



RHB SMART ACCOUNT AND RHB RIDER SERVICE TERMS AND CONDITIONS (“T&Cs”)

Section 1: RHB Smart Account

Section 2: RHB Rider Service

Section 3: Appendix 1 Postcode Listing for RHB Rider Service

Section 1

This RHB Smart Account Terms and Conditions shall be read together as a whole with the RHB Bank Account Terms and Conditions. Should there be any inconsistency between this Terms and Conditions and RHB Bank Berhad Account Terms and Conditions, this Terms and Conditions shall prevail.

1. ELIGIBILITY

- 1.1. The RHB Smart Account (“Account”) is open to both Resident and non-Resident individuals aged eighteen (18) and above in single name only (“Accountholder”).No joint account is allowed for this Account.
- 1.2. Sole Proprietorships, Partnerships, Professional Practices, Clubs, Societies, Associations, Schools, Corporations, Non-profitable Organizations and other business entities are not eligible to open or to operate RHB Smart Account.
- 1.3. Accountholder is required to provide a valid email address and a mobile number to be registered with RHB Now / RHB Online Account Opening for account opening.
- 1.4. Each eligible customer is allowed to open only one (1) account either Conventional or Islamic.

2. ACCOUNT FEATURES & CONDITIONS

- 2.1. The minimum initial deposit to open the Account is **Ringgit Malaysia One Thousand (RM1, 000)**.
- 2.2. No introducer is required to open the Account, except for external account (i.e. account opened by a non-resident) who put in a request for cheque book.
- 2.3. Cheque book facility is available upon request. The applicable standard terms and conditions together with fees & charges shall apply for such facility.
- 2.4. Overdraft facility is **not** available for this Account.
- 2.5. Accountholder will earn **Base Interest Rate**, which is calculated based on daily account balance. Base Interest Rate earned will be credited to the Account on the last day of each month.

BALANCE RANGE	BASE INTEREST RATE P.A.
Below RM1,000	0.00%
RM1,000 and above	0.50%

CALCULATION OF BASE INTEREST

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

**Base interest rate is the interest calculated daily and credited monthly.*



3. **BONUS INTEREST RATE**

Accountholder who fulfills the below requirements within a calendar month will be entitled for additional **Bonus Interest Rate**:

3.1 Monthly Average Balance (MAB)*must be RM1,000 and above.

**MAB is defined as the sum of end day daily account credit balance for the month/number of calendar days of the month.*

3.2 To enjoy Bonus Interest Rate for “**PAY**”, “**SPEND**” & “**INVEST**”, Accountholder must fulfill the requirements for “**SAVE**” as prescribed in Table 1.

3.3 Bonus Interest Rate earned will be credited into the Account on 15th calendar day of the next occurring month.

Table 1

CATEGORY	BONUS INTEREST RATE P.A	REQUIREMENT
i. SAVE	1.5% p.a. bonus rate on account MAB up to RM100,000	Minimum deposit of RM2,000 in a month. Please refer to clause 3.4 below.
ii. PAY	0.5% p.a. bonus rate on account MAB up to RM100,000	Minimum 3 online/mobile banking bill payments in a month. Please refer to clause 3.5 below.
iii. SPEND	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. Please refer to clause 3.6 below.
iv. INVEST	1.0% bonus rate (flat rate) on net investment value	Purchase of eligible RHB financial products with minimum amount of RM1,000. Please refer to clause 3.7 below.



3.4 In relation to the stipulated requirements in Table 1 for “**SAVE**” category:

3.4.1 “**SAVE**” means the total of new saving in the Account of the Accountholder. “**SAVE**” is divided into two categories as shown in the table below.

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

3.5 In relation to the stipulate requirements in Table 1 requirements for “**PAY**” category:

3.5.1 “**PAY**” means the payment made from the Account of the Accountholder via RHB Now or RHB Now Mobile Banking to pay utilities bill or other bills under participating billing organizations. “Pay” is divided into two categories as shown in the table below.

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



3.6 In relation to the stipulate requirements in Table 1 requirements for “**SPEND**” category:

3.6.1 “**SPEND**” means the total retail spending by the Accountholder. “Spend” is divided into two categories as shown in the table below.

