

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

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:

Date	Scenario	Total Card @ 2		Total Cashback
		Platinum Explorer	<i>Cikgu Sejati</i>	
1/6/24	Transaction with Platinum Explorer Credit Card-i . Hotels reservation with total of RM5,000	Total cashback: RM5,000 x 5% : RM250 Balance: RM1,000 – RM250 :RM750	Total monthly cashback: RM50* *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.	RM1,000 – RM250: RM750
7/7/24	Transaction with <i>Cikgu Sejati</i> Credit Card-i . Hotels Reservation and petrol station with amount of RM3,000	Total cashback: RM750 *In this scenario, the Platinum Explorer card is not being used in July 2024.	Total monthly cashback: RM50 Balance: RM50 - RM50 :RM0	RM750 – RM50: RM700
12/8/24 25/8/24	Transaction with Platinum Explorer Credit Card-i . Hotels reservation with total of RM14,000. Transaction with <i>Cikgu Sejati</i> Credit Card-i . Petrol station and Hotels reservations with total of RM1,000.	Total cashback: RM700 RM14,000 x 5% :RM700	Total monthly cashback: RM0* *The transactions made using <i>Cikgu Sejati</i> Credit Card-i are no longer eligible to receive cashback as the annual cashback limit for both cards have been reached.	RM700 – RM700: RM0

