


Frequently Asked Questions (FAQ) FOR JOY@UNI (ONLINE ACCOUNT OPENING)




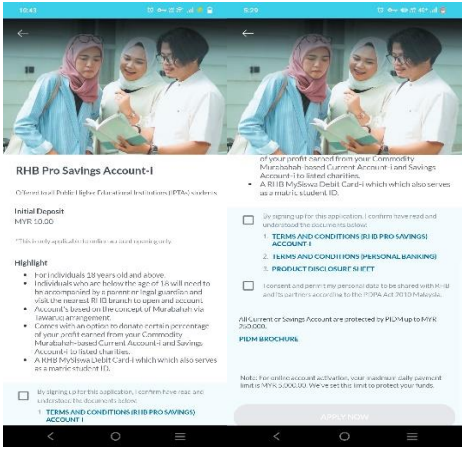
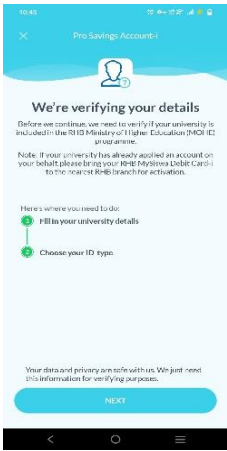
SECTION 1 - FAQ

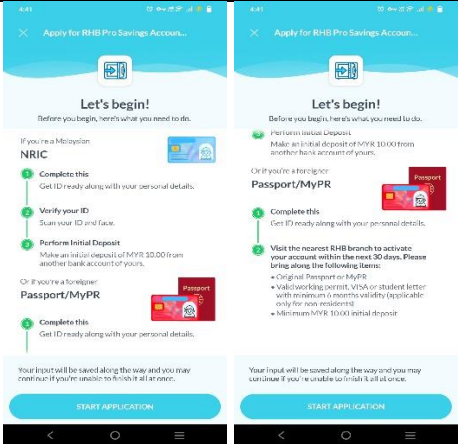


No.	Question	Answer
1.	Do I need to be a certain age to open Pro Savings Account-i via online?	Yes, you must be 18 years old and above to open Pro Savings Account-i via online If you are below 18 years old, you may walk into any RHB branch to open Pro Savings Account-i
2.	What documents do I need to provide for online Pro Savings Account-i opening?	No document is required when you open your Pro Savings Account-i online. However, you will need to get ready with your MyKad (NRIC) or Passport/MyPR for eKYC purposes. a) MyKad Holder (NRIC) <ul style="list-style-type: none"> • Please refer to the step by step in Section 2 to go through the eKYC (Know Your Customer) process for the online account opening • Transfer a minimum RM10 from any of your existing bank accounts via FPX to complete the verification and activation process b) MyPR Holder or Passport Holder <ul style="list-style-type: none"> • Please refer to step by step in Section 2 to go through the eKYC (Know Your Customer) process for the online account opening • Visit to any RHB branch to activate your account
3.	Are there any fees/initial deposit associated with opening Pro Savings Account-i via online?	A minimum of RM10 is required to activate the account and you may withdraw it after the activation is completed
4.	What if I don't have any other existing bank account from another bank (FPX) to perform the minimum RM10 transfer?	If you are a MyKad Holder , you may visit to RHB on-campus activation counter or any RHB branch to activate your account within 240 days after account opening If you are a MyPR Holder or Passport Holder , you are required to visit to RHB branch to activate your account within 240 days after account opening
5.	How do I start the online Pro Savings Account-i opening?	Please follow the steps below to begin. Step 1: Download RHB Mobile Banking app  from App Store or Google Play Store Step 2: Scan the QR code provided in your letter offer to start the application
6.	How do I know that my account has been successfully opened?	You will receive a welcome email from RHB Islamic Bank Berhad ("RHB") once you have successfully submitted your application Alternatively, you may retrieve a copy of the Welcome Letter under Additional Information section via Joy@Uni page or visit to any RHB branch to print out the Welcome Letter
7.	What should I do if I failed to scan my NRIC?	You are allow to attempt the NRIC scanning for a maximum of 3 times per day. If you have exceeded 3 attempts, you can only re-attempt after 24 hours or alternatively you may visit to RHB branch to open account.