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) Card Replacement Fee xii) Sales and Service Tax (SST) xiii) Dial - An -Installment xiv) Other Fees and Charges

3.6.2 All retail transaction amounts charged and posted to Accountholder’s principal and (where applicable) supplementary RHB credit card(s) and / or debit card within the calendar month will be aggregated for computing the total amount charged.

3.6.3 For existing or new Debit Card, the card has to be tagged as primary to RHB Smart Account in order to qualify for Bonus Rate under “**SPEND**” category.

3.6.4 Total accumulated spending can be in multiple credit cards under the same customer’s profile. However, to be eligible for debit card retail spending, RHB Smart Account must be tagged as primary account to the respective debit card.

3.6.5 All retail transactions bearing posting dates within the same calendar month will be aggregated for computation. Any retail transaction amount which is not posted will not be computed. RHB is not responsible for any failure or delay in the transmission or posting of any retail transaction. RHB’s records on the posting date of any retail transaction shall be final, conclusive and binding.

3.6.6 If there is a void or reversal transaction (cancellation of spend), the bonus interest calculation for the same calendar month will take the net spending amount after deducting the voided amount. For example, if an Accountholder spends RM2,000 on 5 March 2017 with his/her RHB credit card, subsequently there is a void transaction amounting RM500 in his RHB credit card on 15 March 2017, the bonus interest calculation for March 2017 will be computed based on net spending amount of RM1,500.

3.6.7 The following amounts incurred through the use of RHB credit card and / or debit card is/are excluded from computation of retail transaction amount:

- i. credit card and / or debit card fees and charges (e.g. annual fees, finance and late payment charges, etc.),
- ii. balance transfer / Easy Payment Plan (EPP)/Cash Excess,
- iii. amounts converted to Installment plan/ Dial - An -Installment,
- iv. transactions that are voided, reversed or cancelled within the calendar month, and
- v. such other amounts notified by RHB from time to time.



3.6.8 If RHB credit card and / or debit card is terminated for any reason, whether by the Accountholder or RHB, then all amounts charged and posted within the calendar month of the termination (if any) are disqualified from computation of retail transaction amount. For example, if the eligible customer terminates his RHB credit card on 30 June 2017, then all amounts charged and posted to the terminated credit card from 1 June 2017 until 30 June 2017 (if any) are disqualified and will not be computed.

3.7 In relation to the stipulate requirements in Table 1 for “**INVEST**” category:

3.7.1 “**INVEST**” means the purchase of RHB financial products with minimum of RM1,000 accumulated within a calendar month. Bonus payment will be paid based on net investment amount.

3.7.2 To enjoy the Bonus Rate, the purchase must be done through RHB Bank Retail and or RHB Islamic Bank Branches.

3.7.3 Only confirmed purchase amount of RHB financial products within the same calendar month will be aggregated for bonus interest computation.

3.7.4 Bonus interest will only be paid after the cooling off period (if any).

3.7.5 RHB financial products such as non-EPF Investment, Private Retirement Schemes (PRS) & Unit Trust (UT) funds that impose service charge of 4% or above are eligible.

3.8 Below are some illustrations on the interest computation for Base Interest & Bonus Interest:

Scenario A: Customer A fulfills the requirements for “**SAVE**” and “**PAY**”.

Date	Transactions	Interest Computation
6 Aug 16	Customer A opens RHB Smart Account with RM2,000.	MAB =RM[7(2,000)+1,500+11(1,400)+7(1,350)]÷26 =RM1,551.92
13 Aug 16	Customer A pays RM500 from his RHB Smart Account to settle his Astro bill.	Base Interest Rate =RM[7(2,000)+1,500+11(1,400)+7(1,350)]
14 Aug 16	Customer A pays RM100 from his RHB Smart Account to Telekom.	x0.5%÷366 =RM0.55
25 Aug 16	Customer A pays RM50 from his RHB Smart Account to Celcom.	Bonus Interest Rate ✓ MAB > RM1,000 ✓ Fulfill requirement of “SAVE”& “PAY” =RM1,551.92x(1.50%+0.50%)x31÷366 =RM2.63



Scenario B: Customer B fulfills the requirements for “SAVE”, “SPEND” and “INVEST”.

