

FREQUENTLY ASKED QUESTIONS

Tesco-RHB Debit Card (TRDC)

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 retail outlets, restaurants, petrol stations and at any Visa accepted merchants.

When Tesco-RHB Debit Card is used, 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 who opens a RHB MySave Account and is a Tesco Clubcard member is eligible.

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

- Visit a RHB Branch nearest to you or any Tesco/ Tesco Extra Store with RHB Bank sales counter
- Fill up a RHB Application Form when you apply for RHB MySave Account and TRDC

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

No, you can't. The Tesco-RHB Debit Card must be linked to the RHB MySave Account. However, you can add another account to be linked to the Tesco-RHB Debit Visa Card that is strictly for ATM functions only. The first / main account account for the debit card must be RHB MySave Account.

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

- You can use your Tesco-RHB Debit Card at any Tesco/ Tesco Extra Store and at any other Visa Merchant.
- You can also use your Tesco-RHB Debit Card at any merchant with the Bankcard/ MEPS logo accepted (requires the keying-in of your ATM PIN)
- For ATM transaction, you can use it at any ATM machine that displays the Bankcard or MEPS or Visa Plus logo.

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

- The Tesco-RHB Debit Card cardholder will enjoy Clubcard Points on any spending (except e-Debit purchases) and the Clubcard Points will be converted to cash in the form of Clubcard Cash Vouchers.
- Convenience to pay for goods or services worldwide at 29 million merchant outlets that carry the Visa logo.
- Cash withdrawal transactions from ATMs subject to availability of funds in the RHB MySave Account and customers daily withdrawal limit.
- Continue to enjoy the prevailing interest rate on the RHB MySave Account.

7. If I am collecting Clubcard Points from Tesco-RHB Debit Card and I use Tesco Clubcard, can I collect Clubcard Points when I swipe the Clubcard as well?

Yes, you can collect points from Tesco Clubcard when you shop in Tesco, on top of the points you collect with Tesco-RHB Debit Card. However, the points awarded is according to the respective cards reward programme.

8. What is my Spending Limit on the Tesco-RHB Debit Card?

For security control, Tesco-RHB Debit Card cardmembers 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
- RM5,000
- Up to the available balance in an account (default)

For withdrawal on ATM, the daily maximum limit is RM5,000 and customer may change their limit at the branch (defaulted ATM limit is RM3,000 for Debit Card)

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

Yes. The charges are:

- Annual Fee - RM20.00
- Balance Inquiry at non-MEPS ATM - RM1.00 (per inquiry)
- Cash Withdrawal for other MEPS ATMs - RM1.00 (per withdrawal)
- Cash Withdrawal at all other ATMs via Visa or Visa Plus network - RM8.00 (per withdrawal)

9. How long does it take to receive a Tesco-RHB Debit Card?

- For instant card (which is a card without your name on it), if you apply at any RHB Bank branches, you will get your Tesco-RHB Debit Card instantly. If you apply at a RHB sales counter/kiosk at the Tesco/ Tesco Extra Store, you will get your Debit Card the next day at the nearest designated RHB branch.
- For personalized card, you will get your Tesco-RHB Debit Card within 7 business days by mail to your mailing address.

10. When will my PIN Mailer arrive?

- For **instant** card, you will get the PIN Mailer together with the Tesco-RHB Debit Card.
- For **personalized** card applied, the PIN Mailer will be sent via post to your mailing address.

11. What should I do if I forget my Tesco-RHB Debit Card PIN?

Visit your nearest RHB Bank Branch to unblock the PIN.

12. What if the RHB MySave Account were opened jointly?

Only joint RHB MySave Account holders with signing condition "either one to sign" can apply for Tesco-RHB Debit Card.

13. What if there are two or more signatories for RHB MySave Account?

Joint account holders need to apply for separate Tesco-RHB Debit Card (e.g. two applications for 2 joint account holders).

First card will be charged an annual fee of RM20.00 whereas the joint account holder card will be charged RM10.00. There can only be a **maximum** of **2** account holders to an account.

