.my)

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- RHB Bank Phone Banking

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

- For security control, cardholders are provided with an option to choose a daily spending limit for their retail purchases under the Visa/MasterCard platform which is signature-based as follows:
 - ❖ RM1,000
 - ❖ RM3,000 (default)
 - ❖ RM5,000
 - ❖ Up to the available balance in an account
- For withdrawal on ATM, cardholders have the option of choosing the daily limit which is as follows :
 - ❖ RM1,000
 - ❖ RM2,000
 - ❖ RM3,000 (default)
 - ❖ RM5,000

9. Are the limits on EMV, ATM & e-Debit (pin based transaction) combined?

- The limit is only combined for ATM and e-Debit.
Refer to the illustration below:-

ATM daily limit is RM3,000	e-Debit daily limit is RM3,000
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.
ATM daily limit is RM2,000	e-Debit daily limit is RM5,000
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
ATM daily limit is RM3,000	e-Debit daily limit is RM2,000
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

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

- Yes.
- The charges are:
 - ❖ Annual Fee – RM8.48* (per annum).
 - ❖ ATM withdrawal fee at Local Bank MEPS - RM1.06* per withdrawal.
 - ❖ ATM withdrawal fee at Foreign Bank MEPS – RM4.24* per withdrawal.
 - ❖ ATM withdrawal fee at MasterCard Network – RM8.48* per withdrawal.
 - ❖ Replacement card - RM12.00.
 - ❖ Sales draft retrieval fee – RM21.20*.
 - ❖ Overseas transaction conversion fee – 1% on the amount spent billed in Ringgit Malaysia equivalent.

* Inclusive of 6% Good & Service Tax.

11. How long does it take to receive a RHB Debit Card?

- For instant card (i.e. without your name on it), if you apply at any RHB Bank branches, you will get your RHB Debit Card instantly.

12. When will my PIN Mailer arrive?

- For instant card, you are to key a temporary PIN into the PIN Pad of which you are to change the temporary PIN at the any RHB ATM immediately once you have gotten your card.

13. 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.

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

- Only joint account-holders for Current or Savings account with condition on operations of account stated as “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 RM8.48* each. (* Inclusive of 6% Good & Service Tax).
- For joint account, only applicable up to a maximum of 2 accountholders.

15. 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 and it allows you to have separate PIN.
- For withdrawal at ATM, each cardholder determines the withdrawal limit subject to amount available in the account and separate PINs are allowed.
- Please refer to question 8 & 9 for daily retail spending and withdrawal at ATM limits.

16. What should I do upon receipt of RHB Debit Card?

- Kindly visit any RHB ATM to change the PIN for activation on both ATM withdrawal and retail spend. You will then be able to use the RHB Debit Card.
- Alternatively, you may contact our Call Centre at 03-9206 8118 to activate the retail spend on RHB Debit Card immediately and change the ATM PIN later at any RHB ATM for activation on ATM withdrawal.

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

- Notify our Call Centre at 03-92068118 immediately to block your Debit Card.
- A replacement card will be issued to you at your request and the replacement card fee of RM12.00 will be charged to your Current or Savings Account.

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

- Once you have used your debit card for any retail transactions, your Current or Savings account will be on "hold" for the amount swiped.
- This "hold" will be released and your account will be debited for the amount once the Bank receives the amount from the acquiring Bank.

Petrol transaction at the pump (outdoor)

- Pre-authorization amount is RM200 but some petrol operators allow the cardholder to select the amount at the pump.
- Pre-authorization amount will be charged to customer's banking account during the fill-up.
- The pre-authorization amount will be reversed back and the actual filled-up amount will be charged to customer's bank account once the bank receives the actual filled up amount from the acquiring bank.
- Average pre-authorization holding day is 30 days.

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

- On the card issuance anniversary date, system will auto debit the account for the annual fee.
- If the account has insufficient fund for the annual fee, then system will re-try for 30 days to debit but card will not be held.
- However, after the 30 days re-try and still insufficient fund, then on the 31st day, the card will be on hold until customer comes to the branch to release the hold and bank in the fund into the account.
- Once hold on card is released, system will debit the account that night itself (batch run).

20. Can I use the RHB Debit Card outside of Malaysia?

- Yes you can at any Merchants which accept Visa/MasterCard at over 24 million merchants worldwide.
- For ATM transactions or withdrawals, you can use it at any ATM machine that displays the MEPS or MasterCard or PLUS logo overseas. You are required to key in your PIN for security verification.
- You need to activate the overseas flag prior to your departure. The activation process can be done through our 24-hour customer service center at 03-92068118.

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

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