Date	Transactions	Interest Computation
1 Sep 16	Customer B has a total of RM3,000 in his RHB Smart Account.	MAB $=RM[7(3,000)+14(5,000)+9(4,500)]\div 30$ $=RM4,383.33$
8 Sep 16	Customer B deposits RM2,000 into his RHB Smart Account.	
20 Sep 16	Customer B spends RM600 using his credit card.	Base Interest Rate $=RM[7(3,000)+14(5,000)+9(4,500)]\times 0.50\%\div 366$ $=RM1.80$
22 Sep 16	Customer B spends RM500 using his debit card.	
27 Sep 16	Customer B purchases RM2,000 of RHB financial product.	Bonus Interest Rate <ul style="list-style-type: none"> ✓ MAB > RM1,000 ✓ Fulfill requirement of “Save”, “Spend” & “Invest” $=RM4,383.33\times(1.50\%+0.50\%)\times 30\div 366 + (1.00\% \times RM2,000)$ $=RM7.19 + RM20$

Scenario C: Customer C fulfills the requirements for “PAY”, “SPEND” and “INVEST” without “SAVE”.

Date	Transactions	Interest Computation
1 Oct 16	Customer C has a total of RM8,000 in his RHB Smart Account	MAB $=RM [7(8,000)+12(8,900)+12(8,700)]\div 31$ $=RM8,619.35$
8 Oct 16	Customer C deposits RM900 into his RHB Smart Account	
20 Oct 16	Customer C pays 3 bills total of RM200 from his RHB Smart Account to TNB, Syabas and Maxis via RHB Now (Mobile Banking)	Base Interest Rate $=RM[7(8,000)+12(8,900)+12(8,700)]\times 0.50\%\div 366$ $=RM3.65$
22 Oct 16	Customer C spends RM1000 using his credit card	
27 Oct 16	Customer C purchases RM3,000 of RHB financial product	
		Bonus Interest Rate Not entitled as Customer C does not full-fill the “SAVE” requirement i.e. minimum deposit of RM2,000

- 3.9 The Base Interest Rate and Bonus Interest Rate might vary from time to time and the Accountholder may find the latest rates at RHB's website at www.rhbgroup.com.
- 3.10 In the event of closure or the account is not in active status, the Accountholder will not be entitled for any Base Interest Rate or Bonus Interest Rate for the calendar month.
- 3.11 Monthly Account Statement for RHB Smart Account can be viewed via RHB Now.

4. FEES AND CHARGES

- 4.1 We have the right to impose and deduct from the Account , on the following:-
- i) *costs*, fees and charges, including our usual charges, commissions, stamp duty on the transactions performed and for the services provided by us at such rates as may be applicable from time to time;
 - ii) any service charges on the *Account* and on the services in accordance with our rules of any body / association regulatory authority;
 - iii) withholding or other taxes, levies or charges whatsoever chargeable on or for any transactions or the services or on any amount or interest due or subsequently imposed by law or required to be charged; and
 - iv) all legal expenses incurred for the recovery of anything you owe us under any credit facilities or Account.

If deductions cannot be made, such sums with interest to that at the rate determined by us (to be calculated from the date such sum is incurred by the Bank) shall be paid to us when we request for it.

- 4.2 We have the right to impose and/or vary such fees and charges from time to time by serving the Accountholder a notice of at least twenty one (21) calendar days before the effective date of implementation and the changes are effective on the date stipulated by us. At our discretion, notice of such additions or amendments or variations may be affected in the manner prescribed in RHB Bank standard service charges.
- 4.3 The Accountholder shall bear all professional fees and out- of-pocket expenses incurred and any other fees, expenses or recourse in respect of the Account.

5. FATCA

If there is any update to the *Account* information/ Foreign Account Taxation Compliance Act (FATCA) status, the Accountholder undertakes to notify and furnish us with the relevant documentary evidence within thirty (30) calendar days of such change.

