



**Product Disclosure Sheet (Effective date 15<sup>th</sup> February 2024)**  
**(Read this Product Disclosure Sheet before you decide to take up the Prepaid Card. Be sure to also read the Prepaid Card Terms and Conditions)**

**RHB Bank Berhad**  
**RHB Prepaid Card**

**Date:**

**1. WHAT IS THIS PRODUCT ABOUT?**

The RHB Prepaid Card is a general purpose payment card. This Prepaid Card is an e-money instrument, which contains monetary value which has been pre-loaded by the cardmember. The value will be deducted from the amount stored in the Prepaid Card whenever purchases are made. You are required to pre-load the Prepaid Card before making purchases.

**Usage guideline**

Card reload limit: RM1,500-00

| Nationality   | Online | Domestic | Overseas |
|---------------|--------|----------|----------|
| Malaysian     | √      | √        | √        |
| Non Malaysian | X      | √        | X        |

**2. WHAT ARE THE FEES AND CHARGES I HAVE TO PAY?**

|  |   |
|--|---|
| Starter Pack Purchase * (one off)                        | RM24.00   |
| Annual fees *  | RM24.00 per card  |
| Replacement card fee                                     | Not applicable.<br>To purchase a new starter pack.              |
| ATM withdrawal fee*:<br>RHB Bank ATM's<br>Visa network * | Free<br>RM8.00 per withdrawal                                   |
| Overseas transaction conversion fee                      | 1% on the amount spent billed in Ringgit<br>Malaysia equivalent |
| Additional statement request fee*                        | RM5.00 per copy   |

*\* Inclusive of any applicable taxes imposed from time to time.*

*For the avoidance of doubt, the Cardmember shall bear all professional fees, taxes (including but not limited to service tax and/or any applicable taxes imposed from time to time), and out-of-pocket expenses incurred and any other fees, expenses or recourse in respect of this Product.*

**3. WHAT ARE THE KEY TERMS & CONDITIONS?**

The Applicant must be at least 12 years old and above.

The Applicant must provide a valid mailing address in Malaysia and photocopy of MyKad / passport & employment pass / travel / student Visa.

Convenience to pay for goods or services worldwide at merchant outlets that carry the Visa logo.

Convenience of cash withdrawal transactions from ATM's subject to availability of funds in the Prepaid Card Account and cardmember's daily withdrawal limit.

**To turn off the contactless function for Prepaid Cards**

You have the option of turning off the contactless function of prepaid cards by visiting any RHB Branch.

**To reduce the contactless amount or count for prepaid cards**

You have the option of reducing the contactless amount or contactless count for prepaid cards by visiting any RHB Branch or by contacting our RHB Customer Contact Center.

**4. WHAT ARE THE MAJOR RISKS?**

In the event that your card is stolen, lost or discovered unauthorized use of your prepaid card, you are required to notify us immediately by contacting our RHB Customer Contact Centre or to go to the nearest RHB branch in order for us to block the card immediately.

You should not disclose your prepaid card details or PIN number to any unauthorized persons.



**Liability for unauthorized transactions**

You will be held liable for PIN-based unauthorized transactions if you have:

- acted fraudulently;
- delayed in notifying us as soon as reasonable practicable after having discovered the loss or unauthorized use of your prepaid card;
- voluntarily disclosed your PIN to another person; or
- recorded your PIN on the prepaid card, or on anything kept in close proximity with your prepaid card, and could be lost or stolen with the prepaid card.

You will be held liable for any unauthorized transactions which require signature verification or with contactless card, if you have:

- acted fraudulently;
- delayed in notifying us as soon as reasonable practicable after having discovered the loss or unauthorized use of your prepaid card;
- left your prepaid card or an item containing your prepaid card, unattended in places visible and accessible to others, except at your place of residence. However, you are expected to exercise due care in safeguarding the prepaid card even at your place of residence; or
- voluntarily allowed another person to use your prepaid card.

If you fail to abide by the terms and conditions of the prepaid card, we have the right to terminate your card.

**5. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO MY CONTACT DETAILS?**

Inform us of any change in your contact details by going to any of our branches. It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**6. WHERE CAN I GET FURTHER INFORMATION?**

For further information on RHB Prepaid Card fees and charges, please visit [www.rhbgroup.com](http://www.rhbgroup.com).

