



## ANNOUNCEMENT:

### Revised Cardholder Agreement / Terms and Conditions and Product Disclosure Sheet for RHB Cards/-i

23 January 2024

Dear Valued Customers,

We would like to inform that the Cardholder Agreement / Terms and Conditions and Product Disclosure Sheet (PDS) for RHB Cards/-i namely Credit Card/-i, Debit Card/-i, Prepaid Card and Commercial Card/-i (for individual & business customers) will be revised effective 15 February 2024 onwards.

Summary of the changes are as follow:

For Conventional Documents		
Product	Product Disclosure Sheet (PDS)	Cardholder Agreement / Terms and Conditions
RHB Credit Card	<ul style="list-style-type: none"><li>Reworded: Clause 4 Late Payment Charges</li><li>Removal: Sales Draft Retrieval Copy RM20 (Clause 4 in current document)</li><li>Updated: Clause 10 RHB Bank Customer Contact Centre address; BNMLINK address and website</li></ul> <p>Please click <a href="#">HERE</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"><li>Additional: Clause 1.1(r)</li><li>Revised: Clause 3.3(a)</li><li>Revised: Clause 5.4</li><li>Revised: Clause 11.8</li><li>Revised: Clause 11.9</li><li>Removal: Service Fee of RM20.00 duplicate copy of the sales draft (Clause 12.1 (h) in current document)</li><li>Revised: Clause 12.1 (k)</li></ul> <p>Please click <a href="#">HERE</a> to view the revised Cardholder Agreement, effective 15 February 2024.</p>
RHB Debit Card	<ul style="list-style-type: none"><li>Revised Clause 2 on the removal of sales draft retrieval fee of RM20.00.</li><li>Revised Clause 8 on BNMLINK contact details.</li></ul> <p>Please <a href="#">click here</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"><li>Removal of the sales draft fee of RM20.00 (Clause 7.5 in current document)</li><li>Revised Clause 12A</li></ul> <p>Please <a href="#">click here</a> to view the revised Terms &amp; Conditions, effective 15 February 2024.</p>
RHB Corporate MyDebit Card	<ul style="list-style-type: none"><li>Revised Clause 2 on the removal of sales draft retrieval fee of RM20.00.</li><li>Revised Clause 3 on the maximum limit by card level.</li><li>Revised Clause 8 on BNMLINK contact details</li></ul>	<ul style="list-style-type: none"><li>Removal of the sales draft fee of RM20.00 (Clause 7.3 in current document)</li><li>Revised Clause 11A.</li><li>Removal of RHB Customer's Contact Centre address (Clause 12.10 in current document).</li></ul>



For Conventional Documents		
Product	Product Disclosure Sheet (PDS)	Cardholder Agreement / Terms and Conditions
	Please <a href="#">click here</a> to view the revised PDS, effective 15 February 2024.	Please <a href="#">click here</a> to view the revised Terms & Conditions, effective 15 February 2024.
Easy Smart Debit Card	<ul style="list-style-type: none"><li>Revised Clause 1 on the removal of Easy Smart Student Debit Card.</li><li>Revised Clause 2 (removal of issuance fee clause on Easy Smart Student Debit Card, removal on Easy Smart Student Debit Card &amp; removal of sales draft fee of RM20.00)</li><li>Revised Clause 8 on BNMLINK contact details.</li><li>Revised Clause 9 on the removal of Easy Kad Debit-i</li></ul> <p>Please <a href="#">click here</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"><li>Removal of Easy Smart Student Debit Card for Clause 1, 2, and 3.</li><li>Removal of the sales draft fee of RM20.00 (Clause 8.5 in current document).</li><li>Revised Clause 8.6 on the removal of Easy Smart Student Debit Card.</li><li>Revised Clause 12A.</li><li>Removal of RHB Customer's Contact Centre address (Clause 13.10 in current document).</li></ul> <p>Please <a href="#">click here</a> to view the revised Terms &amp; Conditions, effective 15 February 2024.</p>
RHB Prepaid Card	<ul style="list-style-type: none"><li>Revised Clause 2 on the removal of sales draft fee of RM20.00.</li><li>Revised Clause 7 on BNMLINK contact details.</li></ul> <p>Please <a href="#">click here</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"><li>Revised Clause 2.1.</li><li>Removal of the sales draft fee of RM20.00 (Clause 7.6 in current document).</li><li>Revised Clause 12.4.</li></ul> <p>Please <a href="#">click here</a> to view the revised Terms &amp; Conditions, effective 15 February 2024.</p>
RHB Commercial Card	<ul style="list-style-type: none"><li>Removal: Sales Draft Retrieval Copy RM20.00 (Clause 4 in current document).</li><li>Updated: Clause 10 RHB Bank Customer Contact Centre address; BNMLINK address and website.</li></ul> <p>Please click <a href="#">HERE</a> to view the revised Corporate Credit Card PDS, effective 15 February 2024.</p> <p>Please click <a href="#">HERE</a> to view the revised Charge Card PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"><li>Revised clause 10.8</li><li>Revised clause 10.9</li><li>Revised clause 10.10</li><li>Removal: Service Fee of RM20.00 per copy in relation to any request for a duplicate copy of the sales draft (Clause 11.1 (h) in current document)</li></ul> <p>Please click <a href="#">HERE</a> to view the revised Cardholder Agreement, effective 15 February 2024.</p>

