

FAQs – RHB Multi Currency Account-i (MCA-i)

1. What is RHB Multi Currency Account-i i?

- RHB Multi Currency Account-i is an account that holds up to 33 foreign currencies in ONE account based on Shariah contract of Qard or Commodity Murabahah via Tawarruq.
- Qard refers to a contract of lending money by a lender (customer) to a borrower (bank) where the latter is bound to repay an equivalent replacement amount to the lender.
- Commodity Murabahah via Tawarruq consists of two sale and purchase contracts. The first involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis. Customer will gain profit from the selling of commodities to the Bank at Murabahah price.
- RHB Multi Currency Account-i must be paired with a Ringgit Account-i. Ringgit Account-i refers to RHB Savings Account-i or Current Account-i.

2. Does RHB Multi Currency Account-i come with a debit card?

- Yes, when you open a RHB Multi Currency Account-i it comes with a RHB Multi Currency Visa Debit Card-i that supports foreign currencies and Malaysian Ringgit.

3. Who can open the RHB Multi Currency Account-i?

- RHB Multi Currency Account-i is open to all Residents and Non-Residents, aged 18 years and above. Joint account is allowed up to 2 joint names.

4. Where can I open a RHB Multi Currency Account-i?

- RHB Multi Currency Account-i can be opened at any RHB branches.

5. How can I fund my RHB Multi Currency Account-i?

- You may perform currency conversion (buy) into your RHB Multi Currency Account-i via RHB Online Banking platform (Internet/Mobile) or via branch.

6. Is there any service charge and fees imposed for currency conversion from/into my RHB Multi Currency Account-i?

- No, there's no service charge or fees imposed for currency conversion.

7. Can I deposit foreign currency physical notes into my RHB Multi Currency Account-i?

- No, we don't accept deposit of foreign currency physical notes.

8. Can I send Foreign Telegraphic Transfer (FTT) from RHB Multi Currency Account-i and are there any fees imposed?

- Yes, you can send FTT by debiting your RHB Multi Currency Account-i balance and a fee of USD5 via Online Banking and USD10 via Over The Counter (OTC) or its equivalent will be charged. This transaction can be performed via any RHB branches.

9. Can I receive foreign funds via Foreign Telegraphic Transfer (FTT) into my RHB Multi Currency Account-i?

- Yes, inward FTT can be credited into your RHB Multi Currency Account-i without any conversion or fees.

10. Can I deposit foreign cheque into RHB Multi Currency Current Account-i?

- Yes, you may bank in the foreign cheque at any RHB branches.
- The foreign currency fund will be credited into Multi Currency Account-i upon clearance of the cheque.

11. Does RHB Multi Current Account-i comes with a cheque book or overdraft facility?

- No, cheque book and overdraft facility are not available in Multi Currency Account-i .

12. Can I view my RHB Multi Currency Account-i foreign currency balance at ATM machine?

- No, you can't view your RHB Multi Currency Account-i at ATM machine.
- You may view your RHB Multi Currency Account-i available balance via RHB Online Banking Platform.

13. Where can I check my RHB Multi Currency Account-i monthly statement?

- You can view your RHB Multi Currency Account-i consolidated monthly statement via RHB Online Banking platform.

14. Can I convert foreign currency to other foreign currency within my Multi Currency Account-i?

- Yes. Foreign currency to foreign currency conversions can be done at branch.
- Please query for specific rates at the branch.

15. Is RHB Multi Currency Account-i protected by PIDM?

- Yes, RHB Multi Currency Account-i is protected by PIDM up to RM250,000 for each depositor.

16. Who should I contact if I have further enquiries on RHB Multi Currency Account -i?

- You can visit any RHB branches or contact our Customer Contact Centre at 03-9206 8118

FAQs – RHB Multi Currency Visa Debit Card-i

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

- It works just like an ATM Card and a Payment Card that allows you to withdraw cash via worldwide ATM's with Visa Network and to make purchases at any retail outlets, restaurants and petrol stations and at any Visa / MyDebit accepted merchants.
- There are no conversion and transaction fees applicable for up to thirty-three (33) supported foreign currencies

2. How one can apply?

- Open a RHB Multi Currency Account-i with a minimum initial deposit of USD200 or its equivalent; and
- Open a Ringgit Current or Savings Account-i.

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

- RHB Multi Currency Visa Debit Card-i supports Ringgit Malaysia and thirty-three (33) foreign 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. Arab Emirates Dirham (AED)
 18. Chinese Renminbi (CNY)
 19. Indonesian Rupiah (IDR)
 20. Brunei Dollar (BND)
 21. Qatar Riyal (QAR)
 22. Philippine Peso (PHP)
 23. Bangladeshi Taka (BDT)
 24. Pakistani Rupee (PKR)
 25. Jordanian Dinar (JOD)
 26. Cambodian Riel (KHR)
 27. Bahraini Dinar (BHD)
 28. Indian Rupee (INR)
 29. Vietnamese Dong (VND)
 30. Turkish Lira (TRY)
 31. Mexican Peso (MXN)
 32. Polish Zloty (PLN)
 33. Korean Won (KRW)

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

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



5. What is Card Not Present (CNP) and Overseas transaction?

- CNP is a retail transaction whereby the retail transaction is done without using the physical card
- Example:-
 - ✓ Online Transaction i.e Lazada and Shopee
 - ✓ Recurring Transactions; or
 - ✓ Mail Order/ Telephone Order
- Overseas Transaction is a transaction made out of Malaysia which includes overseas cash withdrawal.