**7. IF YOU HAVE ANY COMMENTS / FEEDBACK ON THE PRODUCTS OR SERVICES PROVIDED BY US, YOU MAY ALSO CONTACT US AT:**

|         |                               |
|---------|-------------------------------|
| Tel     | 03-92068118                   |
| E-mail  | customer.service@rhbgroup.com |
| Website | www.rhbgroup.com              |

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia BNMLINK at:

|          |   |
|----------|---|
| Address  | Bank Negara Malaysia,<br>4th Floor, Podium Bangunan AICB,<br>No. 10, Jalan Dato' Onn,<br>50480 Kuala Lumpur |
| Tel      | 1-300-88-5465 or +603-2174-1717 (for overseas calls)  |
| Fax      | 03-21741515   |
| Web form | bnmlink.bnm.gov.my  |

If you need alternative dispute resolution channel to resolve financial disputes, you may contact Ombudsman for Financial Services (OFS) at:

|         |   |
|---------|---|
| Address | Level 14, Menara Takaful Malaysia<br>No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur |
| Tel     | 03-22722811   |
| Fax     | 03-22721577   |
| E-mail  | enquiry@ofs.org.my  |

*The information provided in this disclosure sheet is valid as of 15<sup>th</sup> February 2024*



**Helaian Pendedahan Produk (Berkuatkuasa 15hb Februari 2024)**  
**(Baca Helaian Pendedahan Produk ini sebelum anda bercadang mengambil Kad Prabayar RHB. Pastikan juga anda membaca Terma dan Syarat Kad Prabayar)**

**RHB Bank Berhad**  
**Kad Prabayar RHB**  
**Tarikh:**

### 1. PENGENALAN PRODUK

Kad Prabayar RHB adalah merupakan kad pembayaran tujuan umum. Kad Prabayar ini ialah instrumen wang elektronik, yang mengandungi nilai kewangan yang telah ditambah nilai oleh pemegang kad. Nilai akan ditolak daripada amaun yang tersimpan dalam Kad Prabayar tersebut apabila pembelian dibuat. Anda dikehendaki menambah nilai Kad Prabayar sebelum membuat pembelian.

#### **Garis panduan penggunaan**

Had tambah nilai Kad : RM1,500

| <b>Warganegara</b>   | <b>Online</b> | <b>Domestik</b> | <b>Luar Negara</b> |
|----------------------|---------------|-----------------|--------------------|
| Warga Malaysia       | √             | √               | √                  |
| Bukan Warga Malaysia | x             | √               | x                  |

### 2. APAKAH YURAN DAN CAJ YANG PERLU SAYA BAYAR?

|  |  |
|--|--|
| Pembelian Pek Permulaan * (sekali sahaja)                  | RM24.00  |
| Yuran tahunan*   | RM24.00 setiap kad   |
| Yuran penggantian Kad                                      | Tidak berkenaan.<br>Perlu membeli pek permulaan yang baru.   |
| Yuran pengeluaran wang ATM*:<br>ATM RHB<br>Rangkaian Visa* | Percuma<br>RM8.00 setiap pengeluaran   |
| Yuran pertukaran mata wang bagi transaksi luar negara      | 1% daripada jumlah amaun yang dibelanjakan, dibilkan dalam nilai persamaan dengan Ringgit Malaysia |
| Yuran bagi permohonan penyata tambahan*                    | RM5.00 setiap salinan  |

\* Termasuk apa-apa cukai terpakai dikenakan dari semasa ke semasa  
Bagi mengelakkan keraguan, Ahli Kad hendaklah menanggung semua yuran professional, cukai (termasuk tetapi tidak terhad kepada cukai perkhidmatan dan/atau apa-apa cukai terpakai yang dikenakan dari semasa ke semasa) dan perbelanjaan luar jangka yang ditanggung dan apa-apa fi lain, perbelanjaan atau tindakan sewajarnya berkenaan dengan produk ini.

### 3. APAKAH TERMA UTAMA?

Pemohon mestilah berumur sekurang-kurangnya 12 tahun.  
Pemohon mesti memberikan alamat yang sah di Malaysia dan salinan MyKad / pasport. & pas pekerja / perjalanan / visa pelajar.  
Kemudahan untuk membayar barangan atau perkhidmatan di seluruh dunia di kedai saudagar yang mempunyai logo Visa.  
Transaksi pengeluaran tunai dari ATM adalah tertakluk kepada ketersediaan dana di dalam Akaun Kad Prabayar dan had pengeluaran harian pemegang kad.

#### **Untuk menutup fungsi sentuh (“contactless”) untuk kad Prabayar**

Anda ada pilihan untuk menutup fungsi tanpa sentuh (contactless) untuk Kad Prabayar melalui mana-mana Cawangan RHB atau menghubungi Pusat Perhubungan Pelanggan RHB.

#### **Penurunan jumlah tanpa sentuh atau bilangan transaksi kad Prabayar.**

Anda ada pilihan samada untuk menurun jumlah tanpa sentuh atau bilangan transaksi melalui mana-mana Cawangan RHB atau menghubungi Pusat Perhubungan Pelanggan RHB.

