

How to apply for RHB Credit Cards/-i offers

Mohon tawaran Kad Kredit/-i RHB dengan mudah

Easily convert your RHB Credit Cards/-i balances.

Tukarkan baki Kad Kredit/-i RHB dengan mudah.

Here are the guides to convert RHB Credit Cards/-i balances on RHB Online and Mobile Banking

❖ [RHB CASHXCESS \(P. 2\)](#)

In need of some extra cash? Convert your RHB Credit Card/-i available credit limit to instant cash with RHB CashXcess.

❖ [RHB SMART MOVE BALANCE TRANSFER \(P. 5\)](#)

Transfer your outstanding balances from other banks at attractive rates with RHB Smart Move Balance Transfer. This feature is only available on RHB Online Banking website.

Berikut adalah panduan untuk memohon penukaran baki Kad Kredit/-i RHB di RHB Online dan Mobile Banking

❖ [RHB CASHXCESS \(P. 2\)](#)

Perlukan sedikit wang tambahan? Tukarkan had kredit RHB Credit Card/-i anda kepada wang tunai segera dengan RHB CashXcess.

❖ [RHB SMART MOVE BALANCE TRANSFER \(P. 5\)](#)

Pindahkan baki yang tertunggak dari bank lain pada kadar yang menarik dengan RHB Smart Move Balance Transfer. Fungsi ini hanya tersedia melalui laman web RHB Online Banking.

How to apply for RHB CashXcess

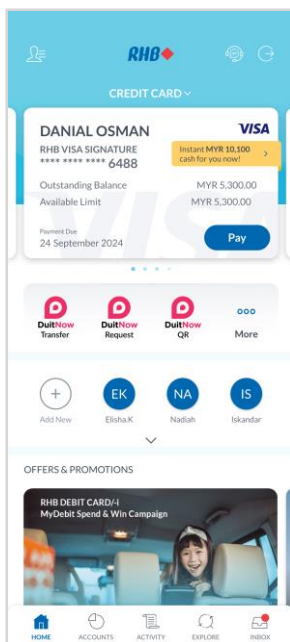
Mohon penukaran baki dengan CashXcess

Convert your RHB Credit Cards/-i credit limit to instant cash easily.

Tukar had kredit yang tersedia kepada wang tunai segera dengan mudah.

1. CASHXCESS

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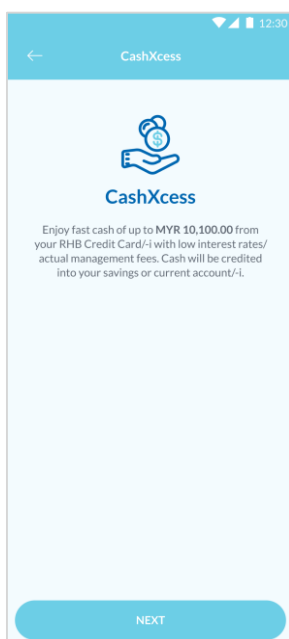


Step 1

Log in to the RHB Mobile Banking App and go to your 'Credit Card' card. Tap 'Instant cash for you now!' to proceed.

Langkah 1

Log masuk ke aplikasi RHB Mobile Banking dan pergi ke kad 'Credit Card' anda. Tekan 'Instant cash for you now!' untuk teruskan.



Step 2

Tap 'Next' to proceed.

Langkah 2

Tekan 'Next' untuk teruskan.

How to apply for RHB CashXcess

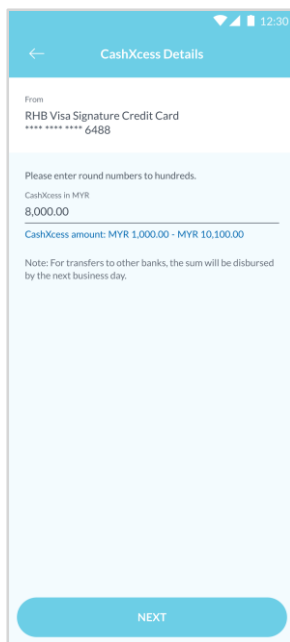
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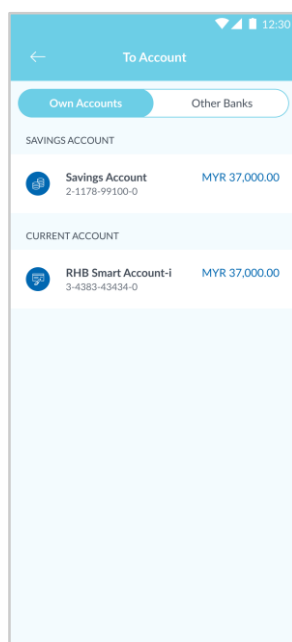
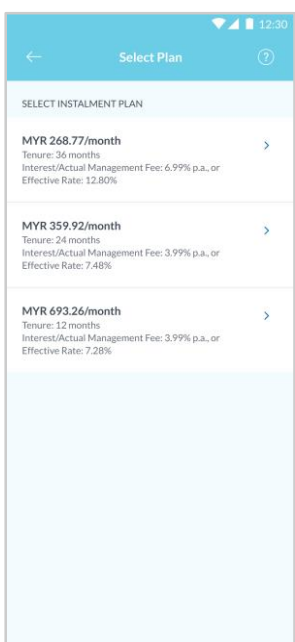


Step 3

Fill in the desired amount e.g. RM8,000 and tap 'Next'.

