

## **FREQUENTLY ASKED QUESTIONS**

### **Tesco-RHB Debit Card**

#### **1. What is Tesco-RHB Debit Card?**

- Tesco-RHB Debit Card works just like an ATM Card and payment Card.
- It can be used to withdraw cash via any ATM worldwide and can be used to make purchases at any retail outlets, restaurants and petrol stations and at any Visa accepted merchants.
- When the Tesco-RHB Debit Card is used, the funds are automatically deducted from customer's RHB MySave Account that is linked to the card.

#### **2. Who is eligible for Tesco-RHB Debit Card?**

- Any individual who is 18 years and above and who opens a MySave account and is a Tesco Clubcard member.

#### **3. How do I get a Tesco-RHB Debit Card?**

- Visit any
  - ❖ RHB Branch or
    - Fill up One Account Opening Application Form (IMP030) when you open a Current or Savings Account.
    - Fill up the "Summary Account Opening Application Form (IMP031) for existing Current and Savings Account customers.
    - Fill up RHB Services Form (IMP020A).
  - ❖ RHB Bank Booth located at Tesco / Tesco Extra Store outlets.

#### **4. Can I choose to change my Savings or Current account linked to my Tesco-RHB debit Card?**

- No you can't as the Tesco-RHB Debit Card must be linked to a MySave account.
- You may link any other Current or Savings account to your Tesco-RHB Debit card strictly for ATM functions only.

#### **5. Where can I use my Tesco-RHB Debit Card?**

- You can use your Tesco-RHB Debit Card at any Merchant, which accepts Visa at over 29 million locations worldwide.
- You can also use your Tesco-RHB Debit Card at any merchant with the MEPS logo accepted at over 26,000 locations locally via your ATM PIN.
- For ATM transaction, you can use it at any ATM machine that displays the MEPS or PLUS logo overseas.

#### **6. What are the benefits of having Tesco-RHB Debit Card?**

- The Tesco-RHB Debit cardholder will enjoy Clubcard points on any retail spend (except for E-debit/E-Pos purchases).

<b>Average Daily Balance Tier</b>	<b>RM0 - RM500</b>	<b>RM501 - RM3,000</b>	<b>RM3,001 and Above</b>
Spending on Tesco Products and Services on other days of the month	1 Clubcard Point	1 Clubcard Point	1 Clubcard Point
Spending on Tesco Products and Services on last weekend of the Month (last weekend of the month refers to Saturday & Sunday for Non East Coast Tesco Stores and Friday & Saturday for East Coast Tesco Stores) **	3 Clubcard Point	4 Clubcard Points	5 Clubcard Points
Spending on Non-Tesco Products and Services	1 Clubcard Point	1 Clubcard Point	1 Clubcard Point

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- These points will be converted into cash in the form of Tesco cash vouchers.
  - Convenience to pay for goods or services worldwide at 29 million merchant outlets that carry the Visa Card logo.
  - Cash withdrawal transactions from ATM subject to availability of funds in the designated Current or Savings Account and customer's daily withdrawal limit.
  - Continue to enjoy the prevailing interest rate on the MySave Account.
- \*\* The maximum spending entitlement for this Clubcard Point on the last Saturday and Sunday of the month is capped at RM200.00 and any balance spent above RM200.00 will entitle the Cardmembers to collect 1 Clubcard Point for each transaction of RM2.00.

#### **7. What are the last weekend dates for 2012?**

<b>Month</b>	<b>East Coast Tesco Stores (Friday and Saturday)</b>	<b>Non East Coast Tesco Stores (Saturday and Sunday)</b>
January	27 - 28 Jan	28 - 29 Jan
February	24 - 25 Feb	25 - 26 Feb
March	30 - 31 Mar	31 Mar – 1 Apr
April	27 - 28 Apr	28 -29 Apr
May	25 - 26 May	26 - 27 May
June	29 - 30 June	30 June – 1 July
July	27 - 28 July	28 - 29 July
August	31 Aug – 1 Sept	1 – 2 Sept
September	28 – 29 Sept	29 – 30 Sept
October	26 - 27 Oct	27 - 28 Oct
November	30 Nov - 1 Dec	1 – 2 Dec
December	28 – 29 Dec	29 – 30 Dec

- RHB reserves the right to modify or change the last weekend dates from time to time with prior notice given either by mailing the aforesaid notices to the Co-brand card member or by sending notice of the same via SMS or electronic mail to the Co-brand card member or displayed at RHB branches or website or any other means of communication that may be deemed appropriate by RHB.
- Any changes on the last weekend dates by RHB shall not entitle the Co-brand card member to any claim or compensation against RHB for any loss or damage by the Co-brand card member as a direct and indirect result of such modification or changes.