## For Islamic Documents

Product	Product Disclosure Sheet (PDS)	Cardholder Agreement / Terms and Conditions
RHB Credit Card-i	<ul style="list-style-type: none"> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 5 in current document)</li> <li>Updated Clause 11 on RHB Customer Contact Centre address; BNMLINK address and website</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> <li>Revised Clause 1 - removal of (mm), (nn), (oo), (pp)</li> <li>Revised Clause 6.4 on the term Foreign Exchange Policy Notices</li> <li>Revised Clause 12.8</li> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 13(g) (i) in current document)</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised Cardholder Agreement, effective 15 February 2024.</p>
RHB Debit Card-i	<ul style="list-style-type: none"> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 3 in current document)</li> <li>Updated Clause 11 on BNMLINK address and website</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> <li>Revised Clause 1 - Updated Card Centre address</li> <li>Revised Clause 3.10</li> <li>Revised Clause 7.1</li> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 7.5 in current document)</li> <li>Updated Clause 11 on RHB Customer Contact Centre address; BNMLINK address and website</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised Terms and Conditions, effective 15 February 2024.</p>
RHB Corporate MyDebit Card-i	<ul style="list-style-type: none"> <li>Revised Clause 5, bullet 4</li> <li>Updated Clause 9 on BNMLINK address and website</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 7.3 in current document)</li> <li>Revised Clause 11A</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised Terms and Conditions, effective 15 February 2024.</p>
RHB Easy Kad Debit-i	<ul style="list-style-type: none"> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 2 in current document)</li> <li>Updated Clause 9 on BNMLINK address and website</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> <li>Removed Clause 1 – Removal of 'Account holder'</li> <li>Revised Clause 1 – Card Centre address</li> <li>Revision Clause 6.1</li> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 7.6 in current document)</li> <li>Revised Clause 11A (a) (v)</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised Terms and Conditions, effective 15 February 2024.</p>



For Islamic Documents		
Product	Product Disclosure Sheet (PDS)	Cardholder Agreement / Terms and Conditions
RHB Corporate Credit Card-i	<ul style="list-style-type: none"> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 6 in current document)</li> <li>Updated Clause 12 on RHB Customer Contact Centre telephone number; AKPK address; BNMLINK address and website</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> <li>Addition Clause 1(n) on Contactless Transaction</li> <li>Revision Clause 4.2(a)</li> <li>Revision Clause 5.3(b)</li> <li>Revision Clause 11</li> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 12(f) in current document)</li> <li>Revision Clause 12(j)</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised Cardholder Agreement, effective 15 February 2024.</p>
RHB Visa WWF Debit Card-i	<p>Please refer RHB Debit Card-i revision above.</p> <p>Please click <a href="#">HERE</a> to view the revised PDS, effective 15 February 2024.</p>	<ul style="list-style-type: none"> <li>Revision Clause 3.9</li> <li>Removal of Sales Draft Retrieval Copy Fee RM20.00 (Clause 7.5 in current document)</li> <li>Revision Clause 12A</li> </ul> <p>Please click <a href="#">HERE</a> to view the revised Terms and Conditions, effective 15 February 2024.</p>

You may visit the following links to view the revised documents 15 February 2024 onwards:

Conventional Product	Product Disclosure Sheet (PDS)	Cardholder Agreement/ Terms and Conditions
RHB Credit Card	<a href="#">CC PDS</a>	<a href="#">CC Cardholder Agreement</a>
RHB Debit Card	<a href="#">DC PC PDS</a>	<a href="#">DC PC TNC</a>
RHB Corporate MyDebit Card	<a href="#">DC PC PDS</a>	<a href="#">DC PC TNC</a>
Easy Smart Debit Card	<a href="#">DC PC PDS</a>	<a href="#">DC PC TNC</a>
RHB Prepaid Card	<a href="#">DC PC PDS</a>	<a href="#">DC PC TNC</a>
RHB Commercial Card	<a href="#">Corporate Credit Card PDS</a> <a href="#">Charge Card PDS</a>	<a href="#">Commercial Card Cardholder Agreement</a>
Islamic Product	Product Disclosure Sheet (PDS)	Cardholder Agreement/ Terms and Conditions
RHB Credit Card-i	<a href="#">CC-i PDS</a>	<a href="#">CC-i Cardholder Agreement</a>
RHB Debit Card-i	<a href="#">DC-i PDS</a>	<a href="#">DC-i TNC</a>
RHB Corporate MyDebit Card-i	<a href="#">Corporate MyDebit-i PDS</a>	<a href="#">Corporate MyDebit-i TNC</a>
RHB Easy Kad Debit-i	<a href="#">Easy Kad Debit-i PDS</a>	<a href="#">Easy Kad Debit-i TNC</a>
RHB Corporate Credit Card-i	<a href="#">Corporate CC-i PDS</a>	<a href="#">Corporate CC-i Cardholder Agreement</a>
RHB Visa WWF Debit Card-i	<a href="#">DC-i PDS</a>	<a href="#">WWF DC-i TNC</a>

Thank you.