#### 4. APAKAH RISIKO UTAMA?

Sekiranya kad anda dicuri, hilang atau didapati penggunaan tanpa kebenaran ke atas Kad Prabayar anda, anda dikehendaki memberitahu kami dengan serta-merta dengan menghubungi Pusat Perhubungan Pelanggan RHB atau pergi ke mana-mana cawangan RHB yang terdekat supaya kami dapat menghalang penggunaan kad tersebut dengan serta-merta.

Anda seharusnya tidak mendedahkan perincian atau nombor PIN kad prabayar anda kepada mana-mana orang yang tidak dibenarkan.

##### Liabiliti bagi Urusniaga yang tidak dibenarkan

Anda bertanggungjawab ke atas urus niaga tanpa kebenaran berasaskan PIN jika anda:

- Melakukan penipuan;
- Lewat memberitahu pihak Bank secepat yang dapat dilaksanakan selepas mendapat tahu kehilangan penggunaan tanpa kebenaran ke atas Kad Prabayar anda;
- Secara sukarela mendedahkan PIN kepada orang lain; atau
- Merekodkan PIN anda pada kad prabayar atau pada apa-apa yang disimpan berdekatan dengan kad prabayar anda, dan boleh hilang atau dicuri dengan Kad itu.

Anda bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan tandatangan atau dengan kad tanpa sentuh jika anda:

- Melakukan penipuan;
- Lewat memberitahu pihak Bank secepat yang dapat dilaksanakan selepas mendapat tahu kehilangan penggunaan tanpa kebenaran ke atas kad prabayar anda;
- Meninggalkan kad prabayar anda atau item yang mengandungi kad prabayar anda tanpa jagaan di tempat-tempat yang boleh dilihat dan boleh diakses kepada yang lain; kecuali di tempat kediaman anda. Walau bagaimanapun, anda perlu berhati-hati dalam melindungi kad prabayar anda walaupun di tempat kediaman anda; atau
- Secara sukarela membenarkan orang lain menggunakan kad prabayar anda.

#### 5. APAKAH YANG PERLU SAYA LAKUKAN JIKA TERDAPAT APA-APA PERUBAHAN KEPADA BUTIR-BUTIR PERIBADI SAYA?

Beritahu kami akan apa-apa perubahan butir-butir peribadi anda dengan mengunjungi mana-mana cawangan kami. Mustahak bagi anda memberitahu kami akan apa-apa perubahan kepada butir-butir peribadi anda untuk memastikan agar urusan surat-menyurat berjalan dengan lancar dalam masa yang ditetapkan.

#### 6. DI MANAKAH SAYA BOLEH MENDAPATKAN MAKLUMAT SELANJUTNYA?

Untuk maklumat selanjutnya tentang yuran dan caj Kad Prabayar RHB, sila layari [www.rhbgroup.com](http://www.rhbgroup.com)

#### 7. JIKA ANDA MEMPUNYAI SEBARANG ADUAN MENGENAI PRODUK ATAU PERKHIDMATAN KAMI, ANDA BOLEH MENGHUBUNGI KAMI DI:

|           |  |
|-----------|--|
| Tel       | 03-92068118 (RHB Phone Banking)  |
| E-mel     | <a href="mailto:customer.service@rhbgrou.com">customer.service@rhbgrou.com</a> |
| Laman web | <a href="http://www.rhbgroup.com">www.rhbgroup.com</a>                         |

Jika pertanyaan atau aduan anda tidak dapat diselesaikan oleh kami secara memuaskan, anda boleh menghubungi Bank Negara Malaysia BNMLINK di:

|            |   |
|------------|---|
| Alamat     | Bank Negara Malaysia,<br>Tingkat 4, Podium Bangunan AICB,<br>No. 10, Jalan Dato' Onn,<br>50480 Kuala Lumpur |
| Tel        | 1-300-88-5465 atau +603-2174-1717 (luar negara)   |
| Faks       | 03-21741515   |
| Borang web | <a href="http://bnmlink.bnm.gov.my">bnmlink.bnm.gov.my</a>  |



Jika anda memerlukan saluran penyelesaian pertikaian alternatif untuk menyelesaikan pertikaian kewangan, anda boleh menghubungi Ombudsman for Financial Services (OFS) di:

|        |  |
|--------|--|
| Alamat | Tingkat 14, Menara Takaful Malaysia,<br>No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur |
| Tel    | 03 – 22722811  |
| Faks   | 03 – 22721577  |
| E-mel  | enquiry@ofs.org.my   |

*Maklumat yang disediakan dalam helaian pendedahan ini adalah sah dari 15hb Februari 2024*