#### **8. If I am collecting Clubcard points from Tesco-RHB Debit Card and I use my Tesco Clubcard, can I collect Clubcard points when I swipe the Clubcard as well?**

- Yes, you can collect Clubcard points when you shop at Tesco on top of the points you collect using your Tesco-RHB Debit Card.
- However, the points awarded are based on the respective cards reward program.

#### **9. What is my Spending Limit on the Tesco-RHB Debit Card?**

- For security control, cardholders are provided with an option to choose a daily spending limit for their retail purchases under the Visa platform which is signature-based as follows:
  - RM1,000
  - RM3,000 (default)
  - RM5,000
  - Up to the available balance in the account
- For withdrawal on ATM, cardholders have the option of choosing the daily limit which is as follows :
  - RM1,000
  - RM2,000
  - RM3,000 (default)
  - RM5,000

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#### **10. Will there be any charges imposed by RHB Bank for the Tesco-RHB Debit Card?**

- Yes.
- The charges are:
  - ❖ Annual fee for Principal - RM20.00 (per annum).
  - ❖ Annual fee for supplementary – RM10.00 (per annum).
  - ❖ ATM withdrawal fee at Local Bank MEPS - RM1.00 per withdrawal.
  - ❖ ATM withdrawal fee at Foreign Bank MEPS – RM4.00 per withdrawal.
  - ❖ ATM withdrawal fee at Visa Network – RM8.00 per withdrawal.
  - ❖ Balance enquiry at non MEPS ATM - RM1.00 per enquiry.
  - ❖ Replacement card - RM15.00.
  - ❖ Sales draft retrieval fee – RM20.00.
  - ❖ Overseas transaction conversion fee – 1% on the amount spent billed in Ringgit Malaysia equivalent.

#### **11. How long does it take to receive a Tesco-RHB Debit Card?**

- For instant card (i.e. without your name on it), if you apply at any RHB Bank branches, you will get your Tesco-RHB Debit Card instantly.
- For instant card applied at any Tesco / Tesco Extra outlets, customers are to collect their card from the buddy branches within 10 working days.
- For personalised card, you will get your Tesco-RHB Debit Card within 14 working days via mail to your mailing address or from the branch where you applied for the debit card.

#### **12. When will my PIN Mailer arrive?**

- For instant card, you are to key a temporary PIN into the Pin Pad of which you are to change the temporary PIN at the any RHB ATM once you have gotten your card.
- For personalised card, it will be sent via post to your mailing address upon issuance by RHB Card Centre.

#### **13. What should I do if I forget my Tesco-RHB Debit Card PIN?**

- The Tesco-RHB Debit Card will need to be replaced should you require a new PIN.
- You can contact our Call Centre at 1300-88-8080 or visit our nearest RHB branch for assistance.

#### **14. What if my RHB MySave Account is opened jointly (has two or more signatories)?**

- Only joint account-holders for MySave account with condition on operations of account stated as “either one to sign” can apply for Tesco-RHB Debit card.
- Joint account holders need to apply for separate Tesco-RHB Debit card.
- The primary card will be charged RM20.00 and the joint account holder RM10.00.
- For joint account, only applicable up to a maximum of 2 accountholders.

#### **15. What is the spending limit for the Tesco-RHB Debit Card if there are two or more signatories?**

- Each cardholder determines the spending limit, which is subject to amount available in the account and it allows you to have separate PIN.
- For withdrawal at ATM, each cardholder determines the withdrawal limit subject to amount available in the account and separate PINs are allowed.
- Please refer to question 8 for daily retail spending and withdrawal at ATM limits.

#### **16. What should I do upon receipt of Tesco-RHB Debit Card?**

- Kindly visit any RHB ATM to change the PIN for activation on both ATM withdrawal and retail spend. You will then be able to use the Tesco-RHB Debit Card.
- Alternatively, you may contact our Call Centre at 1300-88-8080 to activate the retail spend on Tesco-RHB Debit Card immediately and change the ATM PIN later at any RHB ATM for activation on ATM withdrawal.

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#### **17. What should I do if my Tesco-RHB Debit Card is lost or stolen?**

- Notify our Call Centre at 1300-88-8080 or call +603-92061000 from overseas immediately to block your Debit Card.
- A replacement card will be issued to you at your request and the replacement card fee of RM15.00 will be charged to your RHB MySave account.

