

Cardholder's Responsibilities

Dear Valued Cardholders,

- 1) Cardholders are reminded on their responsibilities as per clauses below:
 - a) Clauses 2.1, 3.14, 6.4, 6.5 under the RHB Bank Berhad RHB Credit Card Services Visa Card/ MasterCard Cardmember Agreement and the potential liability for card-present unauthorized transaction specified in clause 10.
 - b) Clause 3.1, 4.14, 7.4, 7.5 under the RHB Islamic Bank Berhad Credit Card-i Services Visa Card/ MasterCard Cardholder Agreement and the potential liability for card-present unauthorized transaction specified in clause 11.
- 2) Cardholders are advised not to use a PIN/password selected from their birth date, identity card, passport, driving license or contact numbers and not disclose your PIN to any other person, or keep a written record of it to mitigate unauthorized use of credit cards/-i(s) in the event your credit card/-i(s) are lost or stolen.
- 3) Cardholders are reminded to cover the PIN pad when keying PIN to avoid shoulder surfing or being viewed by other parties.
- 4) Cardholders are reminded not to share One Time Password (OTP) sent to registered mobile number to perform online transaction with 3rd party.
- 5) Cardholders are required to notify RHB immediately as soon as reasonably practicable after having discovered the loss or unauthorized use of the credit card/-i(s). Cardholders are advised to contact RHB contact number as indicated at the back of the credit card/-i(s).
- 6) Cardholders are reminded to monitor credit card transactions vigilantly by checking monthly credit card statement through the RHB Mobile Banking platform. Do notify RHB if any discrepancies or inaccurate entries found within fourteen (14) calendar days from the statement date.
- 7) Kindly update RHB immediately of any change in the cardholder's contact number.

Thank you.