Langkah 3

Isikan jumlah yang diinginkan contohnya, RM8,000 dan tekan 'Next'.



Step 4

Select your instalment plan and which account you would like to credit the amount in.

Langkah 4

Pilih pelan ansuran anda dan akaun yang mana anda ingin kreditkan jumlah tersebut.

How to apply for RHB CashXcess

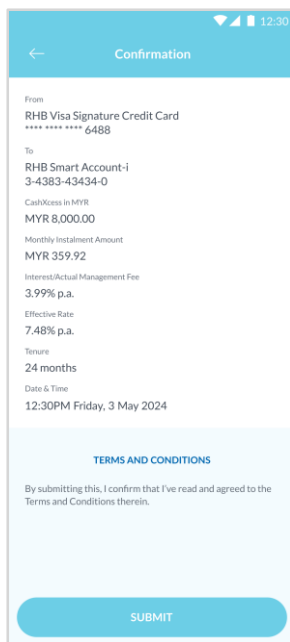
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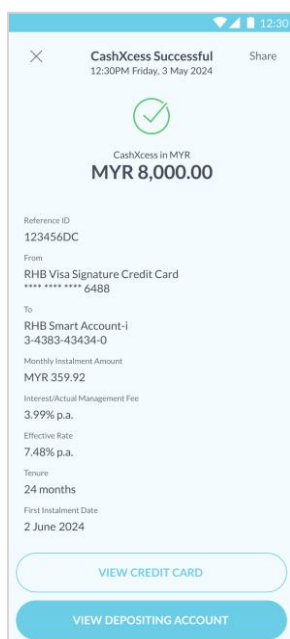


Step 5

Review the transaction details and tap 'Submit'.

Langkah 5

Semak butiran transaksi dan tekan 'Submit'.



Step 6

You will receive a notification once successful.

Langkah 6

Anda akan menerima notis ini setelah berjaya.

How to apply for Balance Transfer

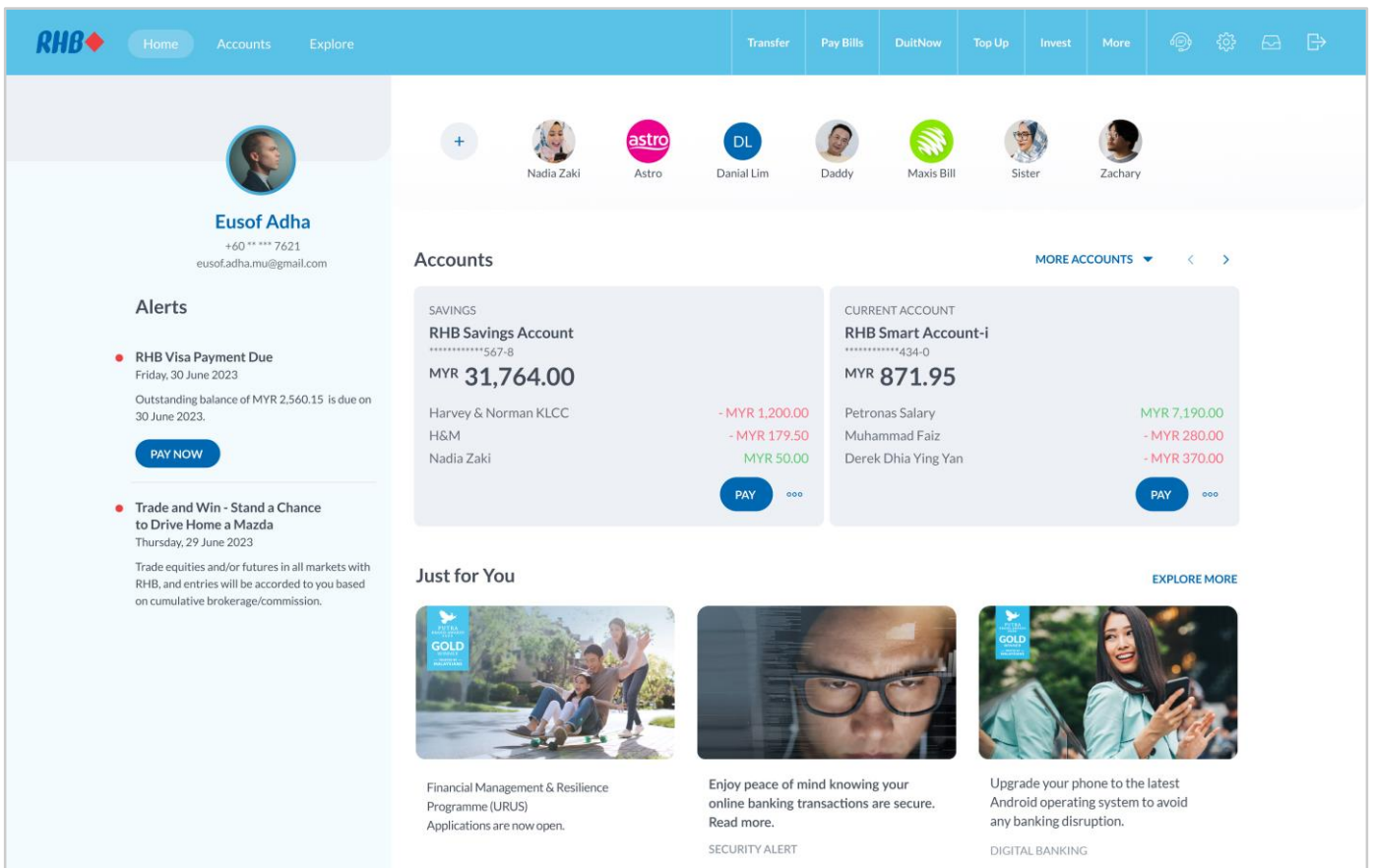
Uruskan kewangan anda dengan Balance Transfer

