

No.	Credit Card-i	Commission/Service Charges													
1.	Annual Fees	Type	Amount (RM)												
			Principal	Supplementary											
		Rewards / Rewards Motion Code™	200.00	Free											
		Cash Back	70.00	Free											
		World MasterCard	Waived	Free											
2.	Actual Management Fee	<p><b>On Retail Purchases</b> Each card will be charged an Actual Management Fee which is calculated based on the cardholder's outstanding current balance of the month remaining unpaid after the payment due date immediately following the relevant statement date, consisting of retail transactions and at the rates in below table:</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Monthly</th> <th>Annually</th> </tr> </thead> <tbody> <tr> <td>Cardholders with prompt minimum payment for 12 consecutive months</td> <td>1.25%</td> <td>15%</td> </tr> <tr> <td>Cardholders with prompt minimum payment for of at least 10 months or more in a 12 month cycle. The 12 months minimum payment due cycle will not apply to new cardholder</td> <td>1.42%</td> <td>17%</td> </tr> <tr> <td>Cardholder who do not fall within the above categories</td> <td>1.50%</td> <td>18%</td> </tr> </tbody> </table> <p><b>On Cash Advance</b> Cash advance amount will be taken into consideration when calculating the Actual Monthly Management Fee at a fixed rate of 18% per annum calculated on a daily basis from the date of disbursement until payment in full.</p> <p><b>Note:</b> Management fee <b>will not be</b> compounded into the next outstanding balances. However, the amount due will reduce the available limit accordingly and such limit will be reinstated upon full or partial settlement.</p> <p><b>Balance Transfer/Cash Xcess/Dail-An-Instalment</b> Balance Transfer (BT), Cash Xcess (CX) and Dial-An-Istalment (DAI) rates are not fixed and is subject to change. Kindly refer to <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> for latest rates.</p>		Description	Monthly	Annually	Cardholders with prompt minimum payment for 12 consecutive months	1.25%	15%	Cardholders with prompt minimum payment for of at least 10 months or more in a 12 month cycle. The 12 months minimum payment due cycle will not apply to new cardholder	1.42%	17%	Cardholder who do not fall within the above categories	1.50%	18%
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3.	Credit Shield-i	<p>The contribution is at RM0.55 for every RM1000.00 outstanding balance. Other benefits provided in this plan include RM1000.00 funeral expenses.</p> <p><b>Note:</b> It will recover the outstanding balance of the cardholder up to a maximum of RM100,000. This Group Term Takaful is optional for the cardholder however, it is compulsory for the cardholder aged 55 years and above.</p>													

