



## FAQs - RHB SMART ACCOUNT/-i AND RHB RIDER SERVICE

**Section 1:** RHB Smart Account/-i

**Section 2:** RHB Rider Service

### Section 1

**Q1 What are RHB Smart Account/ RHB Smart Account-i?**

**A1** RHB Smart Account & RHB Smart Account-i are accounts that reward a customer based on the banking transactions that the customer performs (“Account”).

RHB Smart Account is a conventional current account, whereas, RHB Smart Account-i is an Islamic current account under the Commodity Murabahah (cost plus profit) concept.

**Q2 Who can open an RHB Smart Account/ RHB Smart Account-i account?**

**A2** RHB Smart Account/ RHB Smart Account-i is available to all Residents and Non Residents, aged 18 years and above and under single name only. Joint account is not allowed for this Account.

**Q3 Is there an initial deposit requirement?**

**A3** Yes, the minimum initial deposit is RM1,000.

**Q4 What are the benefits and the interest/profit rate of RHB Smart Account/ RHB Smart Account-i?**

**A4** The range of interest/profit and benefits for RHB Smart Account/ RHB Smart Account-i are as follows:

Base Interest/Profit Rate	
DAILY END BALANCE RANGE	BASE INTEREST/PROFIT RATE P.A.*
Below RM1,000	0.00%
RM1,000 and above	0.50%

#### Formula of calculation for Base Interest/Profit Rate

$$\frac{\text{Daily End Balance} \times \text{Base Interest/Profit Rate}}{\text{Actual Number of Days for the Year}}$$

#### Bonus Interest/Profit Rate

CATEGORY	BONUS INTEREST /PROFIT RATE P.A*	REQUIREMENT
i. <b>SAVE</b>	1.5% p.a. bonus rate on account Monthly Average Balance (MAB) up to RM100,000	Minimum deposit of RM2,000 in a month.
ii. <b>PAY</b>	0.5% p.a. bonus rate on account MAB up to RM100,000	Minimum three (3) online/mobile banking bill payments in a month.



iii. <b>SPEND</b>	0.5% p.a. bonus rate on account MAB up to RM100,000	Aggregated RM1,000 spent on RHB Debit or Credit Card in a month.
iv. <b>INVEST</b>	1.0% bonus rate (flat rate) on net investment value	Purchase of eligible RHB financial products with minimum amount of RM1,000.

**Formula of calculation of Bonus Interest/Profit for Save, Pay & Spend**

$$\frac{\text{Monthly Account Balance (MAB)} \times \text{Bonus Interest/Profit Rate} \times \text{Total Calendar Days In The Month}}{\text{Actual number of days for the year}}$$

Actual number of days for the year

**Formula of calculation of Bonus Interest/Profit for Invest**

$$\text{Net Investment Amount} \times \text{Bonus Interest/Profit Rate}$$

\*Note: Interest rate / profit is subject to changes

**Q5  
A5** How to earn the SAVE bonus rate interest/profit?

- Deposit a minimum of RM2,000 during the month into RHB Smart Account/RHB Smart Account-i
- Must maintain minimum Monthly Average Balance (MAB) of RM1,000 in this Account
- Bonus Rate earned will be credited into the Account every 15<sup>th</sup> calendar day of the next occurring month

<b>SAVE (TABLE A) (transaction below are included for Bonus Rate)</b>		<b>NON SAVE TRANSACTION (TABLE B) (transactions below are excluded from Bonus Rate)</b>	
i) Cash Deposit	x) MARA Payment Credit	i) Fund transfer within RHB current/saving account	
ii) Cash Deposit Pos	xi) EPF Payment Credit	ii) Cheque deposit	
iii) Credit Transfer	xii) Money Order /Purchase		
iv) Fixed Deposit Credit	xiii) REFLEX-Funds Transfer Credit		
v) Cashier Order Credit	xiv) REFLEX-Payroll Payment Credit		
vi) Demand Draft Credit	xv) REFLEX-Auto Credit		
vii) Telegraphic/ RENTAS/ IBG Transfer Credit	xvi) MCA Credit		
viii) Personal Express/Financing Disbursement	xvii) IBK Cash Advance Credit		
ix) RHB Auto Credit	xviii) ATM IBFT Cr At RHB		
	xix) ATM IBFT Cr At MEPS		



**Q6** How to earn the PAY bonus rate interest/profit?  
**A6**

- Must meet SAVE criteria
- Make 3 bill payments from this account with RHB Now Online Banking during the month
- Bonus Rate Interest / Profit earned will be credited into the Account every 15<sup>th</sup> calendar day of the next occurring month.

PAY (TABLE A) (transaction below are included for Bonus Rate)	PAY (TABLE B) (transactions below are excluded from Bonus Rate)
Bill payment under Other Biller and JomPAY made to billing organization via RHB Now or RHB Now Mobile Banking	i) Payment to any RHB Credit Card ii) Payment to any RHB Loan

**Q7** How to earn the SPEND bonus rate interest/profit?  
**A7**

- Must meet SAVE criteria
- Minimum total aggregated RM1,000 spend on RHB Debit and or Credit Card in a month
- Bonus Rate earned will be credited into the Account every 15<sup>th</sup> calendar day of **the next occurring month**

RETAIL SPENDING (TABLE A) (transactions below are included for Bonus Rate)	RETAIL SPENDING (TABLE B) (transactions below are excluded from Bonus Rate)	
(i) Local and overseas retail purchases	i) Easy Payment Plan (EPP) ii) Balance Transfer (BT) iii) Cash Excess iv) Credit Card Outstanding Balance v) Finance Charge vi) Annual Fee vii) Late payment Charge	viii) Reversal on Transaction ix) Disputed Transaction x) Fraudulent Transaction Card xi) Sales and Service Tax (SST) xii) Card Replacement Fee xiii) Dial - An -Installment xiiii) Other Fees and Charges

**Q8** How to earn the INVEST bonus rate interest/profit?  
**A8**

- Must meet SAVE criteria
- Purchase of eligible \*\*RHB financial products with minimum amount of RM1,000 in a month
- Bonus Rate earned will be credited into the Account every 15<sup>th</sup> calendar day of **the next occurring month**

\*\*Note: Subject to the Terms and Conditions

**Q9** Is an overdraft facility available for RHB Smart Account/ RHB Smart Account-i?  
**A9** Overdraft facility is NOT available for this Account.



