

## Announcement: Update to Debit Card/-i Terms &amp; Conditions

Dear Valued Customers,

Please be informed that the Terms and Conditions for RHB Debit Card/-i will be revised effective 7<sup>th</sup> April 2022 onwards.

Please visit this [LINK](#) (Debit Card) & [LINK-i](#) (Islamic Debit Card) to view the revised Terms and Conditions from 7<sup>th</sup> April 2022 onwards.

The summary of the changes are as follows:-

**A. RHB Debit Card / Easy Smart Debit Card / RHB MyDebit Corporate Card Terms and Conditions (Conventional)**

| Terms & Conditions                          | Revised Clause   | Revised Item   |
|---|--|--|
| RHB Debit Card<br><br>Easy Smart Debit Card | <u>Inclusion of additional clause under item 3.3</u><br><br><u>Inclusion of additional clause under item 3.8</u> | <b>Please be informed that by agreeing to opt in to the overseas or Card-Not-Present transactions, the Card may be used for both transactions and there is a possibility of any unauthorized transactions that will be charged to the Card</b>   |
| RHB Debit Card                              | <u>Revision to item 3.14</u>   | RHB MULTI CURRENCY VISA DEBIT CARD/RHB PREMIER MULTI CURRENCY VISA DEBIT CARD<br>There are <b>16</b> currencies available:- <ul style="list-style-type: none"> <li>• USD is the lawful currency of United States of America;</li> <li>• EUR is the lawful currency of Eurozone;</li> <li>• SGD is the lawful currency of Singapore;</li> <li>• NZD is the lawful currency of New Zealand;</li> <li>• JPY is the lawful currency of Japan;</li> <li>• AUD is the lawful currency of Australia;</li> <li>• CHF is the lawful currency of Switzerland;</li> <li>• ZAR is the lawful currency of South Africa;</li> <li>• GBP is the lawful currency of United Kingdom;</li> <li>• HKD is the lawful currency of Hong Kong;</li> <li>• CAD is the lawful currency of Canada;</li> <li>• THB is the lawful currency of Thailand;</li> <li>• SAR is the lawful currency of Saudi Arabia;</li> <li>• <b>DKK is the lawful currency of Denmark;</b></li> <li>• <b>NOK is the lawful currency of Norway;</b></li> <li>• <b>SEK is the lawful currency of Sweden.</b></li> </ul> |

| Terms & Conditions | Revised Clause                                       | Revised Item  |
|--------------------|--|---|
| RHB Debit Card     | <u>Revision to item 7.3</u>                          | <p>If a transaction is made in foreign currency, Mastercard or VISA, depending on which Card is used, will convert the Transaction into a Ringgit Malaysia equivalent at the conversion rate as determined by Mastercard or VISA as the date it is processed by Mastercard or VISA. The Cardmember will pay to RHB Bank a conversion fee of 1% of the amount spent and billed to the Cardmember in Ringgit Malaysia equivalent at the conversion rate as determined by Mastercard or VISA as the date it is processed by Mastercard or VISA. The amount of the transaction, in foreign currency and Ringgit Malaysia equivalent, will be stated in the Statement.</p> <p>RHB MULTI CURRENCY VISA DEBIT CARD/RHB PREMIER MULTI CURRENCY VISA DEBIT CARD<br/>If the funds are deducted from any of the <b>16</b> Currencies listed in Clause 3.14 above, there will not be any 1% conversion fee charged on the amount spent. However, if the funds are deducted from the RHB Ringgit Malaysia Account, then the 1% conversion fee is still applicable.</p> |
| RHB Debit Card     | <u>Inclusion of additional clause under item 7.7</u> | <p>Any costs or charges due from the Cardmember will be debited from the Account and reflected in the Statement. Any costs or charges paid by the Cardmember will not be refundable under any circumstances unless there is a manifest error due to the act, omission, default, negligence and/or misconduct on the part of RHB Bank and/or any of its employees, representatives and agents.</p> <p>RHB MULTI CURRENCY VISA DEBIT CARD/RHB PREMIER MULTI CURRENCY VISA DEBIT CARD<br/>Any fees &amp; charges charged will be deducted from the RHB Ringgit Malaysia Account directly.<br/><b>For any overseas/local transaction refund, this will be credited into the RHB Ringgit Malaysia Account.</b></p>   |
| RHB Debit Card     | <u>Removal of clause under item 9.4</u>              | <p>No Cash Back will be awarded in respect of any cash withdrawal utilising the Card from the Account.<br/><del>No Cash Back will be awarded in respect of any non-signature based Transaction made through the use of the Card.</del></p>  |
| RHB Debit Card     | <u>Inclusion of clause under item 10.3</u>           | Cardmember will be held liable for PIN-based unauthorized Transactions if they have:  |