Transfer your outstanding balances with attractive rates easily.

Pindahkan baki tertunggak anda pada kadar yang menarik dengan mudah.

2. SMART MOVE BALANCE TRANSFER (Only available on RHB Online Banking website)

2. SMART MOVE BALANCE TRANSFER (Hanya tersedia melalui laman web RHB Online Banking)



The screenshot shows the RHB Online Banking interface. At the top, there is a navigation bar with 'Home', 'Accounts', and 'Explore' on the left, and 'Transfer', 'Pay Bills', 'DuitNow', 'Top Up', 'Invest', and 'More' on the right. Below the navigation bar, the user's profile 'Eusof Adha' is displayed with a profile picture, name, phone number (+60 ** * 7621), and email (eusof.adha.mu@gmail.com). To the right of the profile, there are icons for various services: a plus sign, Nadia Zaki, Astro, Danial Lim, Daddy, Maxis Bill, Sister, and Zachary. The main section is titled 'Accounts' and shows two account cards. The first card is for a 'SAVINGS' account, 'RHB Savings Account', with a balance of MYR 31,764.00. It lists transactions: Harvey & Norman KLCC (-MYR 1,200.00), H&M (-MYR 179.50), and Nadia Zaki (MYR 50.00). The second card is for a 'CURRENT ACCOUNT', 'RHB Smart Account-i', with a balance of MYR 871.95. It lists transactions: Petronas Salary (MYR 7,190.00), Muhammad Faiz (-MYR 280.00), and Derek Dhia Ying Yan (-MYR 370.00). Below the accounts, there is a 'Just for You' section with three promotional cards: 'Financial Management & Resilience Programme (URUS)', 'SECURITY ALERT' (Enjoy peace of mind knowing your online banking transactions are secure), and 'DIGITAL BANKING' (Upgrade your phone to the latest Android operating system to avoid any banking disruption).

Step 1

Log in to RHB Online Banking and click 'Accounts' at the top left corner.

Langkah 1

Log masuk ke RHB Online Banking dan tekan 'Accounts' di bahagian atas, pada sebelah kiri.

