

## **FREQUENTLY ASKED QUESTIONS (FAQs)**

#### BANK RAKYAT MUSLIMAH CREDIT CARD-i

#### 1. What are the new features of Bank Rakyat Muslimah Credit Card-i?

Bank Rakyat Muslimah Credit Card-i is offering 5% cashback for selected category based on cardholder's annual income. This benefit will be offered starting from 1<sup>st</sup> August 2025.

#### 2. Who is eligible for the 5% cashback?

The 5% cashback is applicable to all new and existing Muslimah cardholders including Bank Rakyat employees.

#### 3. What are the conditions of the cashback?

The 5% cashback are vary based on the cardholder's annual income category as below:

Items	Descriptions					
Total cashback	5% cashback					
Annual Income	<rm60,000< th=""><th>RM60,000-RM120,000</th><th colspan="2">&gt;RM120,000</th></rm60,000<>	RM60,000-RM120,000	>RM120,000			
Cashback segment and Merchant Category Code (MCC)	5% cashback for transactions:  • Dining MCC: 5812 and 5814  • Utilities MCC: 4900	5% cashback for transactions:  • Dining MCC: 5812 and 5814  • Utilities MCC: 4900  • Pharmacies MCC: 5912	5% cashback for transactions:  • Dining MCC: 5812 and 5814  • Utilities MCC: 4900  • Pharmacies MCC: 5912  • Health and beauty spa MCC: 7298			
	The cashback will be counted on the nationwide transactions only.					
Capped Amount	RM240 per annum or RM20 per month	RM360 per annum or RM30 per month	RM600 per annum or RM50 per month			
	*Per month refers to each first day (1st) until the last day of that months.  *Per annum refers to January 1st until December 31st of each year.					

Notes: These criteria also applicable for Bank Rakyat employees regardless of position and grade.

#### 4. What are the other features of the Bank Rakyat Muslimah Credit Card-i?

- No Annual Fees.
- Free Group Family Takaful Coverage and Benevolence worth RM1,000.
- Zero mark-up rate for overseas transactions.
- 0% Instalment Plan for minimum purchase of RM1,000.
- Discounts and promotions at selected merchants



#### 5. How is the cashback category determined for new and existing cardholders?

The determination of cashback category for new and existing cardholders as below:

New Cardholders	Existing Cardholders
The cashback category will be based on the annual income provided during the application.	The cashback category entitlement will be based on the cardholder's recorded annual income data.
	If the cardholder's annual income has changed, the cardholders are required to update their annual income.
	In the event where cardholder's have shifted into new income categories, the cardholders are entitled to receive the new cashback category.

#### 6. How can existing cardholder update their annual income?

Bank Rakyat will provide an online form for existing cardholders to update their annual income. The cardholders must submit supporting income documents (pay slip or EA Form) as evidence. The form may accessible at Bank Rakyat website.

## 7. Is the supplementary card eligible for the cashback?

Yes, transactions made using the supplementary card are eligible for the cashback. The cashback is calculated based on the combined spending of both the principal and supplementary cards.

# 8. I am not a Muslimah cardholder. Can I apply for Bank Rakyat Muslimah Credit Cardi?

Yes, you may apply for conversion or additional card by contacting Bank Rakyat Card Centre.

# 9. What will be the cashback mechanism if the cardholders are holding Muslimah Credit Card-i with other's Bank Rakyat Credit Card-i that also offers cashback (Example: Bank Rakyat Explorer Credit Card-i/Cikgu Sejati Credit Card-i)?

For Muslimah cardholders that holds Bank Rakyat Cikgu Sejati Credit Card-i or/and Explorer Credit Card-i, the combined 5% cashback for both primary and supplementary cards is limited to RM1,000 per year.

An illustrative example of how cashback is calculated based on MCC transactions and card usage is outlined below:



**Situation:** Pn Siti has three (3) Bank Rakyat credit card-i which are Muslimah, Explorer and Cikgu Sejati. She is a teacher with annual income RM96,000 (RM8,000 per month). For Muslimah card, she is entitled for 5% cashback for dining, utilities and pharmacies (capped at RM 30 per month)

Date	Scenario	Total Card: 3		Balance	
		Muslimah	Explorer	Cikgu Sejati	Cashback (RM)
3/7/25	Transaction with Explorer Credit Card-i  Hotel reservation with total of RM10,000		Total cashback: RM10,000 x 5% = RM500  Balance cashback: RM1,000 - RM500 = RM500		RM1000 – RM500 = <b>RM500</b>
5/7/25	Transaction with Muslimah Credit Card-i  Purchase of goods at drugstores with total of RM400	Total cashback: RM400 x 5% = RM 20  Balance: RM500 - RM20 = RM480		No transactions in July 2025	RM500 - RM20 = RM480
Date	Scenario		Total Card: 3	211	Balance
		Muslimah	Explorer	Cikgu Sejati	Cashback (RM)
10/8/25	Transaction with Muslimah Credit Card-i  Purchase dining and pay utilities with total of RM600	Total cashback: RM600 x 5% = RM30 (The cardholders have reached the maximum limit of Credit Card- i Muslimah cashback for the month)			RM480 - RM30 = RM450



12/8/25	Transaction with Explorer Credit Card-i  Purchase of travel package with total of RM8,000	Total cashback: RM8,000 x 5% = RM400  Balance cashback: RM450 - RM400 = RM50		RM450 – RM400 = <b>RM50</b>
15/8/25	Transaction with Cikgu Sejati Credit Card-i  Purchase of books with total RM1,000		Total cashback: RM1,000x 5% = RM50  Balance: RM50 - RM50 = RM0 (The cardholders have reached the maximum limit of Credit Card-i Cikgu Sejati cashback for the month)	RM480 - RM30 - RM400 - RM50 = <b>RM0</b>

Cardholders are no longer eligible to receive cashback for ALL cards in that year as they have reached the annual cashback limit of RM1,000.00 in August 2025.

## 10. How the new cardholders can apply for the Bank Rakyat Muslimah Credit Card-i?

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

# 11. How can I apply for or get more information about the Bank Rakyat Muslimah Credit Card-i?

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

This FAQ is subject to the Terms and Conditions of the Bank Rakyat Muslimah 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.