



Bank Pilihan Anda

FREQUENTLY ASKED QUESTIONS (FAQs)

BANK RAKYAT WORLD MASTERCARD CREDIT CARD-i

1. What is the Bank Rakyat World Mastercard Credit Card-i?

The Bank Rakyat World Mastercard Credit Card-i is a Shariah-compliant credit card offered by Bank Rakyat that provides cashback, reward points and airport lounge access privileges.

2. Who is eligible to apply for the Bank Rakyat World Mastercard Credit Card-i?

The card is open to new and existing customers aged 21 years and above with a minimum annual income of RM80,000.

3. What are the main features of the Bank Rakyat World Mastercard Credit Card-i?

The main features are as follows:

- **5%** Cashback on Airline Tickets, Hotel Bookings and Dining at Restaurant
- **Ten (10x)** Reward Points for Shariah-compliant transactions on overseas and **Two (2x)** Reward Points for any retail transactions nationwide.
- **Six (6x)** Complimentary airport lounge access applied via Mastercard Travel Pass (MTP)

CASHBACK

4. Is there any minimum spending required to enjoy the cashback and what is the cashback cap?

NO minimum spending required and 5% cashback is capped at **RM1,500 per year** for each cardholder.

5. When will the cashback be credited?

Cashback will be credited only for posted transactions into the principal cardholder's account.

6. Can cashback be transferred or exchanged?

No. Cashback is not transferable and cannot be exchanged for cash or any other form.

RAKYAT REWARDS POINTS

7. How do I earn reward points?

Reward points are awarded as follows:

Overseas Shariah-compliant transactions: **10 points for every RM10 spent**

Domestic Shariah-compliant transactions: **2 points for every RM10 spent**

8. Is there any minimum spending required to earn reward points?

No. There is **no minimum** spending required.



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9. How many reward points will I earn if I spend RM2,000 on overseas spending and RM1,000 on domestic retail transactions using the Bank Rakyat World Mastercard Credit Card-i?

You will earn 2,000 reward points for spending RM2,000 on the overseas spending.

Base point : $2,000 \times 0.1 = 200$ points

Additional 10x points : $200 \times 10 = 2,000$ reward points

You will earn 200 reward points for spending RM1,000 on retail transactions nationwide.

Base point : $1,000 \times 0.1 = 100$ points

Additional 2x points : $100 \times 2 = 200$ points

AIRPORT LOUNGES ACCESS VIA MASTERCARD TRAVEL PASS (MTP)

10. How do I access the airport lounge?

Access is via the **Mastercard Travel Pass (MTP) application**, and registration is **MANDATORY**.

11. How many complimentary lounge accesses are provided for the World Card?

Each principal cardholder is entitled to **Six (6)** complimentary lounge accesses per year.

12. Can the complimentary lounge access be carried forward?

No. The complimentary access cannot be carried forward to the following year.

13. What happens if I exceed the complimentary access?

Charges will be imposed for any access exceeding the allocated six (6) complimentary visits.

14. Are supplementary cardholders entitled to the complimentary access?

No. Complimentary access is allocated to the **principal cardholder ONLY**.

15. What are the lounge facilities provided?

Lounge facilities are subject to the lounge provider and may include food and beverages, internet access and other amenities as determined by the lounge operator.

16. Is there any restriction on food and beverages at the lounge?

YES. Complimentary access is limited to **HALAL** food and beverages only. The Bank is not responsible if the cardholder consumes non-halal items.

17. How can I apply for the Bank Rakyat World Mastercard Credit Card-i?

Applications can be made via:

- Bank Rakyat branches
- BRICK

18. Can existing Bank Rakyat Credit Card-i holders apply for this card?

Yes. Existing cardholders who meet the eligibility criteria and have been assessed by the Bank may apply for this card via conversion.



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19. How long can I enjoy the card benefits?

You may enjoy the benefits as long as the card remains valid and is offered by Bank Rakyat.

20. Where can I get more information?

For further information, please:

Visit www.bankrakyat.com.my

Contact Bank Rakyat Card Centre at 03-2693 6880

21. Is this FAQ subject to any terms and conditions?

Yes. This FAQ is subject to the Terms and Conditions of the Bank Rakyat World Mastercard Credit Card-i and other applicable terms determined by Bank Rakyat from time to time.