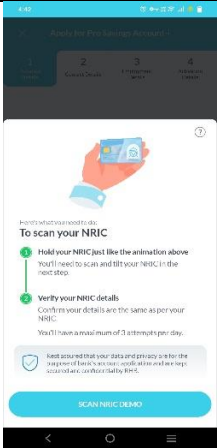

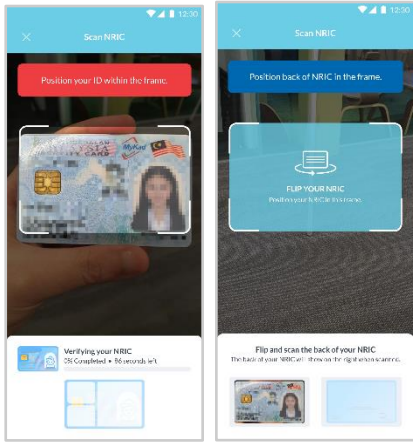
No.	Question	Answer
8.	What if I passed my NRIC scanning but failed face scanning?	Your account have been successfully opened at this stage and you may visit to RHB on-campus activation counter or any RHB branch to activate your account within 240 days
9.	What if I accidentally exit during the application process?	<p>Your application will be auto save and you are able to retrieve the application and continue at a later date or within 30 days</p> <p>However, if exceeded 30 days from the date of initial application, you may have to re-start the application again</p>
10.	Can I perform FPX using other bank's joint account or family or friends account?	<p>No. The minimum RM10 must be transferred from your own individual account with another bank with the same name registered as per NRIC. RHB may reject your application if the FPX verification does not match the name captured from your NRIC</p> <p>Alternatively, you may visit to RHB on-campus activation counter or any RHB branch to activate your account</p>
11.	What if I didn't receive my Welcome letter?	You may retrieve a copy of the Welcome Letter under Additional Information section via Joy@Uni page or visit to any RHB branch to print out the Welcome Letter
12.	What happens if I am unable to scan the QR code in my letter offer?	You may get the URL link from your University
13.	Will my Pro Savings Account-i closed without any deposit?	Yes, the account will be auto closed if there is no deposit within 300 days after account has been activated.
14.	What is FPX?	FPX (Financial Process Exchange) is a Malaysian payment gateway system that allows customers to make real-time online payments using their savings, current or credit card accounts. Hence to make a deposit using FPX to activate your savings account, the other existing bank account must be under your name

SECTION 2 – HOW TO APPLY FOR PRO SAVINGS ACCOUNT-I VIA ONLINE (STEP BY STEP GUIDES)

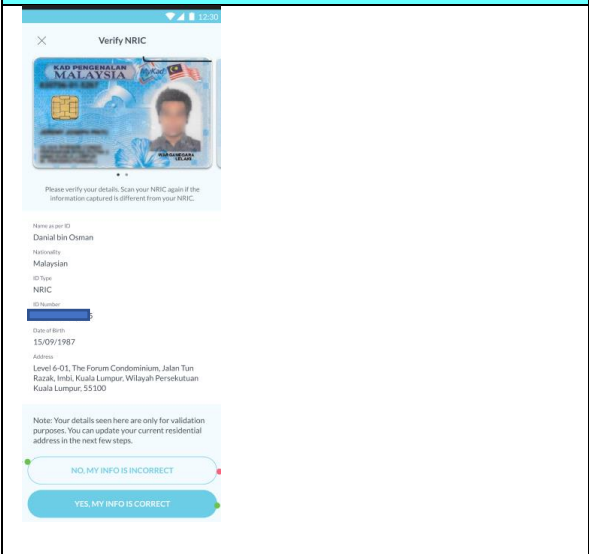
Submit your application online with following simple steps

Step	Guides
	<p>Step 1</p> <p>Download RHB Mobile Banking app  from App Store or Google Play Store. Scan the QR code provided in the letter offer to start the account opening application</p> <p>Langkah 1</p> <p>Muat turun aplikasi RHB Mobile Banking  dari App Store atau Google Play Store. Imbas kod QR yang disediakan dalam surat tawaran untuk memulakan aplikasi pembukaan akaun.</p>
	<p>Step 2</p> <p>Review account details and proceed with acceptance of Term & Conditions and PDPA</p> <p>Langkah 2</p> <p>Semak butiran akaun dan teruskan dengan penerimaan Terma & Syarat dan PDPA</p>
	<p>Step 3</p> <p>Select University details & ID Type</p> <p>Langkah 3</p> <p>Pilih butiran Universiti & Jenis ID</p>

Step	Guides
	<p>Step 4 Review the application steps and click 'Start Application'</p> <p>Langkah 4 Semak langkah-langkah permohonan dan tekan 'Start Application'</p>
	<p>Step 5 Fill in the requested personal details and click 'Next'</p> <p>Langkah 5 Isikan butiran peribadi yang diminta dan tekan 'Next'</p>
	<p>Step 6 Select your ID type (e.g. NRIC). If you select MyPR or Passport, proceed to Step 11</p> <p>Langkah 6 Pilih jenis ID anda (contoh, NRIC). Jika anda pilih MyPR atau Pasport, teruskan ke Langkah 11</p>