6. Can I withdraw Foreign Currency cash from ATM's in Malaysia?

- No, Foreign Currency Cash can only be withdrawn at Visa Network ATM's overseas
ATM withdrawal in Malaysia will only dispense in Ringgit Malaysia and it will be deducted from your Ringgit account.

7. Can I use my RHB Multi Currency Visa Debit Card-i for overseas or card not present (online / ecommerce, 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: -
 - i. RHB ATM; or
 - ii. RHB branches; or
 - iii. RHB Customer Contact Centre
 - iv. Login to RHB Online Banking and submit service request under "Get Support"
 - v. SMS to - CNP1<space>last 4 digit NRIC number<space>last 6 digit Debit Card/-i number and send to 66300 to opt-in
- This will take effect the next day.

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
RM		
1,000	1,000	1,000
2,000	2,000	2,000
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 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
Issuance fee / Annual 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 fee – Foreign Bank MEPS	1.00 per withdrawal
ATM withdrawal fee – Overseas via Visa/MasterCard Network	12.00 per withdrawal
Overseas transaction conversion fee*	1% of the converted amount

* This is only applicable if the funds are deducted from other than the 33 supported foreign currencies.

- All fees / charges are deducted from the Ringgit Account-i
- Additional charges may be imposed on overseas ATM withdrawal (foreign currency) by the ATM service provider.
- Any overseas/local transaction refund will be credited into the Ringgit account.

10. What is the daily spending limit for RHB Multi Currency Visa Debit Card-i if the RHB Multi Currency Account-i is a joint account with more than one card holder?

- Each Multi Currency Visa Debit Card-i has its own daily spending limit that can be determined by each cardholder.
- The limit is not shared between the joint accountholders.
- Refer to question 8 on the daily retail spending and ATM withdrawal limits.

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

- Yes you can perform the request via any RHB Branch or RHB Customer Contact Centre.
- However, the default limit for contactless is RM250 per transaction.

12. 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

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

- Notify RHB Customer Contact Centre at 03-9206 8118 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-i.

14. Why is my purchase declined?

- This could be due to:
 - a. Insufficient funds in your Savings or Current Account-i that is linked to the RHB Multi Currency Visa Debit Card-i.

- b. Purchase amount exceeds chosen daily spending limit.
- c. The function to purchase online or overseas transaction may not have been enabled-yet.
- d. Scheduled system maintenance (notice will be provided by the bank)

15. What are the security features under 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 & for any contactless transaction via Visa.
- One-Time Password (OTP) Authentication Code is sent via SMS to verify purchases made online at participating 3D Secure merchants.

16. What if my account is debited but cash is not dispensed?

- If you encounter any problems when using your card while overseas, please contact RHB Customer Contact Centre at 03-9206 8118 to report your case.
- Alternatively, you may also contact the Bank when you return to Malaysia.

17. When making a purchase overseas, am I required to key in my 6-digit PIN?

- When you are in a country that supports PIN, you will be prompted to complete the transaction using your PIN.
- However not all overseas market support PIN. Where an overseas terminal does not support 6-digit PIN, then you may need to sign to approve the payment.

18. Under what circumstances that holding of funds transactions are done to my Multi Currency Account-i or Current/Savings Account-i?

A pre-authorization is a temporary hold of a specific amount from the available balance on the payment card. It is used to verify that the card is active and has sufficient available funds prior to the transaction.

Petrol transaction at the outdoor self-service pump

- A pre-authorization amount of RM200 will be charged to your Ringgit Current/Savings account-i when you make fuel payment using debit card-i at self-service pump.
- Once you have completed pumping fuel, the actual amount for the fuel dispensed will be debited from the account-i, and the pre authorization amount will be automatically released immediately.
- To avoid pre-authorization amount, customers are advised to go to the payment counter located inside the petrol station.
- Currently there are some local Automated Fuel Delivery (AFD) system that allows contactless transaction. The pre-auth amount is also RM200 & the pre-auth amount will be released & the final amount will be charged once the transaction is completed.

Hotel

- The amount depends on the duration of stay whereby on check-in, pre-authorization amount will be charged.



- During check-out, the pre-authorization amount will be reversed and the actual amount will be charged.

19. Do I key in my 6-digit PIN when making overseas ATM cash withdrawal?

- Yes, majority of the overseas ATM supports cash withdrawal by using 6-digit PIN.