

## **RHB-POS Malaysia Agent Banking - Frequently Asked Questions (FAQ)**

### **1. General Information**

#### **(a) What is RHB Agent Banking with POS Malaysia partnership about?**

- i) “RHB” s partnership with POS Malaysia is a collaboration to extend our banking network for our RHB customers via Agent Banking services at selected POS Malaysia outlets.
- ii) POS Agent Banking provides an alternative banking channel for our RHB customers who can go to selected POS post offices nationwide, to perform over-the-counter transactions as per below:

- Cash Deposits
- Cash Payments
- Cash Withdrawals

#### **(b) Can I open an RHB’s account at the POS Agent Banking outlet?**

No, for new RHB Bank / RHB Islamic Bank account opening, please visit to any of our RHB branches or apply online via our website at <https://www.rhbgroup.com/islamic/deposits/current/smart-account-i/index.html>.

#### **(c) Can I go to any POS outlet to perform my RHB banking transactions?**

RHB banking transactions can only be performed at any of the selected 297 POS outlets nationwide. You may refer to our RHB website at <https://www.rhbgroup.com/locate/index.html>. Select **Agent Banking** from the dropdown list and search for your POS Malaysia Agent Banking outlet using the filter function.

#### **(d) What are the RHB banking transactions allowed at POS Agent Banking outlet?**

The RHB banking transactions allowed are:

- Cash Deposits
- Cash Payments
- Cash Withdrawals

For more details on the maximum amount allowed to be transacted, please refer to our RHB website at <https://www.rhbgroup.com/personal/agentbanking/index.html>

#### **(e) Are there any transaction fees / charges if I perform my RHB transactions at POS Agent Banking outlet?**

No, all RHB transactions performed at POS Agent Banking outlet are free of charge.

**(f) Will there be any delay after the transactions completed?**

No. All transactions performed are on real-time basis and will be reflected in your account immediately.

**(g) What are the operating hours to perform RHB banking transaction at the POS Agent Banking outlet?**

The operating hours varies according to the respective POS Agent Banking outlet selected. To check POS Malaysia Agent Banking outlet's operating hours, please refer to our RHB website at <https://www.rhbgroup.com/locate/index.html>. Select **Agent Banking** from the dropdown list and search for your POS Malaysia Agent Banking outlet using the filter function.

## 2. Cash Deposits

**(a) What is the maximum amount I can deposit at POS Agent Banking outlet?**

Cash deposit has a maximum limit of RM10,000 per account per day.

**(b) Which account can I deposit my cash into?**

You can perform cash deposit into any RHB Savings/-i or Current account/-i.

**(c) Can I perform cheque deposits to my RHB accounts?**

No. Cheques cannot be deposited to your RHB account. Please visit the nearest RHB branch and deposit your cheque at the designated cheque deposit machine available.

**(d) What documents do I require to perform cash deposit at the POS Agent Banking outlet?**

- A duly completed RHB Transaction Form (available at the outlet's form counter).
- Your passbook (if available).

**(e) Do I need to provide any proof of identification in order to make a cash deposit?**

No. No identification is required to make a cash deposit.

## 3. Repayments

**(a) What type of loan / financing or credit facilities are available at the POS Agent Banking outlet?**

Type of loans / financing or credit facilities payable at POS Agent Banking outlets are as follows:

- Housing Loan / Home Financing
- Personal Financing / Loans
- ASB Loan / CMTF-i (Commodity Murabahah Term Financing-i) collateralized by ASB Certificate
- Credit Cards/-i

- Hire Purchase Loans / Financing
- Industry Hire Purchase Loans / Financing
- Leasing

**(b) Can I perform partial or full loan / financing settlement at POS Agent Banking outlet?**

Yes. You can perform partial or full loan / financing settlement at POS Agent Banking outlet. However, you still need to visit our RHB branch to obtain your loan/ financing's release letter.

**4. Withdrawal / Fund transfer**

**(a) What is the amount limit for cash withdrawal or fund transfer at POS Agent Banking outlet?**

The maximum cash withdrawal and funds transfer amount allowed is RM 5,000 per account per day.

**(b) Which accounts are allowed for cash withdrawal / fund transfer at POS Agent Banking outlet?**

Cash withdrawals and funds transfers are allowed from all types of RHB Savings Accounts/-i (Except from Easy Junior Savings & QARD Junior SA-i accounts).

**(c) What are the documents required to make a cash withdrawal / fund transfer?**

- A duly completed RHB Transaction Form (available at the outlet's form counter).
- Proof of Identification – MyKad / Passport
- Savings Passbook - for Passbook Savings Account/-i, OR
- RHB Debit Card/-i - for Without-Passbook Savings Account/-i

**(d) Can I use my temporary MyKad or my Driver's License to make a cash withdrawal?**

No. POS Agent Banking outlets will only accept MyKad or Passport as proof of identification.

**(e) Can I make a cash advance withdrawal from my RHB Credit Card/-i at POS Agent Banking outlet?**

No. Cash advance from your RHB Credit Card/-i is not allowed at POS Agent Banking outlets.

**(f) Can I make a fund transfer to other bank's account or an overseas account at POS Agent Banking outlet?**

No. Fund transfer is only allowed between RHB accounts.