How to apply for Balance Transfer

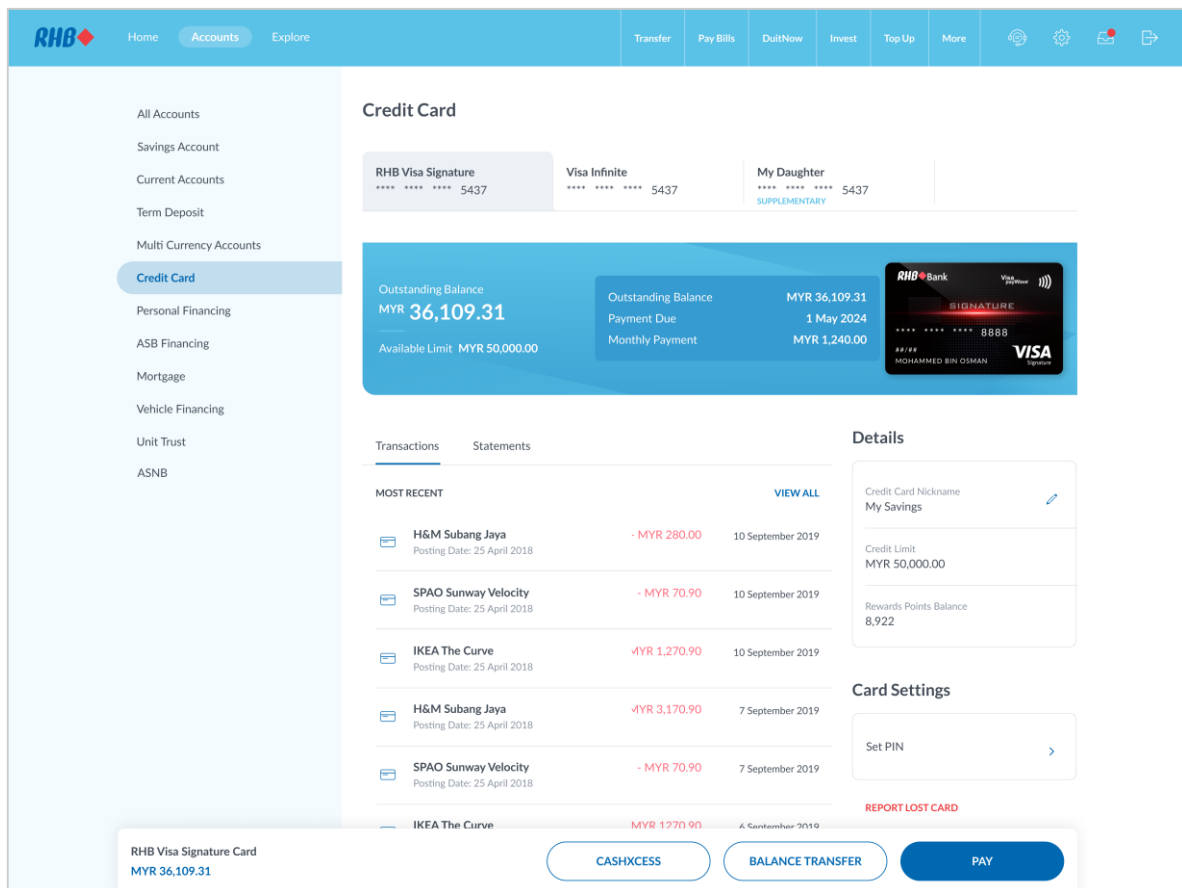
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Step 2

Select 'Credit Card' and click 'Balance Transfer' at the bottom right corner.

Langkah 2

Pilih 'Credit Card' dan tekan 'Balance Transfer' di bahagian bawah, pada sebelah kanan.

How to apply for Balance Transfer

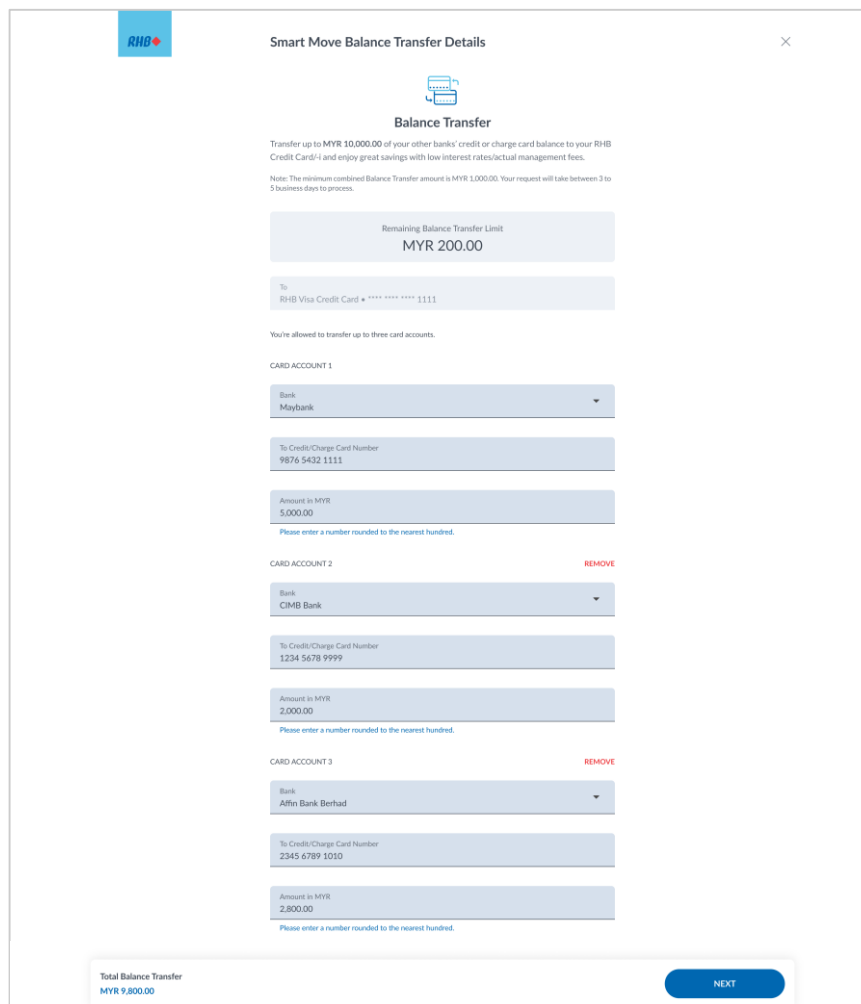
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Smart Move Balance Transfer Details

Balance Transfer

Transfer up to MYR 10,000.00 of your other banks' credit or charge card balance to your RHB Credit Card/i and enjoy great savings with low interest rates/actual management fees.

