

ANNOUNCEMENT

Debit Cardholder's Responsibility

Cardmember will be held liable for PIN-based unauthorized transactions if they have:

- a) acted fraudulently;
- b) delayed in notifying RHB Bank as soon as reasonable practicable after having discovered the loss of unauthorized use of their debit card;
- c) voluntarily disclosed their PIN to another person; or
- d) recorded their PIN on the debit card, or on anything kept in close proximity with their debit card.

Cardmember will be held liable for any unauthorized transactions which require signature verification or with contactless card, if they have:

- a) acted fraudulently;
- b) delayed in notifying RHB Bank as soon as reasonable practicable after having discovered the loss of unauthorized use of their debit card;
- c) left their debit card or an item containing their debit card, unattended in places visible and accessible to other; or
- d) voluntarily allowed another person to use their debit card

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