The Accountholder consent to and authorize us to perform any of the following, if applicable:

- i) Withhold any applicable payments in the *Account*
- ii) Report or disclose all relevant information relating to or arising from the Account
- iii) Terminate (with prior notice) the Accountholder contractual relationship with us

6. TERMS & CONDITIONS FOR OPENING RHB SMART ACCOUNT VIA RHB NOW

For full terms & conditions for opening of RHB Smart Account via RHB Now can be retrieved from the URL below:

<http://www.rhbgroup.com/general-info/terms-and-conditions>

Section 2

RHB RIDER SERVICE STANDARD TERMS AND CONDITIONS (“T&Cs”)

Eligibility

1. This RHB Rider Service (“Service”) is offered to the customers who have opened an online account via RHB Now and are required to activate the account at any branch. This Service offers the customer(s) an option to activate his online account via RHB Rider Service.
2. The Service will only be offered to Malaysian citizens who are 18 years and above holding a Malaysian Government Multipurpose Card (GMPC) / MyKad.
3. The GMPC / MyKad is required for ID verification purposes during the activation of the online account by the Bank representatives/staff.
4. The customer(s) has/have to select any branch in Selangor, Wilayah Persekutuan Kuala Lumpur or Wilayah Persekutuan Putrajaya as the domicile branch to open an online account except for the following branches: Rawang, Tanjung Karang, Banting, Jenjarom, Tanjung Sepat and Sungai Pelek.
5. To request for the service, the customer(s) has/have to provide their office or home address with a postcode within Selangor, Wilayah Persekutuan Kuala Lumpur or Wilayah Persekutuan Putrajaya only during the online account application. Please refer to Appendix 1 for more information on the postcode.
6. This Service will only be made available at the office or home address that the Customer(s) has/have provided to the Bank during the online account opening.
7. This Service is offered in accordance with this T&C and the Bank’s Standard & Specific Terms & Conditions of the individual Product Disclosure Sheet.

Charges

8. Any charges to the Customer(s) shall be in accordance with the Bank’s Standard & Specific Terms & Conditions or the individual Product Disclosure Sheet.

Collection of Initial Deposit

9. The Bank representatives/staff are not allowed to collect cash or cheque from Customer for any initial deposit, service fee or for any other purpose.
10. The Customer(s) is required to perform Inter Bank (Interbank Bank GIRO/Interbank Bank Fund Transfer) transfer, deposit money or cheque into the RHB Cash Deposit Machine or Cheque Deposit Machine.

Service Availability

11. The Service is available from Monday-Saturday at 9.00am-9.00pm excluding public holidays unless specified otherwise in these Terms and Conditions or in the Bank’s website.
12. If the Service is scheduled on a Saturday and or if the system is down, the online account will be activated on the next working day.
13. The Service may not be available on Sundays, Public Holidays or at certain times due to routine maintenance requirements, malfunction or system failure, excess demand on the system and/or any circumstances which is beyond the Bank’s control.
14. Customer will be contacted on the next working day to schedule an appointment once Customer has sent the request for the Service.

Requirements for ID Authentication for Account Activation

15. New To Bank Customer(s), Customer(s) without RHB Now access and Customer(s) with standalone credit card products with or without RHB Now access are aware and understand that his account will be inactive as the Customer(s) is / are not be able to perform any banking transaction via RHB Now unless the



Customer(s) has/have activated his account at the branch or with the Service by performing the Identification (“ID”) authentication within thirty (30) calendar days from the date of account opening.

16. The Customer(s) online account will be automatically closed by the system on the 30th end of day if the Customer(s) do/does not fulfil the following:-
 - i. Perform the ID authentication and activate his account within thirty (30) calendar days from the date of the account opening; or
 - ii. Provide any additional supporting document(s) required by the Bank as per online account opening for the purpose of ID’s verification ; or
 - iii. Provide accurate information; or
 - iv. Fulfil any additional requirement by the Bank as per online account opening.
17. The process for ID authentication to activate the Customer(s) account and RHB Now internet banking, issuance and PIN registration of Debit Card and registration of mobile number for RHB Now internet banking One Time Password (OTP) will require Customer to provide a valid Malaysian Government Multipurpose Card (GMPC) / MyKad which Bank will use for verification purposes.
18. In the event there is any change to the Customer(s)’s personal information, the Customer(s) is required to update the information via RHB Now internet banking or at any of the Bank’s branches.
19. The online account will not be activated if the ID verification on the Customer(s)’s Malaysian Government Multipurpose Card (GMPC) / MyKad has failed and is not valid.
20. The Bank may request from the Customer(s) additional supporting document(s) to verify the Customer(s)’s ID and/or any information provided by the Customer(s) during the online application and the Customer(s) is required to provide the requested document(s) within thirty (30) calendar days for account activation at any Bank’s branch prior to the activation of the online account, failing which, the Customer(s)’s account will be automatically closed by the system. The Bank shall not allow any exception or extension in relation to the period of thirty (30) calendar days mentioned above.

