



Bank Pilihan Anda

FREQUENTLY ASKED QUESTIONS (FAQs)

BANK RAKYAT PAUTM CREDIT CARD-i

1. What are the eligibility criteria for the PAUTM Bank Rakyat Credit Card-i?

The PAUTM Bank Rakyat Credit Card-i is available to PAUTM alumni and UTM employees who are at least 21 years old and have a minimum annual income of RM24,000.

2. What are the main features of the PAUTM Bank Rakyat Credit Card-i?

The main features of the PAUTM Bank Rakyat Credit Card-i are as follows:

- i. Ten (10) reward points for every RM10 spent on Shariah-compliant overseas transactions. Points are convertible to cash at RM0.10 per 1 reward point.
- ii. Five (5) reward points for every RM10 spent on Shariah-compliant transaction for groceries, vehicle maintenance, and electric vehicle charging. Points are convertible to cash at RM0.05 per 1 reward point.
- iii. One (1) reward point for every RM10 spent on other retail purchases. Points are convertible to cash at RM0.10 for every 10 reward points.
- iv. Two (2) complimentary accesses to Plaza Premium Lounge (PPL) annually.

3. How can I apply for the PAUTM Bank Rakyat Credit Card-i?

Applications can be made via Bank Rakyat Quick (BRICK) for online submission or by visiting the nearest Bank Rakyat branch.

4. I am an existing Bank Rakyat Credit Card-i holder. Can I apply for the PAUTM Bank Rakyat Credit Card-i?

Yes, you may apply for a conversion or an additional PAUTM Bank Rakyat Credit Card-i by contacting the Bank Rakyat Card Centre.

5. How many reward points will I earn if I spend RM1,000 on overseas transactions using the PAUTM Credit Card-i?

You will earn 1,000 reward points for spending RM1,000 on any purchases abroad.

Base point : 1,000 x 0.1 = 100

Additional 10x points : 100 x 10 = **1,000**

6. I am an existing My First Bank Rakyat Credit Card-i holder and would like to apply for an additional PAUTM Bank Rakyat Credit Card-i. What is the mechanism for earning reward points between the two cards?

For existing My First Bank Rakyat Credit Card-i cardholders who apply for an additional PAUTM Bank Rakyat Credit Card-i, the reward points for overseas online transactions will depend on the card used during the transaction.

Example of reward point computation for overseas online transactions:

Date	Scenario	Total card @ 2	
		PAUTM	My First
1/10/25	Transaction using the PAUTM Credit Card-i for online overseas purchases. Total amount spent: RM2,000	<u>Base Point:</u> $RM2,000 \times 0.1$ $= 200 \text{ points}$ <u>The transaction qualifies for 10x reward points:</u> $= 200 \text{ points} \times 10$ $= 2,000 \text{ points}$ <u>Rewards Points value in RM:</u> $= 2,000 \times RM0.01$ $= \text{RM20}$	
	Transaction using the My First Credit Card-i for online overseas purchases. Total amount spent: RM2,000	-	<u>Base Point:</u> $RM2,000 \times 0.1$ $= 200 \text{ points}$ <u>The transaction qualifies 5x reward points:</u> $= 200 \text{ points} \times 5$ $= 1,000 \text{ points}$ <u>Rewards Points value in RM:</u> $= 1,000 \times RM0.01$ $= \text{RM10}$
<p>Note: The total additional reward points received are subject to the features of the credit card used at the time of the transaction. *PAUTM – 10x reward points for every RM10 spent on overseas transactions *My First - 5x reward points for every RM10 spent on any online transactions</p>			

7. **How long am I eligible to hold the PAUTM Bank Rakyat Credit Card-i?**

You are eligible to hold the PAUTM Bank Rakyat Credit Card-i as long as you are a valid member of PAUTM or a current UTM employee.

8. **Can I still enjoy the benefits of the PAUTM Bank Rakyat Credit Card-i if I am no longer a PAUTM member or no longer employed by UTM?**

If the cardholder is no longer a PAUTM member or no longer employed by UTM, the Bank reserves the right to convert the PAUTM Bank Rakyat Credit Card-i to a Gold or Platinum Credit Card-i, subject to eligibility. The cardholder will no longer be entitled to the special benefits offered under the PAUTM Bank Rakyat Credit Card-i.



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9. **What should I do if I am no longer a PAUTM member or no longer employed by UTM?**

- i. Respond to the notification sent by Bank Rakyat during the card renewal period to update your status.

OR

- ii. Contact the Bank Rakyat Card Centre at 03-2693 6880 to update your status.

10. **How can I apply for or get more information about the PAUTM Bank Rakyat Credit Card-i?**

- a) Apply online via brick.bankrakyat.com.my (Bank Rakyat BRICK).
- b) Visit our website at www.bankrakyat.com.my.
- c) Contact the Bank Rakyat Card Centre at 03-2693 6880.

This FAQ is subject to the Terms and Conditions of the PAUTM Credit Card-i, the General Terms and Conditions of Bank Rakyat Credit Card-i and other terms as determined by Bank Rakyat from time to time.