


## Frequently Asked Questions (FAQ)

### Branch Transformation

1.	<b>Why did the Bank make this change?</b>	More customers are choosing to bank digitally. This transformation allows us to serve you faster, more efficiently, and more conveniently.
2.	<b>When did branches become Smart Financial Centers?</b>	The transformation took place between <b>23 February 2026 and 4 March 2026.</b>
3.	<b>What services are available at Smart Financial Centers?</b>	Smart Financial Centers focus on: <ul style="list-style-type: none"><li>• Advisory and financial guidance</li><li>• Digital banking support</li><li>• Account enquiries and service assistance</li></ul> ATM and CDM remain available at all locations.
4.	<b>Is the Bank closing branches?</b>	Seven branches will be closed in stages, while others have been transformed into Smart Financial Centers to provide a more modern and convenient banking experience.
5.	<b>Are branches already closed?</b>	No, closures are happening progressively on: <ul style="list-style-type: none"><li>• 26 June 2026</li><li>• 30 June 2026</li><li>• 29 July 2026</li></ul>
6.	<b>Will my accounts or cards change?</b>	No, your accounts, cards, and banking arrangements remain unchanged.
7.	<b>Can I still access my money? Where can I still do cash transactions?</b>	You continue to have full access to your money via digital banking on MY alrajhi and alrajhicablebiz@24seven. You can also do cash transactions at these points: <ul style="list-style-type: none"><li>• alrajhi bank Malaysia ATM and CDM</li><li>• MEPS ATM network nationwide</li><li>• Bangsar and Kuching branches (over-the-counter services)</li></ul>
8.	<b>What services were discontinued at Smart Financial Centers?</b>	<ul style="list-style-type: none"><li>• Cash deposit and withdrawal (OTC)</li><li>• Notes exchange</li><li>• Cashier's Order issuance</li><li>• Cheque encashment and OTC cheque deposit</li><li>• Financing-related statement requests</li></ul>

		<ul style="list-style-type: none"><li>• Deceased/takaful-related financing notifications</li><li>• Physical gold transactions</li><li>• Safe deposit box services</li></ul>
9.	<b>How can I bank without visiting a branch?</b>	<ul style="list-style-type: none"><li>• Use the <b>MY alrajhi mobile app</b> for personal banking</li><li>• Use <b>alrajhicablebiz@24seven</b> for business banking</li></ul>
10.	<b>What if I need in-person support using digital banking?</b>	Our staff at the Bangsar and Kuching branch and those at the Smart Financial Centers are ready to guide you step by step.
11.	<b>Who can I contact for help?</b>	 03-2332 6000 (24/7 Customer Care)
12.	<b>Where can I check the latest updates?</b>	Please visit our Contact Us and Important Notices pages for the most up-to-date information.

This FAQ may be periodically updated to reflect the most current information.