

### FREQUENTLY ASKED QUESTIONS (FAQs): BANK RAKYAT CIKGU SEJATI CREDIT CARD-i

#### 1. What are the eligibility criteria for the Bank Rakyat Cikgu Sejati Credit Card-i?

Bank Rakyat *Cikgu Sejati* Credit Card-i is a Credit Card-i offered **EXCLUSIVELY** for government school teachers under the Ministry of Education Malaysia (MOE).

### 2. When will the Bank Rakyat Cikgu Sejati Credit Card-i be available?

Bank Rakyat Cikgu Sejati Credit Card-i will be available starting from 1<sup>st</sup> May 2024.

### 3. What are the main features of Bank Rakyat Cikgu Sejati Credit Card-i?

The main features of Bank Rakyat Cikgu Sejati Credit Card-i are as follows:

- i. Credit Card-i design **EXCLUSIVE** for government school teachers under the Ministry of Education Malaysia (MOE).
- ii. **5%** cashback on any transactions at petrol stations, bookstores, hotels, and stationery stores nationwide.

## 4. Are Bank Rakyat *Cikgu Sejati* Credit Card-i cardholders eligible for the Bank Rakyat 8%.GOV.MY program?

Yes, Bank Rakyat *Cikgu Sejati* Credit Card-i cardholders are eligible for the Bank Rakyat 8%.GOV.MY program only if the application is approved before 1<sup>st</sup> September 2024.

### 5. How can I apply for the Bank Rakyat Cikgu Sejati Credit Card-i?

Submit your online application through Bank Rakyat Quick (BRICK) or visit Bank Rakyat's nearest branches.

### 6. I am a teacher and an existing cardholder of Bank Rakyat Credit Card-i. Can I apply for the Bank Rakyat *Cikgu Sejati* Credit Card-i?

Yes, you can apply for the Bank Rakyat *Cikgu Sejati* Credit Card-i conversion via the following method:

Method	Details		
SMS	Reply to SMS from Bank Rakyat offering to convert the card.		
	*SMS will be sent occasionally		



7. I am a teacher and a holder of Bank Rakyat Platinum Explorer Credit Card-i, I would like to apply for supplementary card of Bank Rakyat *Cikgu Sejati* Credit Card-i, thus what will be the new mechanism of my Bank Rakyat Platinum Explorer Credit Card-i and Bank Rakyat *Cikgu Sejati* Credit Card-i rebate program?

For teachers who currently hold a Platinum Explorer Credit Card-i and wish to add the Bank Rakyat Cikgu Sejati 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:

	Scenario	Total C	Total	
Date		Platinum Explorer	Cikgu Sejati	Cashback
1/6/24	Transaction with Platinum Explorer Credit	Total cashback: RM5,000 x 5% : RM250	Total monthly cashback: RM50*	RM1,000 – RM250:
	Card-i. Hotels reservation with total of RM5,000	Balance: RM1,000 – RM250 :RM750	*In this scenario, the <i>Cikgu Sejati</i> Credit Card-i is not being used in June 2024, thus there will be no cashback for that month.	RM750
7/7/24	Transaction with <i>Cikgu Sejati</i> Credit Card-i.	Total cashback: RM750	Total monthly cashback: RM50	RM750 – RM50:
	Hotels Reservation and petrol station with amount of RM3,000	*In this scenario, the Platinum Explorer card is not being used in July 2024.	Balance: RM50 - RM50 :RM0	RM700
12/8/24	Transaction with Platinum Explorer Credit Card-i.	Total cashback: RM700	Total monthly cashback: RM0*	RM700 – RM700: <b>RM0</b>
	Hotels reservation with total of RM14,000.	RM14,000 x 5% :RM700		
25/8/24	Transaction with <i>Cikgu Sejati</i> Credit Card-i.		*The transactions made using <i>Cikgu</i> <i>Sejati</i> Credit Card-i are no longer eligible to receive	
	Petrol station and Hotels reservations with total of RM1,000.		cashback as the annual cashback limit for both cards have been reached.	



Cardholders are no longer eligible to receive cashback for both cards in that year as they have reached the annual cashback limit of RM1,000.00 in August 2024.

# 8. I am a Bank Rakyat *Cikgu Sejati* Credit Card-i cardholder. Can I enjoy the benefits of Bank Rakyat *Cikgu Sejati* Credit Card-i if I have ended my service with MOE?

If the cardholders have ended their service as teachers under Ministry of Education (MOE), Bank Rakyat has the right to convert the Bank Rakyat *Cikgu Sejati* Credit Cardi to Gold or Platinum Credit Card-i depending on eligibility and the cardholders will no longer be eligible for the benefits of Bank Rakyat *Cikgu Sejati* Credit Card-i.

### 9. How long am I eligible to hold Bank Rakyat *Cikgu Sejati* Credit Card-i?

You are eligible to hold Bank Rakyat *Cikgu Sejati* Credit Card-i until the retirement age of 60 years.

### 10. What do I need to do if I've ended my service with MOE before the age of 60?

i. Reply notification from Bank Rakyat during card renewal to update employment status.

OR

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

# 11. How do I apply or get more information about Bank Rakyat *Cikgu Sejati* Credit Card-i?

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

These frequently asked questions are subject to the terms and conditions of Bank Rakyat Cikgu Sejati Credit Card-i, the General Terms and Conditions of Bank Rakyat's Credit Card-i, as well as other terms set by Bank Rakyat from time to time.