Step	Guides
	<p>Step 7 Review the steps to scan NRIC and click 'Scan NRIC Demo'</p> <p>Langkah 7 Semak langkah-langkah untuk mengimbas NRIC dan tekan 'Scan NRIC Demo'</p>
	<p>Step 8 Watch the demo and click 'Continue To Scan' to proceed</p> <p>Langkah 8 Tonton demo dan tekan 'Continue to Scan' untuk teruskan</p>
	<p>Step 9 Align the camera to scan the front and back of your NRIC</p> <p>Langkah 9 Selaraskan kamera untuk mengimbas bahagian depan NRIC anda</p>

Step	Guides
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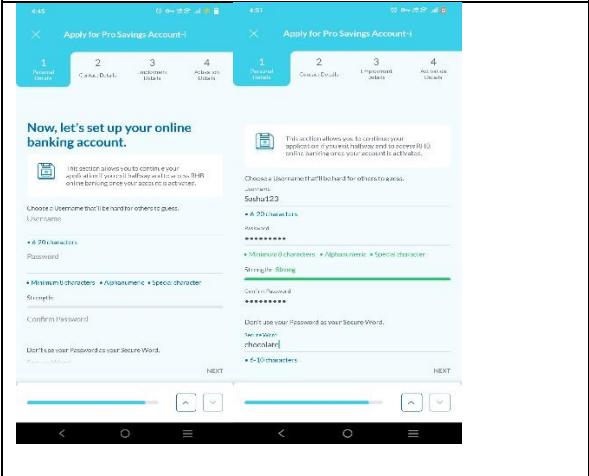


Step 10
Review and verify your details. Once verified, click 'Yes, My Info Is Correct' to proceed.

Continue to fill in the requested personal details and click 'Next'.

Langkah 10
Semak dan sahkan butiran anda. Setelah disahkan, tekan 'Yes, My Info Is Correct' untuk teruskan.

Terus isikan butiran perhubungan yang diminta dan tekan 'Next'.

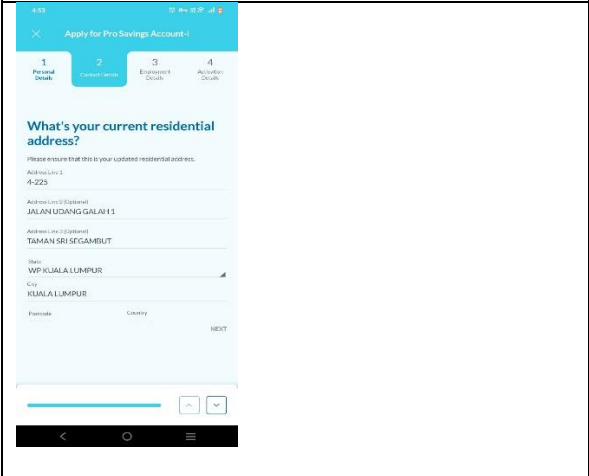


Step 11
Set up online banking account

Continue to fill in the requested personal details and click 'Next'

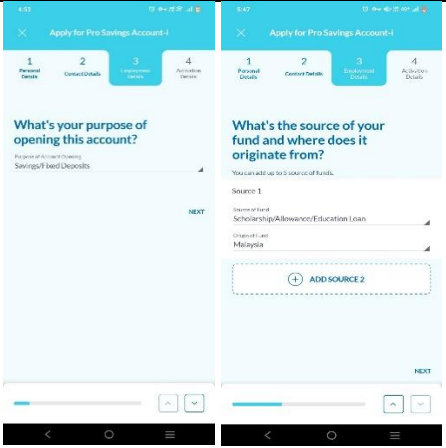
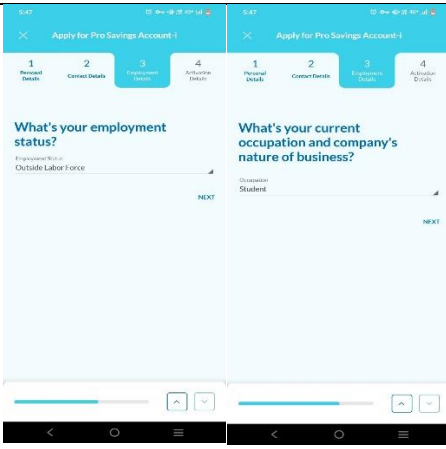
Langkah 11
Sediakan akaun perbankan atas talian


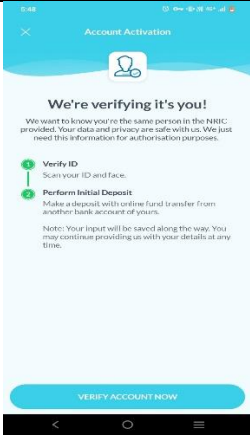

Terus isikan butiran perhubungan yang diminta dan tekan 'Next'.