14. What is the spending limit on the Tesco-RHB Debit Card if there are two signatories?

Each cardholder determines the spending limit which is subject to amount available in the account, and it allows you to have separate PINs.

15. What are the key benefits of holding a Tesco-RHB Debit Card?

The key benefits are summarized below:

Spending	Clubcard Points
Everyday spending in Tesco (except on the last weekend i.e. last Saturday and Sunday)	RM2 spent = 1 Clubcard Point
Outside Tesco spending	RM2 spent = 1 Clubcard Point
Spend in Tesco on the last weekend of the month*. Up to 3 Clubcard Points subject to deposit balances in RHB MySave Account:	
0-RM500	1 Clubcard Point
RM501- RM3000	2 Clubcard Points
>RM3001	3 Clubcard Points

Launch Promotion

Spending	Clubcard Points
Everyday spending in Tesco(except on the last weekend)	RM2 spent = 1 Clubcard Point
Outside Tesco spending	RM2 spent = 1 Clubcard Point
Spend in Tesco on last weekend of the month*. Up to 4 Clubcard Points subject to deposit balances in RHB MySave Account:	
0-RM500	2 Clubcard Point
RM501- RM3000	3 Clubcard Points
>RM3001	4 Clubcard Points

* During the first 4 months from January to April 2009, customer to enjoy launch promotion weekend Clubcard Points

* Clubcard Points for last weekend/festive weekend of the month are subject to a cap of **RM200** spending **per month**.

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

Kindly go to an RHB ATM to change the PIN for ATM activation immediately. You will not be able to use the Tesco-RHB Debit Card if the card is not activated.

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

Notify our Call Centre at 1300-88-8080 locally 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?

- 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 RM150 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 14 days.

19. What if my account balance is insufficient for renewal charges?

If your account balance is insufficient to make payment for the renewal charges, your Tesco-RHB Debit Card usage will be blocked until the annual charge is successfully debited to your account.

- 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 and Visa Plus logo anytime. For usage of the Bankard 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 locally or call +603-92061000 from overseas.
- 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. Can Tesco-RHB Debit Card Cardmembers collect any reward Clubcard Points?**
Yes. Tesco-RHB Debit Card cardmembers can collect 1 Clubcard Point for every RM2 retail spending outside Tesco. Cardmembers will also collect an additional 1 Clubcard Point for every RM2 spent at Tesco using Tesco Clubcard. Cardmembers therefore must swipe both cards (TRDC and Tesco Clubcard) to enjoy 2 Clubcard Points in total.
- 23. What are Clubcard Points?**
Tesco-RHB Clubcard Points are reward Clubcard Points earned by cardmembers using the Tesco-RHB Debit Card for all purchases (except e-debit purchases). For Clubcard Points calculation, please refer to item 15.
- 24. What happens to the Clubcard Points collected?**
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. Conversion of Clubcard Points into Clubcard Cash Vouchers are as per Clubcard's terms and conditions.
- 25. Will the Clubcard points collected under the Tesco-RHB Debit Card expire?**
Clubcard Points never expire. However in the event the co-brand programme ends, the cardmembers 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 RHB Customer Care Centre at 1300-88-8080 locally or call +603-92061000 from overseas.
- 27. Can secondary cardmembers collect Clubcard Points?**
Yes. Secondary cardmembers can collect Clubcard Points when using the Tesco-RHB Debit Card. The Points collected will be credited into the Primary Cardmember's account.
- 28. Can the Clubcard Points be used to exchange for cash or vouchers?**
The Clubcard Points is non transferable and non exchangeable for cash. Clubcard Points will be converted to 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 cardmembers must be a Tesco Clubcard member in order to enjoy this facility.
- 29. Where can cardmembers apply for the Tesco Clubcard?**
Cardmembers 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 cardmembers begin to collect Clubcard Points?

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

31. When will cardmembers get their Clubcard Cash Vouchers?

Tesco will be sending out Cash Vouchers to eligible principal cardmembers as per Clubcards's terms and conditions, 4 times a year in the Clubcard Statement Mailings. Cardmembers can then use their Cash Vouchers immediately at any Tesco/ Tesco Extra Store nationwide.