



FREQUENTLY ASKED QUESTIONS (FAQS) FOR APPLE PAY

1. What is Apple Pay?

Apple Pay is a mobile payment and digital wallet service by Apple Inc. that allows users to make in-store and online (in-app or on web) payments using your Apple devices such as iPhone, Apple Watch, iPad and Mac, and supports e-Commerce transactions via the Safari Web Browser.

2. Which devices support Apple Pay?

Apple Pay is supported on most iPhone, Apple Watch, iPad and Mac devices. For the latest list of eligible Apple devices, please refer to https://support.apple.com/kb/HT208531

3. Which RHB Visa Credit Card/-i and RHB Visa Debit Card/-i ("Eligible Card(s)") are eligible to use for Apple Pay?

Any personal RHB Visa Credit Cards/-i(s) and RHB Visa Debit Cards/-i(s) are eligible for Apple Pay. Please refer to RHB website for the latest list of Eligible Card(s).

4. How do I set up my Apple Pay?

You can add your Eligible Card(s) to the Apple Wallet on your Apple devices. Alternatively, log in to RHB Mobile Banking Application and click on "Add to Apple Wallet" button for your Eligible Card(s). Please visit https://support.apple.com/kb/HT204506 for steps to add your Eligible Card(s) to Apple Pay for different Apple devices.

5. When I add my Eligible Card(s) to Apple Pay, does it include both Primary and Supplementary Eligible Cards on the account?

No, both Primary and Supplementary Eligible Cards will need to be added separately. Only the holder of the Supplementary Eligible Cards should be allowed to add the Eligible Card(s).

6. Can I add the same Eligible Card(s) to more than one device using Apple Pay?

Yes, you can add your Eligible Card(s) to more than one device, and up to a limit of ten (10) devices per Eligible Card.

7. How and where can I perform transactions on Apple Pay?

You can pay with Apple Pay in-stores anywhere that accepts contactless payment, in-app payments or online. You will need to authenticate using either Face ID, Touch ID or your device passcode for every transaction.

8. Do I need to connect to the internet when using Apple Pay?

Internet access is not required to make purchases on Apple Pay. However, internet access is required during setup or to refresh the information of your past transactions.

9. Any cost for using Apple Pay?

No. There is no cost for using Apple Pay.

10. Is there a transaction limit when I pay using Apple Pay?

The transaction limit for Apple Pay is subjected to the available limit on your Eligible Credit Card(s) and purchase limit on your Eligible Debit Card(s). For Eligible Card(s), the purchase limit will follow your current limit set on your Eligible Card(s).

11. Do I earn rewards points/miles/cashback by using Apple Pay? Yes, you will earn the same rewards points/miles/cashback for transactions made using Apple Pay.



TOGETHER WE PROGRESS

12. Can I use Apple Pay abroad/overseas? Yes, you can use Apple Pay overseas where contactless payment is supported.

- Can I use Apple Pay to transfer funds or perform cash withdraw at ATM? No, Apple Pay can only be used to perform contactless payments, in-app payments and online payments via Safari Browser.
- 14. Where can I check for Apple Pay transactions? You can check and view the last 10 Apple Pay transactions through the Apple Wallet.
- 15. What happens if my device is lost/stolen?

You may call RHB Customer Contact Center at 03- 9206 8118 to immediately deactivate and block the Apple Pay token. You are also advised to use "Find My" app or icloud.com to mark the device as lost and suspend the Eligible Card(s).

16. What happens if my Eligible Card(s) is lost/stolen?

You may call RHB Customer Contact Center at 03- 9206 8118 to immediately report the loss. Once the Eligible Card(s) is reported as loss, you will not be able to use Apple Pay on this Eligible Card(s).

17. How do I remove my Eligible Card(s) from Apple Pay?

You can remove your Eligible Card(s) anytime from Apple Pay via Apple Wallet directly or from the Settings > Wallet and Apple Pay. Alternatively, you can also call RHB Customer Contact Centre at 03- 9206 8118 to disable your Eligible Card(s) for Apple Pay usage. Do note that your physical Eligible Card(s) will still be valid for normal usage.

- 18. Will my Eligible Card(s) work on Apple Pay if my physical Eligible Card(s) is cancelled or blocked? If your physical Eligible Card(s) is cancelled or blocked (in the event of loss/theft) you can no longer use it to make payments using Apple Pay. If you require any further assistance with your Eligible Card(s), please contact RHB Customer Contact Centre at 03-9206 8118.
- 19. I have just received my replacement Eligible Card(s) or change a new device. Do I need to re-add my Eligible Card(s) details in the Apple Pay?

Yes, you will need to re-add your Eligible Card(s) into Apple Pay due to replacement of your lost/stolen Eligible Card(s) or due to new device.