

1. What is RHB Multi Currency Visa Debit Card/-i?

- It works just like an ATM Card and a Payment Card.
- It can be used to withdraw cash via any ATM's worldwide and can be used to make purchases at any retail outlets, restaurants and petrol stations and at any Visa / MasterCard / MyDebit accepted merchants.
- When you use this Debit Card/-i for any overseas transaction, you will not be charged any conversion and transaction fees for up to sixteen (16) foreign currencies.
Refer to item 4 on the list of the sixteen (16) foreign currencies.
- The conversion and transaction fees is still applicable for other than the sixteen (16) applicable currencies.

2. What are the eligibility requirements to apply for RHB Multi Currency Visa Debit Card/-i?

- You are required to open a RHB Multi Currency Account / Qard Multi-Currency Current Account-i (QMCCA-i) ("RHB Multi Currency Account/-i") with minimum initial deposit of USD 200 or its equivalent.
- To open a Multi Currency Account/-i, it's compulsory to open a Ringgit account either a Savings or Current account/-i.
- An applicant for the RHB Premier Multi Currency Visa Debit Card/-i must be a premier customer as well.

3. What are the currencies supported by RHB Multi Currency Account/-i?

- Multi Currency Account/-i supports twenty four (24) currencies:-
 1. Japanese Yen (JPY);
 2. Sterling Pound (GBP);
 3. Singapore Dollar (SGD);
 4. Australia Dollar (AUD);
 5. New Zealand Dollar (NZD);
 6. Euro (EUR);
 7. US Dollar (USD);
 8. Swiss Franc (CHF);
 9. Hong Kong Dollar (HKD);
 10. Canadian Dollar (CAD);
 11. Saudi Riyal (SAR);
 12. South Africa Rand (ZAR);
 13. Thai Baht (THB);
 14. Danish Krone (DKK);
 15. Swedish Krona (SEK);
 16. Norwegian Krone (NOK);
 17. Chinese Renminbi (RMB);
 18. Indonesia Rupiah (IDR);
 19. Arab Emirates Dirham (AED);
 20. Brunei Dollar (BND);
 21. Bangladeshi Taka (BDT);
 22. Pakistani Rupee (PKR);
 23. Philippine Peso (PHP); and
 24. Qatar Riyal (QAR)

4. What are the currencies supported by RHB Multi Currency Visa Debit Card/-i?

- RHB Multi Currency Visa Debit Card/-i supports sixteen (16) currencies:-
 1. Japanese Yen (JPY);
 2. Sterling Pound (GBP);
 3. Singapore Dollar (SGD);
 4. Australia Dollar (AUD);
 5. New Zealand Dollar (NZD);
 6. Euro (EUR);
 7. US Dollar (USD);
 8. Swiss Franc (CHF);
 9. Hong Kong Dollar (HKD);
 10. Canadian Dollar (CAD);
 11. Saudi Riyal (SAR);
 12. South Africa Rand (ZAR);
 13. Thai Baht (THB);
 14. Danish Krone (DKK);
 15. Swedish Krona (SEK); and
 16. Norwegian Krone (NOK)

5. Is there any transaction and conversion fees charged on my overseas transactions?

- Assuming, the transaction is in USD, the system will check the USD Multi Currency Account/-i. If there is sufficient balance in this account, there won't be any transaction and conversion fees charged.
- If there is insufficient funds in the USD Multi Currency Account/-i, the system will then check the Ringgit account. If there is sufficient funds in the Ringgit account, then the account will be debited accordingly together with the applicable transaction and conversion fees.
- If there is insufficient funds in the Ringgit account, the transaction will be declined.
- No partial deduction or withdrawal is allowed from the Multi Currency Account/-i.

6. Is Multi Currency Account being protected under PIDM?

- RHB Multi Currency Account/-i is protected by PIDM Up to RM250,000 for each depositor. Multi Currency Account Gold Investment and Multi Currency Account Silver Investment are not protected by PIDM.

7. Is Multi Currency Account/-i an interest/profit bearing account?

- Yes, you can enjoy attractive interest/profit rates on your Multi Currency Account/-i's balance of selected foreign currencies. Customers are advised to check the latest interest/profit rates at RHB Group's Website before performing any sale transactions.

