



## Essential Over The Counter (OTC) Services during Movement Control Order

Dear valued customers,

In line with the Movement Control Order (MCO), we will be focusing our efforts on the essential over the counter (OTC) services to observe social distancing and discourage crowding at our branches.

### Essential OTC services:

- Deposits
  - Account opening – By appointment only. We recommend the use of our [Online Account Opening services](#)
  - Activation of Online Account Opening that were opened by new customers
  - Fixed Deposits placements and upliftments
  - Current/savings account deposit over RM10K
  - Current/savings withdrawals of over RM5K
- Loans
  - Loan applications
  - SME loan balance enquiry and repayment – please ask us about our Reflex Premium package
  - Retail/individual loan balance enquiry and repayment – please ask us about our [RHB Internet Banking](#)
- Transfers
  - Fund transfers
  - Outward remittance and Western Union services
- Other services
  - ASNB account opening, deposit and withdrawal
  - Company Interbranch Transfer (IBT) cheque encashment
  - Moratorium enquiry and submission
  - Issuance of local and foreign demand drafts
  - Debit/ATM Card replacement
  - Returned Cheque collection (IRD and RCA)
  - Dormant account activation
  - LHDN / tax, SOCSO and EPF payments

### These services will not be available at branches until after the MCO period:

- Updating of passbook and deposit balance enquiries
- Deposit of coins
- Deposit of cash less than RM10k – please use our Cash Deposit Machines
- Withdrawal of cash less than RM5k – please use our ATMs
- Promotion enquiries such as Fixed Deposits – enquiries can be done at [our official website](#)
- Request for statements – please use our [RHB Internet Banking](#)
- Current Account transaction enquiries – please use our [RHB Internet Banking](#)
- Interbank Giro (IBG) OTC payments for credit cards and loans from other banks
- Cheque book application and collection
- Issuance of audit confirmation or referral letters
- Access to Safe Deposit Boxes without reasonable justification – by appointment only.