Right to Decline

21. The Bank hereby reserves the right at its discretion to reject the Service request should the Customer(s) not meet the Bank’s requirement for online account activation via the Service.

Miscellaneous

22. This T&C shall be governed by and construed in accordance with the laws of Malaysia and each of the parties hereto irrevocably submits to the exclusive jurisdiction of the courts of Malaysia.



Section 3

Appendix 1 – Postcode Listing for RHB Rider Service

Postcode	City	State
40500	Shah Alam	Selangor
40502	Shah Alam	Selangor
40503	Shah Alam	Selangor
40505	Shah Alam	Selangor
40512	Shah Alam	Selangor
40517	Shah Alam	Selangor
40529	Shah Alam	Selangor
40542	Shah Alam	Selangor
40548	Shah Alam	Selangor
40550	Shah Alam	Selangor
40551	Shah Alam	Selangor
40560	Shah Alam	Selangor
40564	Shah Alam	Selangor
40570	Shah Alam	Selangor
40572	Shah Alam	Selangor
40576	Shah Alam	Selangor
40578	Shah Alam	Selangor
40582	Shah Alam	Selangor
40590	Shah Alam	Selangor
40592	Shah Alam	Selangor
40592	Shah Alam	Selangor
40594	Shah Alam	Selangor
40596	Shah Alam	Selangor
40598	Shah Alam	Selangor
40604	Shah Alam	Selangor
40608	Shah Alam	Selangor
40610	Shah Alam	Selangor
40612	Shah Alam	Selangor
40620	Shah Alam	Selangor
40622	Shah Alam	Selangor
40626	Shah Alam	Selangor
40632	Shah Alam	Selangor
40646	Shah Alam	Selangor
40648	Shah Alam	Selangor
40660	Shah Alam	Selangor
40664	Shah Alam	Selangor
40670	Shah Alam	Selangor
40672	Shah Alam	Selangor

Postcode	City	State
62519	Putrajaya	Putrajaya
62520	Putrajaya	Putrajaya
62522	Putrajaya	Putrajaya
62524	Putrajaya	Putrajaya
62526	Putrajaya	Putrajaya
62527	Putrajaya	Putrajaya
62530	Putrajaya	Putrajaya
62532	Putrajaya	Putrajaya
62536	Putrajaya	Putrajaya
62540	Putrajaya	Putrajaya
62542	Putrajaya	Putrajaya
62546	Putrajaya	Putrajaya
62550	Putrajaya	Putrajaya
62551	Putrajaya	Putrajaya
62570	Putrajaya	Putrajaya
62574	Putrajaya	Putrajaya
62576	Putrajaya	Putrajaya
62582	Putrajaya	Putrajaya
62584	Putrajaya	Putrajaya
62590	Putrajaya	Putrajaya
62592	Putrajaya	Putrajaya
62596	Putrajaya	Putrajaya
62602	Putrajaya	Putrajaya
62604	Putrajaya	Putrajaya
62605	Putrajaya	Putrajaya
62606	Putrajaya	Putrajaya
62616	Putrajaya	Putrajaya
62618	Putrajaya	Putrajaya
62620	Putrajaya	Putrajaya
50512	Kuala Lumpur	Kuala Lumpur
50623	Kuala Lumpur	Kuala Lumpur
50502	Kuala Lumpur	Kuala Lumpur
50504	Kuala Lumpur	Kuala Lumpur
50505	Kuala Lumpur	Kuala Lumpur
50507	Kuala Lumpur	Kuala Lumpur
50508	Kuala Lumpur	Kuala Lumpur
50514	Kuala Lumpur	Kuala Lumpur
50515	Kuala Lumpur	Kuala Lumpur



