



FREQUENTLY ASKED QUESTIONS

Q1 What are the privileges of having RHB Junior Savings Account or RHB Children Account-i if I'm a RHB Premier customer?

A1 You can enjoy an attractive returns of 2.40% p.a. with no maximum placement with children aged below 18 years old who open account for RHB Junior Savings account or RHB Children Account-i.

Range (RM)	Rates % p.a. (Non-RHB Premier)	Rates % p.a. (RHB Premier)
Up to RM50,000	2.40%	2.40%
Above RM50,000	0.55%	

Q2 What is the eligibility for my children to open RHB Junior Savings Account or RHB Children Account-i?

A2 To refer below table for eligibility to open RHB Junior Savings Account or RHB Children Account-i,

Account Type	Age Eligibility	Requirement
Trust Account	Individual aged 30 days to 12 years	To open with one (1) parent or one (1) legal guardian aged 18 years and above***
Joint Account	Individual aged 12 years to 18 years	

(Note: ***Parent/ Legal guardian must be Premier customers in order to enjoy 2.40% p.a. with no maximum placement)

Q3 What is the minimum criteria to enjoy the 2.40% p.a. with no capping on my RHB Junior Savings Account or RHB Children Account-i offered to RHB Premier Customer?

A3 Customer must firstly become RHB Premier Customer by fulfilling the RHB Premier qualifying criteria. Secondly, RHB Premier Customer MUST BE the Secondary holder of the Junior Savings or Children Account-i where Children must be the Primary Account holder (to refer below for eligibility scenario).

Primary Account Holder* (Child)	Secondary Account Holder** #1 (Parent/ Legal Guardian)	Secondary Account Holder** #2 (Parent/ Legal Guardian)	2.40% p.a. for RHB Premier
RHB Premier	RHB Premier	Nil	YES
RHB Premier	Non-RHB Premier	Nil	NO
Non-RHB Premier	RHB Premier	Nil	YES
Non-RHB Premier	Non-RHB Premier	Nil	NO

(Note: *Primary Account Holder = Child/ Junior. **Secondary Account Holder = 1 Parent/ Legal Guardian)

Q4 Which accounts are eligible for the 2.40% p.a. with no capping interest/profit rate?

A4 We have two (2) Junior Accounts which are eligible for the special rate of 2.40% p.a. with no capping as below:

- a) RHB Junior Savings Account and
- b) RHB Children Account-i.

Q5 How do I open RHB Junior Savings Account or RHB Children Account-i?

A5 Account must be open at RHB branches with initial deposit of RM1 for RHB Junior Savings Account and RM20 for RHB Children Account-i.

Q6 What's the Interest/Profit computation or payment like for RHB Junior Savings Account or RHB Children Account-i?

A6 RHB Junior Savings account interest is calculated daily and credited half-yearly and RHB Children Account-i profit is calculated daily and credited monthly.