| Terms & Conditions   | Revised Clause  | Revised Item  |
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| <p>Easy Smart Debit Card</p> <p>RHB MyDebit Corporate Card</p>                       | <p><u>Inclusion of clause under item 10.3</u></p> <p><u>Inclusion of clause under item 9.4</u></p>  | <p>a) acted fraudulently;</p> <p>b) delayed in notifying RHB Bank as soon as reasonable practicable after having discovered the loss of unauthorized use of their debit card;</p> <p>c) voluntarily disclosed their PIN to another person; or</p> <p><b>d) recorded their PIN on the Card, or on anything kept in close proximity with their debit card and could be lost or stolen with the debit card</b></p> <p>Cardmember will be held liable for any unauthorized Transactions which require signature verification or with contactless card, if they have:</p> <p>a) acted fraudulently;</p> <p>b) delayed in notifying RHB Bank as soon as reasonable practicable after having discovered the loss of unauthorized use of their debit card;</p> <p>c) left their debit card or an item containing their debit card, unattended in places visible and accessible to other; <b>except at your place of residence. However, you are expected to exercise due care in safeguarding the debit card even at your place of residence</b> or</p> <p>d) voluntarily allowed another person to use their debit card.</p> |
| <p>RHB Debit Card</p> <p>Easy Smart Debit Card</p> <p>RHB MyDebit Corporate Card</p> | <p><u>Inclusion of clause under item 13.1</u></p> <p><u>Inclusion of clause under item 13.1</u></p> <p><u>Inclusion of clause under item 12.1</u></p> | <p>If the Cardmember has opted-in in relation to the disclosure of information for the purpose of cross selling, marketing and promotions and further consent to and authorize the transfer of the information for any purpose, including but not limited to credit evaluation, to use, analyze and assess the information for the purpose of improving and furthering the provision of other products and services by the Bank in the application of the Card, and Cardmember subsequently wants to opt-out or vice versa, Cardmember may contact RHB Customer Contact Centre to change the option.</p> <p><b>The Cardmember consents and authorised the Bank to furnish all relevant information relating to or arising from or in connection with the use of the Card to :</b></p> <p><b>a) any authorities, Merchants and any member of the institute of VISA</b></p>   |

| Terms & Conditions | Revised Clause | Revised Item   |
|--------------------|----------------|--|
|                    |                | <p>International or Mastercard Worldwide.</p> <p>b) companies within the RHB Capital Bhd Group of Companies, its agent, servants and/or such persons, or Bank Negara Malaysia, Cagamas Bhd or such other authority or body established by Bank Negara Malaysia or such other authority having jurisdiction over the Bank as RHB Bank may deem fit and such other authorities as may be authorised by law</p> <p>The Cardmember consents and authorises the Bank to seek any information concerning the Cardmember from any authorities, Merchant or such other person(s) as the Bank may from time to time deem fit.</p> |

**B. RHB Debit Card-I / Easy Debit Card-I / RHB Corporate MyDebit Card-I / RHB VISA WWF Debit Card-i Terms and Conditions (Islamic)**

| Terms & Conditions        | Revised Clause                                       | Revised Item  |
|---------------------------|--|---|
| RHB Debit Card-i          | <u>Inclusion of additional clause under item 3.4</u> | <p><b>Please be informed that by agreeing to opt in to the overseas or Card-Not-Present transactions, the Card may be used for both transactions and there is a possibility of any unauthorized transactions that will be charged to the Card</b></p>   |
| Easy Debit Card-i         | <u>Inclusion of additional clause under item 3.6</u> |   |
| RHB VISA WWF Debit Card-i | <u>Inclusion of additional clause under item 3.3</u> |   |
| RHB Debit Card-i          | <u>Revision to item 3.16</u>                         | <p>RHB MULTI CURRENCY VISA DEBIT CARD-i/RHB PREMIER MULTI CURRENCY VISA DEBIT CARD-i</p> <p>There are <b>16</b> currencies available:-</p> <ul style="list-style-type: none"> <li>• USD is the lawful currency of United States of America;</li> <li>• EUR is the lawful currency of Eurozone;</li> <li>• SGD is the lawful currency of Singapore;</li> <li>• NZD is the lawful currency of New Zealand;</li> <li>• JPY is the lawful currency of Japan;</li> <li>• AUD is the lawful currency of Australia;</li> <li>• CHF is the lawful currency of Switzerland;</li> <li>• ZAR is the lawful currency of South Africa;</li> <li>• GBP is the lawful currency of United Kingdom;</li> <li>• HKD is the lawful currency of Hong</li> </ul> |

