

TERMS AND CONDITIONS: BANK RAKYAT PAUTM CREDIT CARD-i

ELIGIBILITY AND CARD SPECIFICATIONS

- a) The Bank Rakyat PAUTM Credit Card-i is offered exclusively to PAUTM alumni and UTM employees.
- b) The main features of Bank Rakyat PAUTM Credit Card-i are as follows:
- Credit Card-i design **EXCLUSIVE** for PAUTM alumni and UTM employees.
 - Ten (10) reward points for every RM10 spent on Shariah-compliant overseas transactions. Points are convertible to cash at RM0.10 per one reward point.
 - Five (5) reward points for every RM10 spent on Shariah-compliant transactions for groceries, car services, and electric vehicle charging. Points are convertible to cash at RM0.05 per one (1) reward point.
 - Two (2) complimentary access to Plaza Premium Lounge (PPL) annually.
- c) The terms and conditions for additional rewards points are as follows:
- This additional reward points are eligible only for Bank Rakyat PAUTM Credit Card-i cardholders (including supplementary cardholders).
 - The 10 reward points apply only to Shariah-compliant overseas transactions made using the Bank Rakyat PAUTM Credit Card-i.
 - The 5 reward points are exclusively applicable on Shariah-compliant transactions related to groceries, car services and electric vehicle charging, provided they are made using the Bank Rakyat PAUTM Credit Card-i and classified under the designated Merchant Category Codes (MCC) listed below:

| No | Descriptions | Eligible MCC |
|----|---------------------------|---------------------|
| 1. | Groceries | 5411 |
| 2. | Car services | 5532, 7538 and 5521 |
| 3. | Electric Vehicle Charging | 5552 |

IMPORTANT: The determination of Merchant Category Code (MCC) is based on the classification registered by the acquiring bank's merchant partner.

- There is NO MINIMUM usage amount required to enjoy the rewards points offered.
- The reward points will be credited only for approved transactions.

- vi. The Bank reserves the right to retract the rewards points if any of the following occurs:
 - a) Cardholders engage in fraud, deception or provide false information.
 - b) Cardholders misuse the program in any form.
 - c) There are unauthorized, returned, disputed or canceled transactions.
- d) Bank Rakyat PAUTM Credit Card-i is also offered to the existing Bank Rakyat Credit Card-i cardholders.
- e) For supplementary card issuance, the special design card will only be given to supplementary who meets the eligibility criteria. Supplementary applicants who are non-PAUTM or non-UTM employees will receive issuance under the gold or platinum card.
- f) If the cardholder is no longer a PAUTM member or no longer employed by UTM, the Bank reserves the right to convert the PAUTM Bank Rakyat Credit Card-i to the gold or platinum card, subject to eligibility.
- g) The Bank Rakyat PAUTM Credit Card-i will take effect on 1 July 2025.
- h) Applicants may apply Bank Rakyat PAUTM Credit Card-i via nearest branches or online application via iRakyat or Bank Rakyat Quick (BRICK).

GENERAL TERMS AND CONDITIONS

1. Cardholders agree and permit their personal data to be collected, processed, and used in accordance with Bank Rakyat's Privacy Notice, which can be viewed at www.bankrakyat.com.my.
2. These Terms and Conditions shall be read in conjunction with the General Terms and Conditions of Bank Rakyat Credit Card-i.
3. The Cardholder agrees to be bounded by the Terms and Conditions set out herein and agrees to access Bank Rakyat's website from time to time to view any changes or variations to any of the Terms and Conditions and to obtain information from Bank Rakyat for clarifications regarding any unclear Terms and Conditions stated.
4. Bank Rakyat shall not be responsible for any eventuality caused by natural disasters, wars, riots, curfews, fires, floods, droughts, storms, epidemics or pandemics, system failures or any circumstances beyond the control of Bank Rakyat.
5. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, BANK RAKYAT SHALL NOT BE LIABLE TO ANY CARDHOLDERS (EXCEPT FOR LIABILITIES ARISING FROM GROSS NEGLIGENCE, MISCONDUCT, INTENTIONAL ACTS, FRAUD, OR WILLFUL DEFAULT BY BANK RAKYAT) FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL**

DAMAGES OR EXEMPLARY DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING FROM OR RELATING TO YOUR PARTICIPATION IN THIS CAMPAIGN, WHETHER LIABILITY SHALL ARISE FROM ANY CLAIMS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER CARDHOLDERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.

6. Unless specifically provided otherwise, Bank Rakyat may amend, cancel, or add to these terms and conditions from time to time by giving prior notice on the Bank Rakyat website or through an appropriate communication medium and any amendments, cancellations, or additions will take effect after the notice is issued.
7. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.
8. For further information and queries, please call Bank Rakyat Card Centre at 03-2693 6880 or visit www.bankrakyat.com.my.
9. In the event of any inconsistency between the English version and the Bahasa Malaysia version of these Terms and Conditions, the English version shall prevail to the extent of such inconsistency.