

Fees and Charges	Description		
Annual Fees			
	Credit Card-i Type	Principal	Supplementary
	RHB World Mastercard	Waived	Waived
	RHB Rewards / RHB Rewards Motion Code™	200	Waived
	RHB Cash Back	70	Waived
	RHB Premier VISA Infinite	Waived	Waived
	RHB Shell VISA	195	Waived
Ceiling Profit Rate	28% - for the purpose of calculating the Selling Price (SP)		
Effective Profit Rate (EPR)	1. On Purchases		
	Description	Per Month	Per Annum
	Cardholders who promptly settle their minimum payment due for 12 consecutive months.	1.25%	15%
	Cardholders who promptly settle their minimum payment due 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%
	Cardholders who do not fall within the above categories.	1.50%	18%
	<p>Note: Each Credit Card-i will be charged with EPR which is calculated based on your outstanding current balance of the month remaining unpaid after the payment due date immediately following the relevant statement date.</p> <p>To enjoy lower EPR for the transactions, you should make at least 10 prompt payments in the last 12 months.</p> <p>2. On Cash Advance</p> <p>Cash advance amount will be taken into consideration when calculating the Selling Price (SP) at a fixed rate of 18% per annum calculated on a daily basis from the date of disbursement until payment in full.</p> <p>Note: EPR will not be 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>3. Balance Transfer/CashXcess/Dial-An-Instalment</p> <p>Balance Transfer (BT), CashXcess (CX) and Dial-An-Instalment (DAI) rates are not fixed and is subject to change.</p> <p>Kindly refer to www.rhbgroup.com (Islamic Banking Page) for the latest BT rates</p> <p>4. Automatic Balance Conversion (ABC)</p> <p>An auto balance conversion for eligible Cardholder in every twelve (12) months by converting the credit card outstanding balances (with a minimum amount of RM1,000) into a three (3) years term financing, at an effective profit rate of 13% per annum. Cardholder has the flexibility to opt-out from each conversion offer. Kindly refer to www.rhbgroup.com for more information.</p>
Cash Advance Fee**	5% of the transaction amount or a minimum of RM15.00, whichever is higher, will be charged on all cash withdrawals. Any applicable taxes that may be imposed by the relevant authorities at any time and from time to time are applicable for these charges.
Late Payment Charges	If the cardholder fails to pay the Minimum Monthly Payment by the Payment Due Date, a late payment charge of 1% of the Card Account on the outstanding balance or RM10.00, whichever is higher, subject to a maximum of RM100.00 will be imposed and stated in the monthly statement.
Overseas Transaction Conversion Fees	<p>If a transaction is made in foreign currency, VISA / Mastercard will convert the transaction into a Ringgit Malaysia equivalent at the conversion rate as at the date the transaction is processed by VISA / Mastercard. In addition, you will also pay administration costs at 1% as shall be determined by us for the conversion of the transactions made in foreign currencies.</p> <p>Any applicable taxes imposed from time to time are applicable for these charges.</p>
Card Replacement Fee	RM50.00 per card
Monthly Hardcopy Statement Fee**	<p>RM1.00 per hardcopy statement effective March 2019</p> <p>Waiver is allowed for Cardholder:</p> <ul style="list-style-type: none"> ▪ The Cardholder aged 60-year-old and above ▪ The Cardholder with disabilities¹ ▪ The Cardholder with no access to internet or do not know how to use internet <p>¹For these group of customers, kindly approach the Bank with Supporting documents</p>
Additional Statement Request Fee**	RM5.00 per copy
Card Service Tax (CST)	

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 months after the date the card is issued or renewed.