Note: The minimum combined Balance Transfer amount is MYR 1,000.00. Your request will take between 3 to 5 business days to process.

Remaining Balance Transfer Limit
MYR 200.00

To
RHB Visa Credit Card • **** * 1111

You're allowed to transfer up to three card accounts.

CARD ACCOUNT 1

Bank
Maybank

To Credit/Charge Card Number
9876 5432 1111

Amount in MYR
5,000.00
Please enter a number rounded to the nearest hundred.

CARD ACCOUNT 2 REMOVE

Bank
CIMB Bank

To Credit/Charge Card Number
1234 5678 9999

Amount in MYR
2,000.00
Please enter a number rounded to the nearest hundred.

CARD ACCOUNT 3 REMOVE

Bank
Affin Bank Berhad

To Credit/Charge Card Number
2345 6789 1010

Amount in MYR
2,800.00
Please enter a number rounded to the nearest hundred.

Total Balance Transfer
MYR 9,800.00

NEXT

Step 3

Fill in the requested details and amount to transfer. Click 'Next' to proceed.

Langkah 3

Isikan butiran yang diminta dan jumlah untuk dipindahkan. Tekan 'Next' untuk teruskan.

How to apply for Balance Transfer

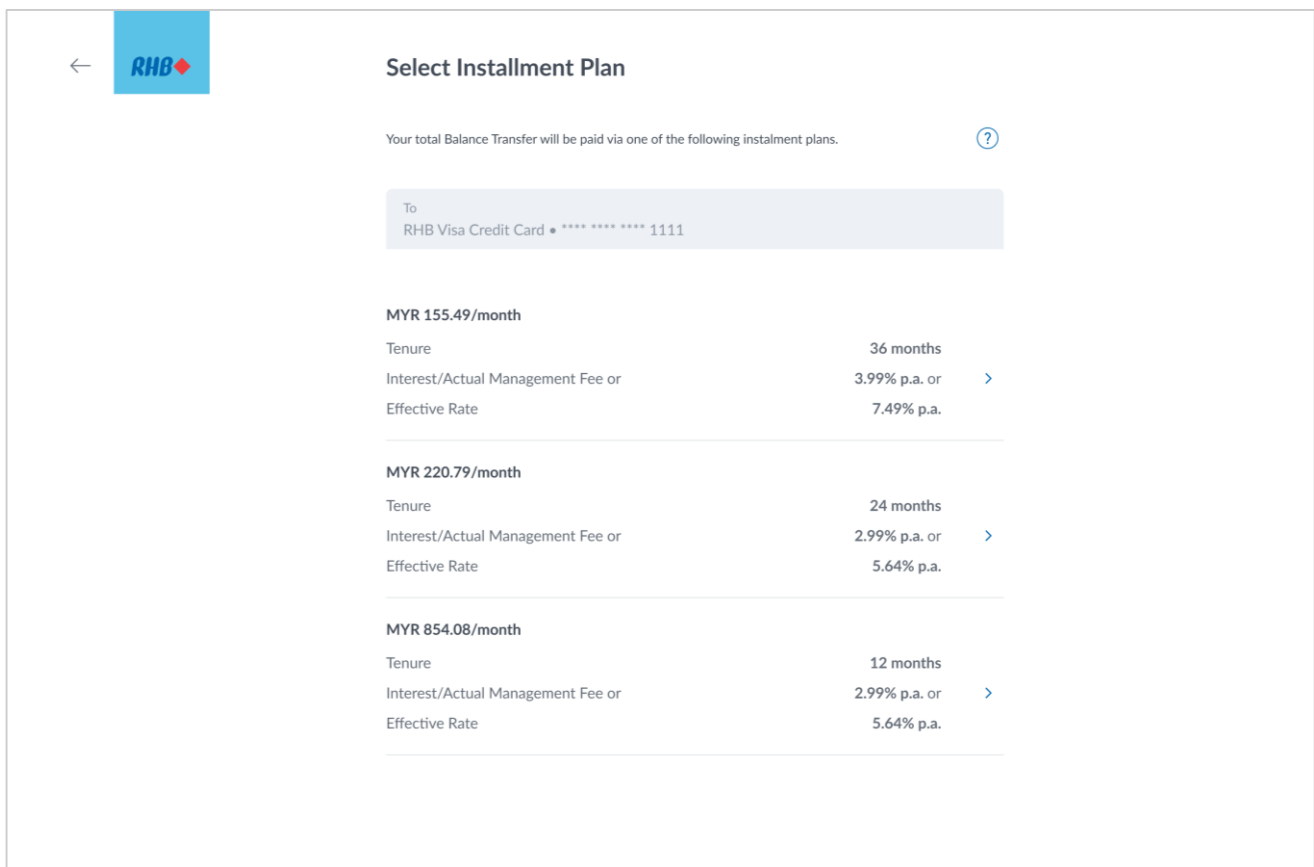
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← 

Select Installment Plan

Your total Balance Transfer will be paid via one of the following instalment plans. 