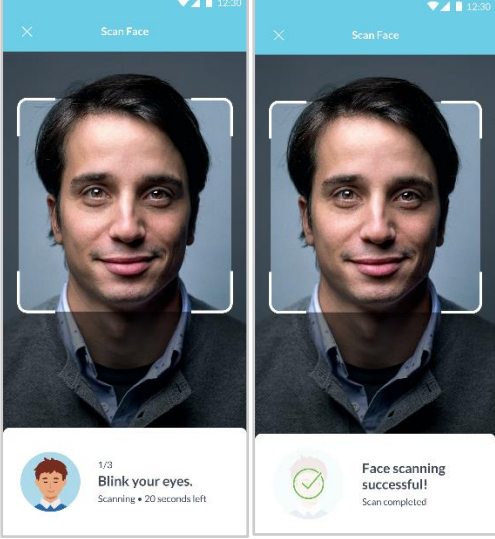
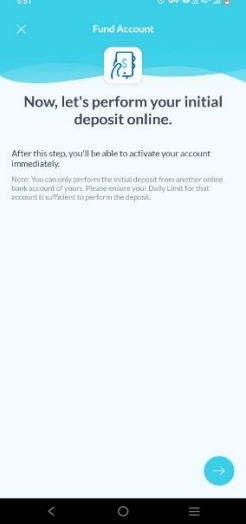



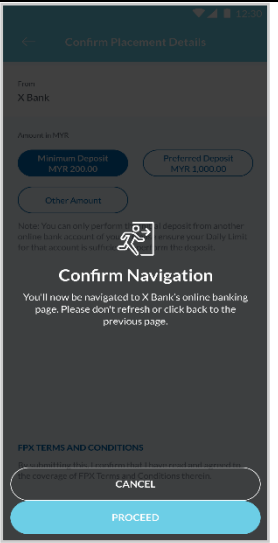
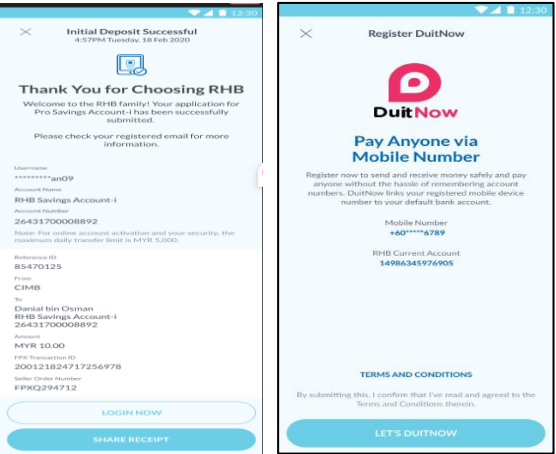
Step 12
Fill in the requested contact details and click 'Next'


Langkah 12
Isikan butiran perhubungan yang diminta dan tekan 'Next'.

Step	Guides
 <p>The screenshot shows two screens from the 'Apply for Pro Savings Account' process. The first screen asks 'What's your purpose of opening this account?' with a dropdown menu showing 'Purpose of Account Opening' and 'Savings Fund Deposits'. The second screen asks 'What's the source of your fund and where does it originate from?' with a dropdown menu showing 'Source of Fund' and 'Scholarship/Allowance/Education Loan'. There is an 'ADD SOURCE 2' button and a 'NEXT' button on both screens.</p>	<p>Step 13 Select the purpose of opening this account, source of wealth, source of fund and percentage of each source of fund. Click 'Next' to proceed.</p> <p>Langkah 13 Pilih tujuan membuka akaun ini dan isikan butiran pekerjaan yang diminta. Tekan 'Next' untuk teruskan.</p>
 <p>The screenshot shows two screens from the 'Apply for Pro Savings Account' process. The first screen asks 'What's your employment status?' with a dropdown menu showing 'Employment Status' and 'Outside Labor Force'. The second screen asks 'What's your current occupation and company's nature of business?' with a dropdown menu showing 'Occupation' and 'Student'. There is a 'NEXT' button on both screens.</p>	<p>Step 14 Fill in the requested employment details</p> <p>Langkah 14 isikan butiran pekerjaan yang diminta. Tekan 'Next' untuk teruskan.</p>
 <p>The screenshot shows two screens from the 'Apply for Pro Savings Account' process. The first screen asks 'Which branch would you like to tag your account?' with a dropdown menu showing 'WPKUALALUMPUR' and 'Branch' and 'Kuala Lumpur Main'. The second screen asks 'Activate your RHB account after you make a deposit with online fund transfer from another bank account of yours.' with two buttons: 'Let's continue' and 'I don't have an online bank account'. There is a 'NEXT' button on both screens.</p>	<p>Step 15 Select your preferred branch and perform online fund transfer if you have another bank account.</p> <p>If you do not have an account with another bank, please select "I don't have an online bank account" and you may proceed to RHB on-campus activation counter or any RHB branch to activate your account</p> <p>Langkah 15 Pilih cawangan pilihan anda dan lakukan deposit online jika anda mempunyai akaun bank lain</p> <p>Jika anda tidak mempunyai akaun dengan bank lain, sila memilih "I don't have an online bank account", anda boleh pergi ke kaunter pengaktifan RHB di kampus atau mana-mana cawangan RHB untuk mengaktifkan akaun anda.</p>

