



RHB SHELL VISA CREDIT CARD-i

Fees and Charges	Description		
Annual Fees	Principal Credit Card-i		Supplementary Credit Card-i
	RM195.00		Waived
Fixed Management Fees	Per Month (RM)		Per Annum (RM)
	4,500		54,000
Actual Management Fees	On Purchases		
	Description	Per Month	Per Annum
	Cardholders who promptly settle their minimum payment due for 12 consecutive months.	1.25%	15%
	Cardholders who promptly settle their minimum payment due of at least 10 months or more in a 12-month cycle. The 12 months minimum payment due cycle will not apply to new Cardholder.	1.42%	17%
Cardholders who do not fall within the above categories.	1.50%	18%	
<p>Note: RHB Shell VISA Credit Card-i will be charged with Actual Management Fee (AMF) which is calculated based on your outstanding current balance of the month remaining unpaid after the payment due date immediately following the relevant statement date.</p> <p>To enjoy lower Management Fee for the transactions, you should make at least 10 prompt payments in the last 12 months.</p> <p>On Cash Advance Cash advance amount will be taken into consideration when calculating the Actual Monthly Management Fee at a fixed rate of 18% per annum calculated on a daily basis from the date of disbursement until payment in full.</p> <p>Note: Management Fee will not be compounded into the next outstanding balances. However, the amount due will reduce the available limit accordingly and such limit will be reinstated upon full or partial settlement.</p> <p>Balance Transfer/CashXcess/Dial-An-Instalment Balance Transfer (BT), CashXcess (CX) and Dial-An-Instalment (DAI) rates are not fixed and is subject to change. Kindly refer to www.rhbgroup.com (Islamic Banking Page) for the latest BT rates</p> <p>Automatic Balance Conversion (ABC) An auto balance conversion for eligible Cardholder in every 12 months by converting the credit card outstanding balances (with a minimum amount of RM1,000) into a 3 years term financing, at an effective profit rate of 13% per annum. Cardholder has the flexibility to opt-out from each conversion offer. Kindly refer to www.rhbgroup.com for more information.</p>			



Fees and Charges	Description
Cash Advances Fee	5% of the transaction amount or a minimum of RM15.00, whichever is higher, will be charged on all cash withdrawals. Cardholders can withdraw up to 50% of their available credit limit or such other limit as determined by RHB Islamic Bank at its discretion from time to time.
Late Payment Compensation Fee	If the Cardholder fails to pay the Minimum Monthly payment by the Payment Due Date, a minimum of RM10 or 1% of total outstanding balance as at statement date whichever is higher, up to RM100 will be charged and stated in the Monthly Statement.
Overseas Transaction Conversion Fees	If a transaction is made in foreign currency, VISA / Mastercard will convert the transaction into a Ringgit Malaysia equivalent at the conversion rate as at the date the transaction is processed by VISA / Mastercard. In addition, you will also pay administration costs at 1% or at such other rates as shall be determined by us for the conversion of the transactions made in foreign currencies.
Over Limit Fee	An over-the-limit fee of RM50 will be imposed whenever the Total Outstanding Balance exceeds the approved credit limit, provided that actual management fee incurred, plus over-the-limit fee does not exceed Fixed Management Fee and Customer consents to it upon signing of the Credit Card-i application form.
Card Replacement Fee	RM50 per card
Sales Draft Retrieval Copy	RM20 per copy
Monthly Hardcopy Statement Fee	RM1.00 per hardcopy statement effective March 2019.
Additional Statement Request Fee	RM5.00 per copy
Card Service Tax (CST)	RM25.00 per Principal & Supplementary card on a yearly basis. CST shall be imposed on the date of new card activation or renewal of the credit card on every twelve months after the date the card is issued or renewed.