To
RHB Visa Credit Card • **** * 1111

MYR 155.49/month	
Tenure	36 months
Interest/Actual Management Fee or Effective Rate	3.99% p.a. or > 7.49% p.a.
MYR 220.79/month	
Tenure	24 months
Interest/Actual Management Fee or Effective Rate	2.99% p.a. or > 5.64% p.a.
MYR 854.08/month	
Tenure	12 months
Interest/Actual Management Fee or Effective Rate	2.99% p.a. or > 5.64% p.a.

Step 4

Select your preferred installment plan.

Langkah 4

Pilih pelan ansuran pilihan anda.

How to apply for Balance Transfer

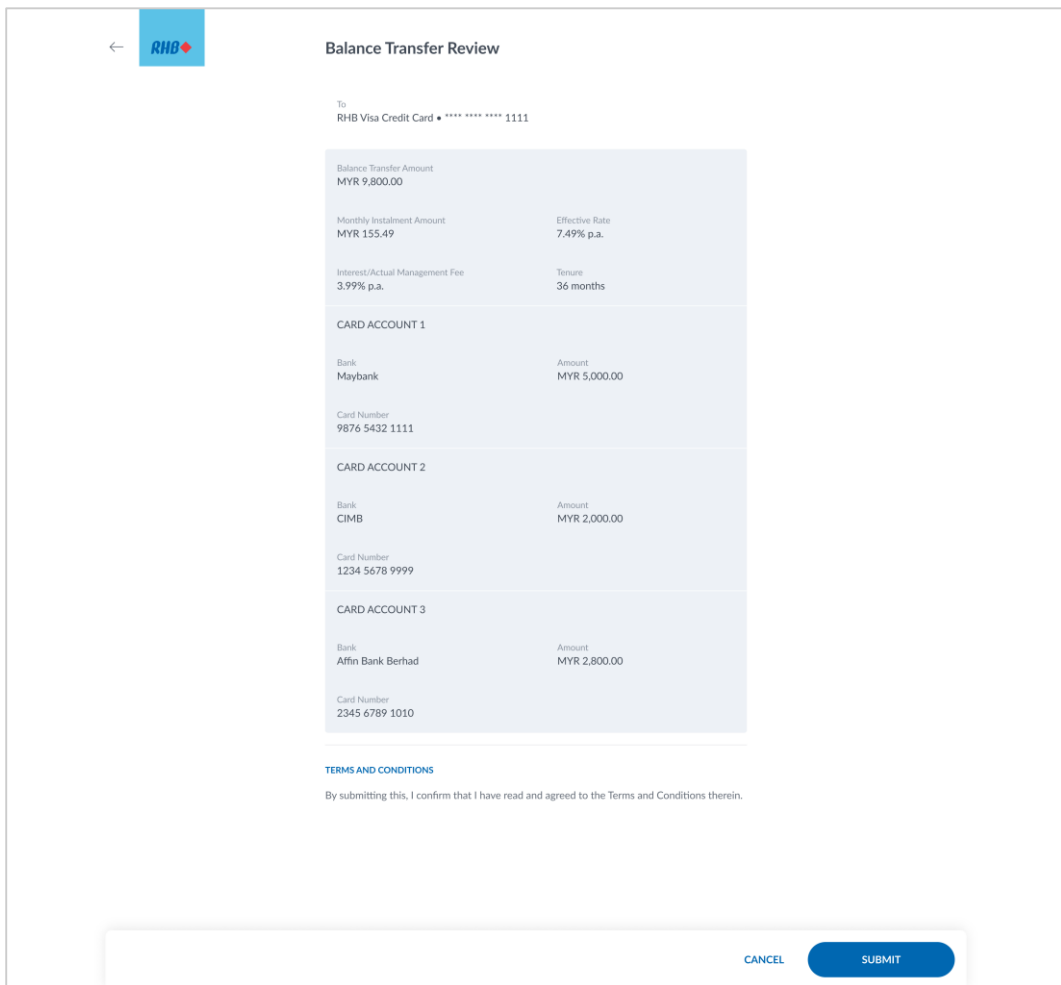
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← RHB

Balance Transfer Review

To
RHB Visa Credit Card • **** * 1111

Balance Transfer Amount MYR 9,800.00	
Monthly Instalment Amount MYR 155.49	Effective Rate 7.49% p.a.
Interest/Actual Management Fee 3.99% p.a.	Tenure 36 months

CARD ACCOUNT 1

Bank Maybank	Amount MYR 5,000.00
Card Number 9876 5432 1111	

CARD ACCOUNT 2

Bank CIMB	Amount MYR 2,000.00
Card Number 1234 5678 9999	

CARD ACCOUNT 3

Bank Affin Bank Berhad	Amount MYR 2,800.00
Card Number 2345 6789 1010	

TERMS AND CONDITIONS
By submitting this, I confirm that I have read and agreed to the Terms and Conditions therein.