- Q10** Is a cheque book facility available for RHB Smart Account/ RHB Smart Account-i?  
**A10** Cheque book facility is available upon request and subject to cheque book Terms and Conditions.
- Q11** Can I maintain both RHB Smart Account and RHB Smart Account-i at the same time?  
**A11** No. You can only maintain one (1) Account at any one time, either RHB Smart Account or RHB Smart Account-i.
- Q12** I have an existing RHB Debit Card, can it be linked to RHB Smart Account/RHB Smart Account-i?  
**A12** Yes. Only RHB Smart Account can be tagged to conventional RHB Debit Card and RHB Smart Account-i can be linked to RHB Islamic Debit Card.
- Q13** Where can I check the monthly statement for this Account?  
**A13** You can view the latest three (3) months statement via RHB Now.
- Q14** Is there any service charge and fees impose in RHB Smart Account/RHB Smart Account-i?  
**A14** Yes. Please refer to RHB Bank/RHB Islamic Bank' Standard Fee & Service Charges.
- Q15** Who should I contact if I have further enquiries on this Account?  
**A15** You can contact our Customer Care Centre at phone numbers below:
- **03-9206 8118 : Overseas and West Malaysia**
  - **082-276118 : East Malaysia (only Monday to Friday from 10 am to 7 pm)**



## **Section 2**

### **RHB Rider Service Frequently Ask Questions (FAQs)**

**Q1 What is RHB Rider service?**

**A1** RHB Rider service is an account activation service provided by RHB Banking Group. It allows customers who have opened an online account, to request for a Bank's staff to visit their office or home for KYC and account activation.

**Q2 Is this Service available for all RHB Banking Group Current and Savings Accounts?**

**A2** Currently, this service is only available for Conventional & Islamic RHB Smart Account / Smart Account-i.

**Q3 In which locations is the RHB Rider service available?**

**A3** RHB Rider service is only available in Selangor, Wilayah Persekutuan Kuala Lumpur and Wilayah Persekutuan Putrajaya (Klang Valley area).

**Q4 How can I apply for the RHB Rider service?**

**A4** To avail the service, you need to apply for RHB's online account opening. In the application, you must select a branch in Selangor, Wilayah Persekutuan Kuala Lumpur or Wilayah Persekutuan Putrajaya as the domicile branch (except for the following branches: Rawang, Tanjung Karang, Banting, Jenjarom, Tanjung Sepat and Sungai Pelek). In addition, you must select the Mobile KYC service for account activation with at least one of your office or home address postcodes within the mentioned locations

**Q5 What happens, once I request for the RHB Rider service during online account opening?**

**A5** Once your account has been opened successfully, you will be contacted by the Bank's staff on the next working day to schedule an appointment for the KYC and delivery of your RHB Debit Card/-i.

**Q6 How will I know, when the Bank' staff will visit me?**

**A6** The Bank's staff will call you to schedule an appointment for the KYC and delivery of your RHB Debit Card/-i. The date and time for the appointment will be discussed and mutually agreed between both parties.

**Q7 Where will the Bank's staff meet me for the appointment?**

**A7** The Bank's staff will meet you at the location selected by you (office or home) during the online account application.

**Q8 Can I change the address for the appointment?**

**A8** Customer is not allowed to change the address of appointment from your selection during online account application to a different location.

**Q9 How do I know, if the person visiting me is actually a Bank's staff?**

**A9** All the staffs are instructed to display their RHB staff ID and MyKad to you upon meeting them. In case the staff forgets to present their ID, you can request the staff to present their RHB staff ID and MyKad.

**Q10 For the appointment, what documents do I need to provide to the Bank's staff?**

**A10** For verification purposes, you will need to provide the same Malaysian Government Multipurpose Card (GMPC) / MyKad used during online account application. The account will not be activated if the ID verification on the Customer(s)'s Malaysian Government Multipurpose Card (GMPC) / MyKad fails or not valid.



**Q11 Does this RHB Rider service deliver my Debit Card?**

**A11** Yes, the Bank's staff will deliver your debit card. Latest by the next working day, the Bank's staff will activate your internet banking access to RHB Now and register your specified mobile number for OTP (One Time Password).

**Q12 Can I place the initial deposit to the Bank's staff?**

**A12** The Bank's staff is **not allowed** to collect cash or cheque from you for any initial deposit or any other purpose.

**Q13 Is the service also available on weekends and public holidays?**

**A13** The RHB Rider service is available from Monday to Saturday from 9am – 9pm. The service is currently not available on Sundays and Public Holidays.

**Q14 Who should I contact if I have further enquiries on this service?**

**A14** For more information, you may contact our Customer Care Centre at the below contact numbers:

- Overseas and West Malaysia: 03-9206 8118
- East Malaysia: 082-276118 (only Monday to Friday from 10 am to 7 pm)