

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

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

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.

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.

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

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 Cashback (RM)
		Muslimah	Explorer	Cikgu Sejati	
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 = RM500
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			Balance Cashback (RM)
		Muslimah	Explorer	Cikgu Sejati	
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 = RM50
15/8/25	Transaction with Cikgu Sejati Credit Card-i Purchase of books with total RM1,000			Total cashback: RM1,000 x 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 = RM0
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.