CANCEL SUBMIT

Step 5

Review the balance transfer details and click 'Submit'.

Langkah 5

Semak butiran pemindahan baki dan tekan 'Submit'.

How to apply for Balance Transfer

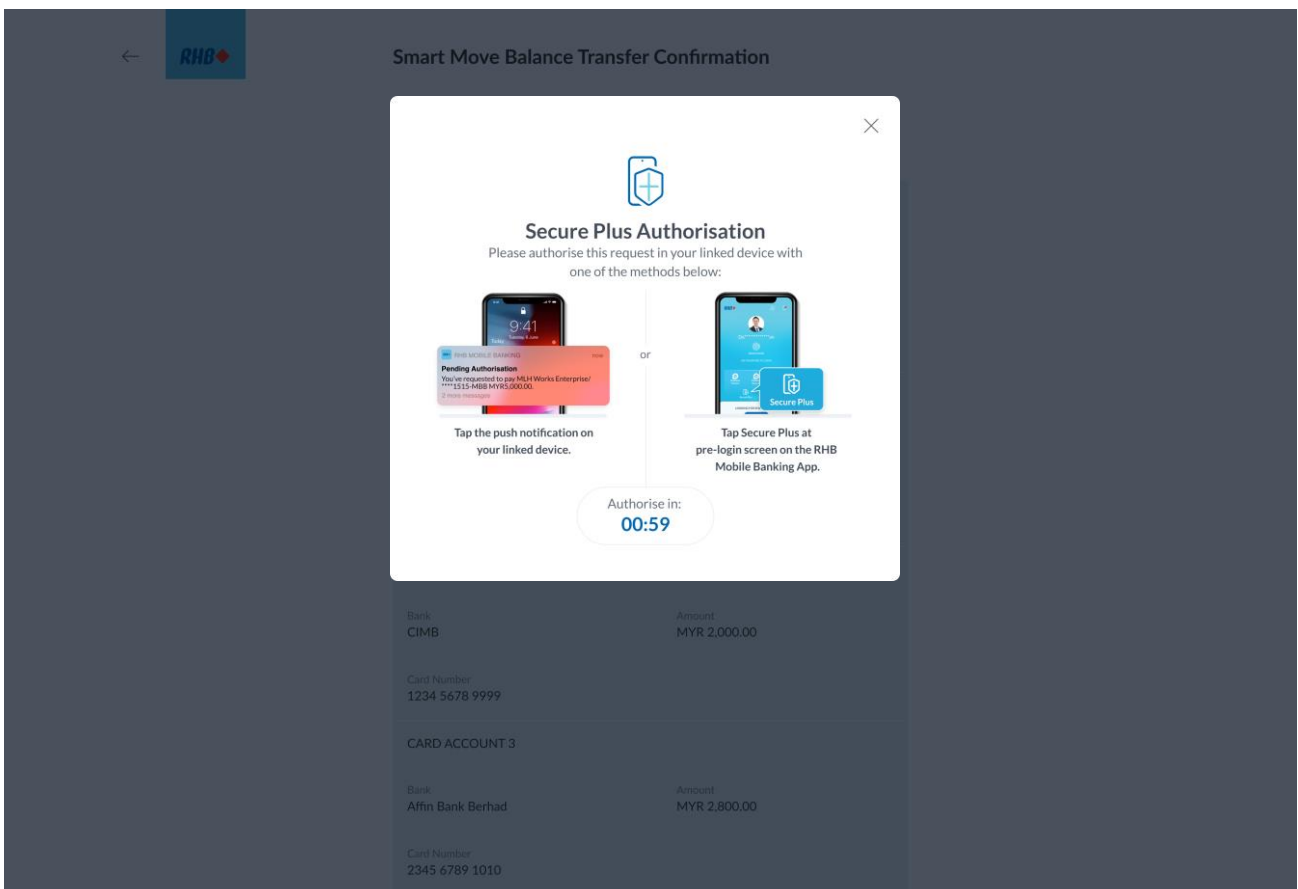
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Step 6

You will receive a RHB Secure Plus notification on your authorised device. If you don't receive any notification, click on the Secure Plus icon on the pre-login screen on your mobile

Langkah 6

Anda akan menerima notis RHB Secure Plus pada peranti anda. Sekiranya anda tidak menerima apa-apa notis, tekan ikon Secure Plus pada laman log masuk di aplikasi mudah alih anda.