| Terms & Conditions | Revised Clause                                       | Revised Item  |
|--------------------|--|---|
|                    |  | Kong; <ul style="list-style-type: none"> <li>• CAD is the lawful currency of Canada;</li> <li>• THB is the lawful currency of Thailand;</li> <li>• SAR is the lawful currency of Saudi Arabia;</li> <li>• <b>DKK is the lawful currency of Denmark;</b></li> <li>• <b>NOK is the lawful currency of Norway;</b></li> <li>• <b>SEK is the lawful currency of Sweden.</b></li> </ul>  |
| RHB Debit Card-i   | <u>Revision to item 7.3</u>                          | <p>If a transaction is made in foreign currency, MasterCard or VISA, depending on which Card is used, will convert the Transaction into a Ringgit Malaysia equivalent at the conversion rate as determined by MasterCard or VISA as the date it is processed by MasterCard or VISA. The Cardholder will pay to RHB Islamic Bank a conversion fee of 1% of the amount spent and billed to the Cardholder in Ringgit Malaysia equivalent at the conversion rate as determined by MasterCard or VISA as the date it is processed by MasterCard or VISA. The amount of the transaction, in foreign currency and Ringgit Malaysia equivalent, will be stated in the Statement.</p> <p>RHB MULTI CURRENCY VISA DEBIT CARD-i / RHB PREMIER MULTI CURRENCY VISA DEBIT CARD-i</p> <p>If the funds are deducted from any of the <b>16</b> currencies listed in Clause 3.16 above, there will not be any 1% charged on the amount. However, if the funds are deducted from the Ringgit account, then the 1% is still applicable.</p> |
| RHB Debit Card-i   | <u>Inclusion of additional clause under item 7.7</u> | <p>Any costs or charges due from the Cardholder shall be debited to the Account and reflected in the Account statement. Any costs or charges paid by the Cardholder will not be refundable under any circumstances unless there is a manifest error due to the act, omission, default, negligence and/or misconduct on the part of RHB Islamic Bank and/or any of its employees, representatives and agents.</p> <p>RHB MULTI CURRENCY VISA DEBIT CARD-i / RHB PREMIER MULTI CURRENCY VISA DEBIT CARD-i</p> <p>Any fees &amp; charges charged will be deducted from the Ringgit account directly. <b>For any overseas/local transaction refund, this will be credited into the RHB Ringgit Malaysia Account.</b></p>  |
| RHB Debit Card-i   | <u>Removal of clause under item 9.4</u>              | No Cash Back will be awarded in respect of any cash withdrawal utilising the Card from  |

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|--|--|---|
| RHB VISA WWF Debit Card-i  | <u>Removal of clause under item 9.4</u>  | the Account.<br><b>No Cash Back will be awarded in respect of any non-signature based Transaction made through the use of the Card.</b>   |
| RHB Debit Card-i<br><br>Easy Debit Card-i<br><br>RHB Corporate MyDebit Card-i<br><br>RHB VISA WWF Debit Card-i | <u>Inclusion of clause under item 10.3</u><br><br><u>Inclusion of clause under item 9.3</u><br><br><u>Inclusion of clause under item 9.4</u><br><br><u>Inclusion of clause under item 10.3</u>   | Cardholder will be held liable for PIN-based unauthorized transactions if they have:<br><br>a) acted fraudulently;<br>b) delayed in notifying RHB Islamic Bank as soon as reasonable practicable after having discovered the loss of unauthorized use of their Debit Card-i;<br>c) voluntarily disclosed their PIN to another person; or<br>d) recorded their PIN on the Debit Card-i, or on anything kept in close proximity with their Debit Card-i <b>and could be lost or stolen with the debit card.</b><br><br>Cardholder will be held liable for any unauthorized transactions which require signature verification or with contactless card, if they have:<br>a) acted fraudulently;<br>b) delayed in notifying RHB Islamic Bank as soon as reasonable practicable after having discovered the loss of unauthorized use of their Debit Card-i;<br>c) left their Debit Card-i or an item containing their Debit Card-i, unattended in places visible and accessible to other, <b>except at your place of residence. However, you are expected to exercise due care in safeguarding the debit card even at your place of residence;</b> or<br>d) voluntarily allowed another person to use their Debit Card-i |
| RHB Debit Card-i<br><br>Easy Debit Card-i<br><br>RHB Corporate MyDebit Card-i<br><br>RHB VISA WWF Debit Card-i | <u>Inclusion of clause under item 13.1</u><br><br><u>Inclusion of clause under item 12.1</u><br><br><u>Inclusion of clause under item 12.1</u><br><br><u>Inclusion of clause under item 13.1</u> | If the Cardholder has opted-in in relation to the disclosure of information for the purpose of cross selling, marketing and promotions and further consent to and authorize the transfer of the information for any purpose, including but not limited to credit evaluation, to use, analyze and assess the information for the purpose of improving and furthering the provision of other products and services by the Bank in the application of the Card, and Cardholder subsequently wants to opt-out or vice versa, Cardholder may contact RHB Customer Contact Centre to change the option.<br><br><b>The Cardholder consents and authorised the Bank to furnish all relevant information relating to or arising from or in connection with the use of the card to:</b><br>a) <b>any authorities, Merchants and any member of the institute of VISA</b>   |

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|                    |                | <p><b>International or Mastercard Worldwide.</b></p> <p><b>b) companies within the RHB Capital Bhd Group of Companies, its agent, servants and/or such persons, or Bank Negara Malaysia, Cagamas Bhd or such other authority or body established by Bank Negara Malaysia or such other authority having jurisdiction over the Bank as RHB Bank may deem fit and such other authorities as may be authorised by law</b></p> <p><b>The Cardholder consents and authorises the Bank to seek any information concerning the Cardholder from any authorities, Merchant or such other person(s) as the Bank may from time to time deem fit.</b></p> |