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4.	<b>Fixed Management Fee</b>	<p>Each type of card will be charged a monthly and annual Fixed Management Fee.</p> <table border="1" data-bbox="626 306 1474 558"> <thead> <tr> <th data-bbox="626 306 907 407">Credit Card-i Type</th> <th data-bbox="907 306 1190 407">Fixed Monthly Management Fee (RM)</th> <th data-bbox="1190 306 1474 407">Fixed Annual Management Fee (RM)</th> </tr> </thead> <tbody> <tr> <td data-bbox="626 407 907 443">World MasterCard</td> <td data-bbox="907 407 1190 443">7,500</td> <td data-bbox="1190 407 1474 443">90,000</td> </tr> <tr> <td data-bbox="626 443 907 520">Rewards / Rewards Motion Code™</td> <td data-bbox="907 443 1190 520">7,500</td> <td data-bbox="1190 443 1474 520">90,000</td> </tr> <tr> <td data-bbox="626 520 907 558">Cash Back</td> <td data-bbox="907 520 1190 558">4,500</td> <td data-bbox="1190 520 1474 558">54,000</td> </tr> </tbody> </table> <p>The Bank may, at its absolute discretion, grant a rebate, the amount of which will be determined</p> <ol style="list-style-type: none"> <li>1. Based on the difference between the Fixed Monthly Management Fee and the Actual Monthly Management Fee at the relevant Statement Date or</li> <li>2. Where the Actual Monthly Management Fee on the current balance lower than the Fixed Monthly Management Fee.</li> </ol>	Credit Card-i Type	Fixed Monthly Management Fee (RM)	Fixed Annual Management Fee (RM)	World MasterCard	7,500	90,000	Rewards / Rewards Motion Code™	7,500	90,000	Cash Back	4,500	54,000
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5.	<b>Cash Advance Fee</b>	Cash advance fee will be charged on all cash withdrawals at the rate of five per cent (5%) on the cash amount withdrawn or a minimum amount of RM15.00 whichever is higher.												
6.	<b>Minimum Monthly Payment</b>	<p>5% of Outstanding Balance*;</p> <ul style="list-style-type: none"> <li>• All Monthly Instalments due**;</li> <li>• The contracted monthly term financing instalment for any Automatic Balance Conversion (if any);</li> <li>• Any unpaid minimum payments specified in the preceding month's statement (if any);</li> <li>• Amount in excess of the Card Limit during the statement month (if any); and</li> <li>• Card Service Tax and any other value added taxes imposed (if any).</li> </ul> <p>Or</p> <ul style="list-style-type: none"> <li>• A minimum of RM50 from the outstanding balance whichever is higher.</li> </ul> <p>Note:</p> <p>* <i>Outstanding balance shown on the Card Statement (the Outstanding Balance)</i></p> <p>**<i>Monthly Instalment means an outstanding balance, transaction amount of cash advances that has converted into monthly instalment that need to be paid in full that forms part of the monthly minimum amount due</i></p>												
7.	<b>Late Payment Compensation Fee</b>	Minimum RM10.00 or 1% of total outstanding balance as at statement date up to a maximum RM100.00, whichever is higher. Late payment compensation fee shall not be compounded.												
8.	<b>Management Fee Free Period</b>	<p>20 days from statement date – if all retail transactions of the previous month are fully paid.</p> <p>If cardholder opts to pay partial or minimum payment, finance charges on retail transactions will be imposed from the transactions posted date.</p>												

9.	<b>Sales Draft Retrieval Copy</b>	<b>Credit Card-i Type</b>		<b>Fee (RM)</b>	
		World MasterCard		10.00 per copy	
		Rewards / Rewards Motion Code™ & Cash Back		20.00 per copy	
10.	<b>Monthly Hardcopy Statement Fee</b>	RM1.00 per hardcopy statement effective March 2019.			
11.	<b>Additional Statement Request Fee</b>	RM5.00 per copy			
12.	<b>Replacement Card (due to lost/stolen)</b>	A fee of RM50.00 is charged for each replacement card issued.			
13.	<b>Over Limit Fee</b>	An over-the-limit fee of RM50 will be imposed whenever the Total Outstanding Balance exceeds the approved credit limit, provided that actual management fee incurred, plus over-the-limit fee does not exceed Fixed Management Fee and Customer consents to it upon signing of the Credit Card-i application form.			
14.	<b>Lost or Stolen Card Liability</b>	Customer must make a police report and notify the Bank immediately at 03-9206 8118 if the card is lost or stolen. Customer's maximum liability for any unauthorized transactions as a consequence of a lost or stolen credit card shall not exceed RM250.00.			
15.	<b>Conversion for Overseas Transaction</b>	Card transactions, which are effected in currencies other than Ringgit Malaysia, will be debited to the card account after conversion into Ringgit Malaysia, at the exchange rate as determined by VISA International on the day of conversion. The conversion rate is subject to an administration cost of 1% and plus any transaction fee charged by VISA International.			
16.	<b>Cards Service Tax</b>	RM25.00 per Principal & Supplementary card on a yearly basis. CST shall be imposed on the date of new card activation or renewal of the credit card on every twelve (12) months after the date the card is issued or renewed.			