How to apply for Balance Transfer

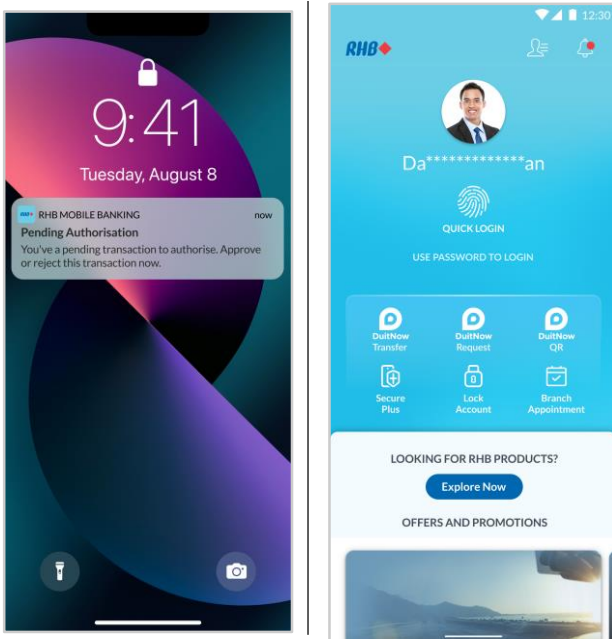
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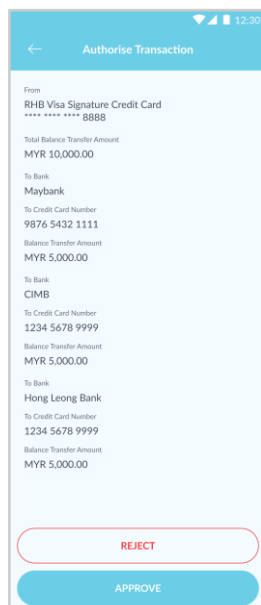


Step 7

Tap on the Push Notification or the Secure Plus icon on the pre-login screen to approve the transaction.

Langkah 7

Tekan notis yang anda terima atau ikon Secure Plus pada laman log masuk untuk sahkan transaksi.



Step 8

Click 'Approve' to authorise the transaction.

Langkah 8

Tekan 'Approve' untuk sahkan transaksi.

How to apply for Balance Transfer

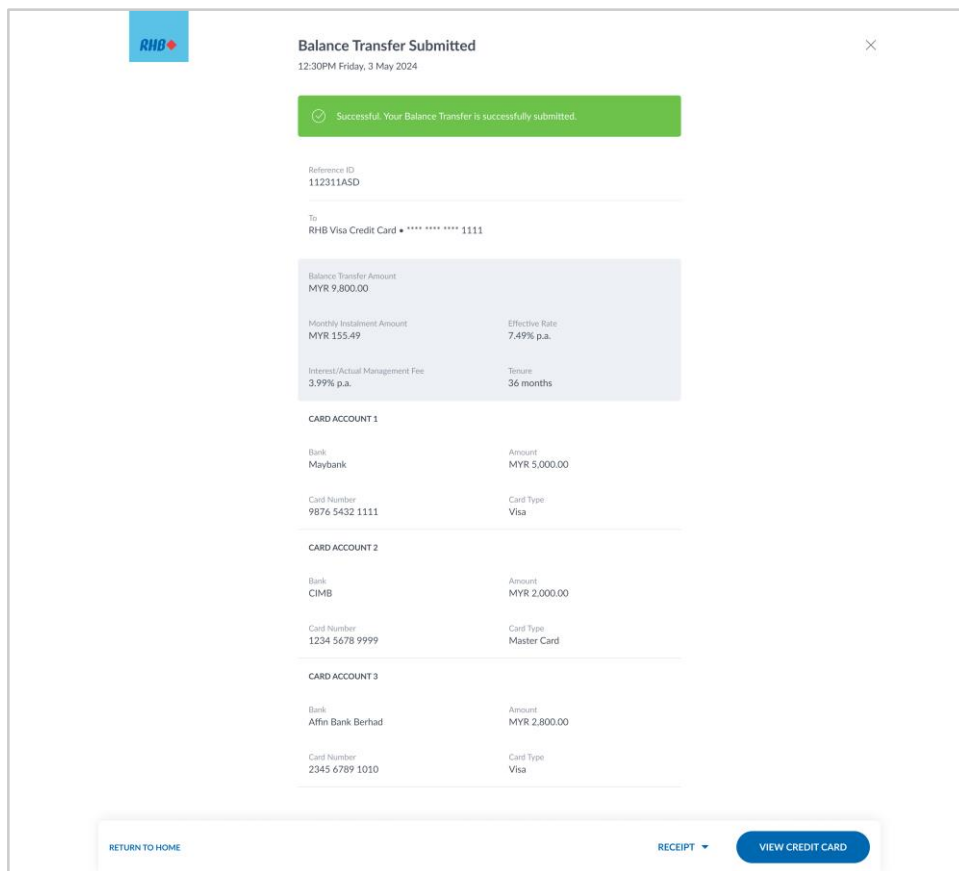
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Step 9

You will receive a notification once successful.

Langkah 9

Anda akan menerima notis ini setelah berjaya.