8. What is the card limit on RHB Multi Currency Visa Debit Card/-i?

ATM daily limit	MyDebit daily limit (sharing amount with ATM)	Debit Card daily spending limit (via Visa/MasterCard)
RM		
1,000	1,000	1,000
2,000	2,000	3,000
3,000 (default)	3,000 (default)	5,000
5,000	5,000	10,000 (default)
10,000		Up to available balance in the account

9. Will there be any fees/charges imposed by RHB Bank/RHB Islamic Bank on this RHB Multi Currency Visa Debit Card/-i?

Yes, please refer to the table below:-

Fees/ Charges	RHB Multi Currency Visa Debit Card/-i RM
Annual / Issuance fee	20.00
Card replacement fee	15.00
ATM withdrawal fee – RHB ATM	Free
ATM withdrawal fee – Local Bank MEPS	1.00 per withdrawal
ATM withdrawal – Foreign Bank MEPS	1.00 per withdrawal
Visa/MasterCard network	12.00 per withdrawal
Sales draft retrieval fee	20.00 per copy
Overseas transaction conversion fee	1% of the converted amount

** Waived for the first year provided that the initial deposit on the RHB Multi Currency account/-i is at USD200. If the initial deposit is less than USD200, the issuance fees will be charged.

10. Can we have joint account for the Multi Currency Account/-i?

- Yes, up to 2 joint accountholders and provided that the signing condition is “either or” to sign and both accountholders have to apply for Debit Card/-i individually.
- Both the debit cards will be charged an annual fee of RM20.00 each

11. What is the spending limit on the RHB Multi-Currency Visa Debit Card/-i if there are two or more signatories?

- Each cardholder determines the spending limit, which is subject to the amount available in the account.
- Refer to question 8 on the daily retail spending and ATM withdrawal limits.



12. Can I use my RHB Multi-Currency Visa Debit Card/-i for overseas or card not present (online / e-commerce, recurring, mail order, telephone order) transaction?

- Yes, but you must first opt-in for these transactions.
- All debit cards are automatically blocked for any overseas or card not present transaction unless customer has opted in for this.
- Customer can opt in for these transactions via: -
 - RHB ATM's; or
 - RHB branches; or
 - RHB Customer Contact Centre
- This will take effect the next day.

13. Can I choose to disable the contactless feature on my RHB Multi-Currency Visa Debit Card/-i?

Yes, you can.

Refer to the table below: -

Function	Yes / No	How
Disable the contactless function	Yes	<ul style="list-style-type: none"> • Request via RHB branch; OR • Call RHB Customer Contact Centre
Reduce the contactless amount or count (default limit is RM250.00)	Yes	<ul style="list-style-type: none"> • Request via RHB branch; OR • Call RHB Customer Contact Centre

14. What should I do if I forget my Debit Card/-i PIN?

- The RHB Multi-Currency Visa Debit Card/-i will need to be replaced should you require a new PIN.
- You can contact our Call Centre at 03-92068118 or visit our nearest RHB/RHB Islamic branch for assistance.

15. How do I make my PIN secure?

- Avoid any unsuitable PIN e.g.
 - Birth dates, months, year, passport number, driving license in any form or combination
 - Sequential numbers e.g. 123456 or 111111
 - Telephone number or identity card numbers

16. What should I do if my RHB Multi-Currency Visa Debit Card/-i is lost or stolen?

- Notify our RHB Customer Contact Centre at 03-92068118 immediately to block your Debit Card/-i.
- A replacement card will be issued to you at your request and a fee of RM15.00 will be charged to your Ringgit Account.

17. What if my account balance is insufficient for annual fees charges?

- System will re-try for 90 days to debit but card will not be held.
- After the 90 days re-try and it's still insufficient fund, then on the 181st day, the card will be on hold until the annual fees is paid.
- Once the hold on card is released, the system will debit the account that night itself.

18. Why is my purchase declined?

- This could be due to: -
 - Insufficient funds in your Savings or Current Account/-i that is linked to the RHB Multi Currency Visa Debit Card/-i.
 - Purchase amount exceeds chosen daily spending limit.
 - The function to purchase online or overseas transaction may not have been activated yet.
 - For Islamic Debit Cards, the transaction will be declined if it is used at the following MCC's :
 - √ MCC 5921 – Packages Beer, Wine and Liquor.
 - √ MCC 5993 – Cigar Stores and Stands.
 - √ MCC 7995 – Gambling Transactions.
 - √ MCC 7273 – Dating & Escort Services
 - √ MCC 7800 - Government Owned Lotteries (US Region only)
 - √ MCC 7801 - Government Licensed Online Casinos (Online Gambling) (US Region only)
 - √ MCC 7802 - Government Licensed Horse/Dog Racing (US Region only)

19. What are the security features does RHB Multi Currency Visa Debit Card/-i?

- SMS alerts are sent to your registered mobile phone number with the Bank whenever a purchase of RM500 and above is made on your Debit Card.
- One-Time Password (OTP) Authentication Code is sent via SMS to verify purchases made online at participating 3D Secure merchants.
- Each contactless transaction includes a unique code that changes with each purchase to prevent a counterfeit card from being produced from the intercepted card security details.

20. Is the Easy Payment Plan (EPP) facility applicable to RHB Multi Currency Visa Debit Card/-i?

- No, the EPP is not applicable for Debit Card.