Step	Guides
	<p>Step 16 Review your account application details and accept the Terms & Conditions. Click 'Submit Application' to proceed</p> <p>For MyPR or Passport, proceed to Step 23</p> <p>Langkah 16 Semak butiran permohonan akaun anda dan terima Terma & Syarat. Tekan 'Submit Application' untuk teruskan.</p> <p>Untuk MyPR or Pasport, terus ke Langkah 23</p>
	<p>Step 17 Click 'Verify Account Now' to complete the account verification.</p> <p>Langkah 17 Tekan 'Verify Account Now' untuk melengkapkan pengesahan akaun.</p>
	<p>Step 18 Review the steps to scan your face and click the '→' to proceed. Watch the demo and click 'Continue To Scan' to proceed</p> <p>Langkah 18 Semak langkah-langkah untuk mengimbas muka anda dan tekan '→' untuk teruskan. Tonton demo dan tekan 'Continue to Scan' untuk teruskan.</p>

Step	Guides
	<p>Step 19 Align the camera and follow the instructions to scan your face until successful</p> <p>Langkah 19 Selaraskan kamera dan ikuti arahan untuk mengimbas wajah anda sehingga berjaya</p>
	<p>Step 20 Click '→' to perform your online fund transfer from other bank to activate your account.</p> <p>Langkah 20 Tekan '→' untuk melakukan deposit online dari bank lain untuk mengaktifkan akaun anda.</p>

Step	Guides
	<p>Step 21 Select your bank and the minimum deposit amount. Click 'Next' to proceed.</p> <p>Langkah 21 Pilih bank anda dan jumlah deposit minimum. Tekan 'Next' untuk teruskan.</p>
	<p>Step 22 Click 'Proceed' to complete the transaction.</p> <p>Langkah 22 Tekan 'Proceed' untuk melengkapkan transaksi.</p>
<p>For application with successful initial deposit</p> 	<p>Step 23 You will receive a notification once your application is successful.</p> <p>Click on "LOGIN NOW" and input the "username" and "password" that you registered for the online internet banking during the online account opening just now. Select RHB account as your DuitNow ID. https://www.rhbgroup.com/duitnow/index.html</p> <p>Langkah 23 Anda akan menerima notis setelah permohonan anda Berjaya.</p> <p>Tekan pada "LOGIN NOW" dan masukkan "username" dan "password" yang anda daftarkan untuk perbankan internet dalam talian semasa pembukaan akaun dalam talian sebentar tadi. Pilih akaun RHB sebagai ID DuitNow anda. https://www.rhbgroup.com/duitnow/index.html</p>

Step	Guides
<p>For application which required activation via branch</p>  <p>The screenshot shows a notification from the RHB mobile app. At the top, it says 'Initial Deposit Successful' with a timestamp of '3:22PM, Monday, 5 Feb 2024'. Below this is a blue icon of a document with a checkmark. The main heading is 'Account Created for Activation'. The text below reads: 'That's great! Your application for RHB Savings Account-i has been successfully submitted. Check your registered email on what documents you'll need to bring to the nearest RHB branch.' The notification lists the following details: Username: al****66; Account Name: RHB Savings Account-i; Account Number: *****5787; Branch: WP KUALA LUMPUR, Kuala Lumpur Main; Activation Option: RHB Branch; Application Date: 5 February 2024. At the bottom of the notification is a blue button labeled 'LOGIN'.</p>	