

## PRODUCT DISCLOSURE SHEET (PDS)

Read this Product Disclosure Sheet (PDS) before deciding to take the Ryt Bank Debit Card.

Be sure to also read the Terms and Conditions of the product. Seek clarification from the Bank if any part of this document or the terms and conditions are not understood.

In case of any inconsistency between what is stated in this PDS and the Specific/ General Terms, the terms in the Specific Terms shall prevail to the extent of such inconsistency.

YTL Digital Bank Berhad ("**Ryt Bank**")

Ryt Bank Debit Card ("**Card**")

April 2026

### 1. What is the product about?

The Card serves as a payment instrument for purchases at physical stores and online, both locally and overseas. It also enables cash withdrawals at selected ATMs, both local and overseas. To use the Card, you must maintain a Ryt Bank account ("Designated Account"), from which funds will be directly deducted to complete transactions.

### 2. What are the fees and charges I have to pay?

<b>Fees and Charges</b>	<b>Frequency</b>	<b>Amount</b>
Card issuance fee (physical card)	Per card	RM12
Card replacement fee (physical card)	Per card	RM12
Domestic cash withdrawal fee (via MEPS SAN)	Per transaction	RM1.00* (Waived for first withdrawal in calendar month)
Overseas cash withdrawal fee	Per transaction	RM12.00
Foreign transaction fee	Per transaction	1.2% on the amount transacted in foreign currency  Visa's exchange rate applies.

\*Fee is waived until 31 July 2026, or such other date determined at Ryt Bank's discretion

### 3. What are the key terms and conditions?

- A pre-authorisation amount of RM200 will be temporarily charged to your Designated Account when making petrol purchases at outdoor pump stations. This amount will be reversed, and the actual transaction amount will be charged upon settlement by the merchant within 3 business days.
- Contactless transactions without card PIN verification is limited to a maximum of RM250. If your contactless purchases exceed the cumulative contactless purchase limit, you will be required to enter your Card PIN to authorise the transaction.

### 4. What if I fail to fulfil my obligations?

You are responsible for keeping your Card and PIN secure at all times. This includes not sharing your PIN, not allowing others to use your Card, and taking care when verifying and authorising transactions. Immediately notify the Bank if your Card or PIN is lost, stolen, compromised, or if you notice any unauthorised or suspicious activity. In some cases, you may be required to file a police report and assist in investigations. The Bank will not be liable for losses resulting from your failure to follow security measures advised by the Bank or unreasonable delays in reporting issues.

### 5. What are the major risks?

If your Card is lost or stolen, or if your Card details or PIN have been compromised, or you notice any unauthorised transactions, you should notify us immediately so we can block or cancel your Card. You may also choose to temporarily freeze your Card to prevent further transactions or cancel it entirely through the Ryt Bank mobile app.

### 6. What do I need to do if there are changes to my contact details?

It's important to keep your contact details up to date to ensure you receive all communications promptly. You can update your information directly through the Ryt Bank mobile app or by contacting our Help & Support Centre.

### 7. Where can I get further information?

Should additional information be required about the product, the following may be referred to:

Website	<a href="http://www.rytbank.my">www.rytbank.my</a>
Help & Support Phone	+603-5115 5115
Help & Support Email	<a href="mailto:support@rytbank.my">support@rytbank.my</a>

### 8. Who should I contact to lodge a complaint?

- a. If there are complaints on the products or services provided by the Bank, contact the Bank's Help & Support Centre via the following:

Phone	+603-5115 5115
Email	<a href="mailto:support@rytbank.my">support@rytbank.my</a>

b. If the Bank's response to a complaint is not satisfactory, you may contact Bank Negara Malaysia (BNM) at:

Phone	1-300-88-5465
Portal	<a href="https://bnm.gov.my/BNMLINK">https://bnm.gov.my/BNMLINK</a>

**9. Are there any other debit card products available?**

No.