#### **18. Under what circumstances that holding of funds transactions are done to my RHB MySave Account?**

- Once you have used your debit card for any retail transactions, your RHB MySave account will be on “hold” for the amount swiped.
- This “hold” will be released and your account will be debited for the amount once the Bank receives the amount from the acquiring Bank.  
Hotel
- Amount depends on the duration of stay whereby on check-in, pre-authorization amount will be charged.
- During checkout, the pre-authorization amount will be reversed and the actual amount will be charged.  
Petrol transaction at the pump (outdoor)
- Pre-authorization amount is RM200 but some petrol operators allow the cardholder to select the amount at the pump.
- Pre-authorization amount will be charged to customer’s banking account during the fill-up.
- The pre-authorization amount will be reversed back and the actual filled-up amount will be charged to customer’s bank account once the bank receives the actual filled up amount from the acquiring bank.
- Average pre-authorization holding day is 30 days.

#### **19. What if my account balance is insufficient for annual fees?**

- On the card issuance anniversary date, system will auto debit the account for the annual fee.
- If the account has insufficient fund for the annual fee, then system will re-try for 30 days to debit but card will not be held.
- However, after the 30 days re-try and still insufficient fund, then on the 31<sup>st</sup> day, the card will be on hold until customer comes to the branch to release the hold and bank in the fund into the account.
- Once hold on card is released, system will debit the account that night itself (batch run).

#### **20. Can I use the Tesco-RHB Debit Card outside of Malaysia?**

- You can use your Tesco-RHB Debit Card abroad anywhere you see the Visa logo displayed at the shop.
- The card can be used for retail purchases at any Visa merchant and cash withdrawals at any ATM with the Visa logo anytime.
- For usage of the MEPS ATM access, you need to activate the overseas flag prior to your departure. The activation process can be done through our 24-hour customer service center at 1300-88-8080.

#### **21. Can I use Easy Payment Plan (EPP) facility for purchases with my Tesco-RHB Debit Card?**

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

#### **22. What are Clubcard Points?**

- Clubcard Points are reward Points earned by the card members using their Tesco-RHB Debit Card for all purchases (except e-debit purchases).

#### **23. Can Tesco-RHB Debit card members collect any Clubcard Points?**

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- Yes.
- Tesco-RHB Debit card members can collect one (1) Clubcard Point for every RM2 spent on retail spending outside Tesco. Card members will also collect an additional one (1) Clubcard Point for every RM2 spent at Tesco using Tesco Clubcard. Card members therefore must swipe both their debit card and Clubcard to enjoy the two (2) Clubcard Points in total.

#### **24. What happens to the collected Clubcard Points?**

- All Clubcard Points accumulated under the Tesco-RHB Debit Card will be transferred to Tesco on a monthly basis to be converted into Clubcard Cash Vouchers.
- The conversion of the Clubcard Points into Clubcard Cash Vouchers is as per Clubcard's terms and conditions.

#### **25. Is there an expiry date for the clubcard points collected under the Tesco-RHB Debit Card?**

- No.
- However in the event the co-brand programme ends, the card members will no longer enjoy Clubcard Points via Tesco-RHB Debit Card. Nevertheless, customers can continue enjoying Tesco points via Tesco Clubcard programme.

#### **26. What happens if there are discrepancies in the Clubcard points that were awarded?**

- Please call the RHB Customer Care Centre at 1300-88-8080 locally or call +603-92061000 from overseas.

#### **27. Can secondary card members collect Clubcard points?**

- Yes.
- Secondary card members can collect Clubcard Points when using the Tesco-RHB Debit Card. The Points collected will be credited into the Primary Card member's account.

#### **28. Can the Clubcard Points be used to exchange for cash or vouchers?**

- No.
- The Clubcard Points is non transferable and non exchangeable for cash.
- The Clubcard Points will be converted into Clubcard Cash Vouchers as per Tesco Clubcard's terms and conditions.
- Biz Clubcard / Clubcard Cash Vouchers will be mailed with the Clubcard Statement each quarter to the customers who have accumulated a combined total of at least 150 points by end of each collecting period.
- All Tesco-RHB Debit Card members must be a Tesco Clubcard member in order to enjoy this facility.

#### **29. Where can card members apply for the Tesco Clubcard?**

- Card members can apply for the Tesco Clubcard at any Tesco / Tesco Extra Stores nationwide.
- Hence, customers must notify RHB Bank their ClubCard number within 14 days of the Tesco-RHB Debit Card application in order to enjoy the reward programme as soon as possible.

#### **30. How do card members begin to collect Clubcard Points?**

- Just swipe your activated Tesco-RHB Debit card and start collecting Clubcard Points with every purchase.
- To collect additional Clubcard Points, card members must swipe both Tesco-RHB Debit card and their Tesco Clubcard for purchases made at any Tesco / Tesco Extra Stores.

#### **31. When will card members get their Clubcard Cash Vouchers?**

- Tesco will send out Cash Vouchers four (4) times a year to eligible principal card members as per Clubcards' terms and conditions in the Clubcard Statement Mailing.

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- Card members can then use their Cash Vouchers immediately at any Tesco / Tesco Extra Store nationwide.