



## **FREQUENTLY ASKED QUESTIONS (FAQS) FOR RHB PAYLATER**

1. [What is the RHB PayLater service?](#)  
The RHB PayLater service enables Instalment Payment Plan (IPP) via RHB Debit Card when used to make purchases based on instalment tenure chosen within your eligible limit.
2. [How does RHB PayLater work?](#)  
RHB PayLater splits your purchase amount into smaller, manageable payments over a specified period.
3. [Who is eligible for RHB PayLater?](#)  
Most customers with an active Current/Savings account with a RHB Debit Card and good credit standing with RHB are eligible.
4. [Where can I use RHB PayLater?](#)  
RHB PayLater can be used with our partner merchants in-store. The Selected Merchant Listing is available on our website and updated regularly.
5. [How do I sign up for RHB PayLater?](#)  
You can sign up by visiting any RHB branch.
6. [What are the repayment terms?](#)  
Repayment terms can range from 3 or 6 months, depending on the minimum purchase amount and selected plan. The plan may vary by merchant.
7. [Is there any charges on RHB PayLater purchases?](#)  
You are entitled to 0% IPP rate when IPP transaction is made at the participated merchant stores.
8. [What happens if I miss a payment?](#)  
Missed payments may result in a Finance Charge and a Late Payment Charge. In the event you miss up to three (3) monthly instalment payments for a IPP purchase, your RHB PayLater account will be suspended, and you will be unable to use it for the subsequent IPP transaction(s) until all the missed payments are fully settled.
9. [Can I repay/ pay my RHB PayLater outstanding balance early?](#)  
Yes, early settlement is allowed without any early settlement fee.
10. [How do I view my RHB PayLater transactions and payment schedule?](#)  
You can view all RHB PayLater transactions and payment schedules through your e-Statement
11. [Can I use RHB PayLater for multiple purchases simultaneously?](#)  
Yes, you can have multiple IPP transactions active at the same time, subject to your credit limit and eligibility.
12. [Will RHB PayLater affect my credit score?](#)  
Timely payments on RHB PayLater accounts typically have no negative impact. However, missed or late payments could affect your credit score, as the facility is reported in your CCRIS report.



13. **Are RHB PayLater monthly installment payments automatically deducted?**  
Yes, Auto Standing Instruction (ASI) will be generated three (3) calendar days before payment due date to your RHB Current / Savings account for payment deduction(s). If your RHB Debit Card is linked to more than one RHB Current / Savings account, ASI will deduct payment from the primary default account.
14. **What is the minimum purchase amount for RHB PayLater?**  
Minimum purchase amounts vary according to tenure plan. Please refer to the PDS for more details.
15. **What should I do if I encounter a problem with my RHB PayLater purchase?**  
If there are issues with your purchase, contact the merchant directly. For payment-related issues, please contact RHB Bank [Contact Us](#) | [RHB Malaysia](#).
16. **Can I use RHB PayLater outside Malaysia?**  
Currently, RHB PayLater is only available for purchases with our partner merchants within Malaysia.