Postcode	City	State
40673	Shah Alam	Selangor
40674	Shah Alam	Selangor
40674	Shah Alam	Selangor
40675	Shah Alam	Selangor
40676	Shah Alam	Selangor
40680	Shah Alam	Selangor
40690	Shah Alam	Selangor
41506	Klang	Selangor
41560	Klang	Selangor
41586	Klang	Selangor
41672	Klang	Selangor
41700	Klang	Selangor
43558	Kajang	Selangor
46506	Petaling Jaya	Selangor
46547	Petaling Jaya	Selangor
46549	Petaling Jaya	Selangor
46551	Petaling Jaya	Selangor
46564	Petaling Jaya	Selangor
46582	Petaling Jaya	Selangor
46598	Petaling Jaya	Selangor
46662	Petaling Jaya	Selangor
46667	Petaling Jaya	Selangor
46668	Petaling Jaya	Selangor
46672	Petaling Jaya	Selangor
46675	Petaling Jaya	Selangor
46978	Petaling Jaya	Selangor
47308	Petaling Jaya	Selangor
40607	Shah Alam	Selangor
40520	Shah Alam	Selangor
47640	Subang	Selangor
62050	Putrajaya	Putrajaya
62100	Putrajaya	Putrajaya
62150	Putrajaya	Putrajaya
62200	Putrajaya	Putrajaya
62250	Putrajaya	Putrajaya
62300	Putrajaya	Putrajaya
62007	Putrajaya	Putrajaya
62502	Putrajaya	Putrajaya
62504	Putrajaya	Putrajaya
62505	Putrajaya	Putrajaya
62506	Putrajaya	Putrajaya
62510	Putrajaya	Putrajaya

Postcode	City	State
50519	Kuala Lumpur	Kuala Lumpur
50528	Kuala Lumpur	Kuala Lumpur
50529	Kuala Lumpur	Kuala Lumpur
50530	Kuala Lumpur	Kuala Lumpur
50532	Kuala Lumpur	Kuala Lumpur
50534	Kuala Lumpur	Kuala Lumpur
50536	Kuala Lumpur	Kuala Lumpur
50540	Kuala Lumpur	Kuala Lumpur
50544	Kuala Lumpur	Kuala Lumpur
50546	Kuala Lumpur	Kuala Lumpur
50548	Kuala Lumpur	Kuala Lumpur
50550	Kuala Lumpur	Kuala Lumpur
50551	Kuala Lumpur	Kuala Lumpur
50552	Kuala Lumpur	Kuala Lumpur
50554	Kuala Lumpur	Kuala Lumpur
50556	Kuala Lumpur	Kuala Lumpur
50560	Kuala Lumpur	Kuala Lumpur
50582	Kuala Lumpur	Kuala Lumpur
50586	Kuala Lumpur	Kuala Lumpur
50590	Kuala Lumpur	Kuala Lumpur
50592	Kuala Lumpur	Kuala Lumpur
50506	Kuala Lumpur	Kuala Lumpur
50594	Kuala Lumpur	Kuala Lumpur
50596	Kuala Lumpur	Kuala Lumpur
50598	Kuala Lumpur	Kuala Lumpur
50599	Kuala Lumpur	Kuala Lumpur
50600	Kuala Lumpur	Kuala Lumpur
50603	Kuala Lumpur	Kuala Lumpur
50604	Kuala Lumpur	Kuala Lumpur
50605	Kuala Lumpur	Kuala Lumpur
50608	Kuala Lumpur	Kuala Lumpur
50609	Kuala Lumpur	Kuala Lumpur
50634	Kuala Lumpur	Kuala Lumpur
50664	Kuala Lumpur	Kuala Lumpur
50666	Kuala Lumpur	Kuala Lumpur
50668	Kuala Lumpur	Kuala Lumpur
50670	Kuala Lumpur	Kuala Lumpur
50672	Kuala Lumpur	Kuala Lumpur
50673	Kuala Lumpur	Kuala Lumpur
50676	Kuala Lumpur	Kuala Lumpur
50677	Kuala Lumpur	Kuala Lumpur
50678	Kuala Lumpur	Kuala Lumpur



Postcode	City	State
62512	Putrajaya	Putrajaya
62514	Putrajaya	Putrajaya
62516	Putrajaya	Putrajaya
62517	Putrajaya	Putrajaya
62518	Putrajaya	Putrajaya

Postcode	City	State
50680	Kuala Lumpur	Kuala Lumpur
50682	Kuala Lumpur	Kuala Lumpur
50684	Kuala Lumpur	Kuala Lumpur
50694	Kuala Lumpur	Kuala Lumpur