

TERMS AND CONDITIONS: BANK RAKYAT WORLD MASTERCARD CREDIT CARD-i

ELIGIBILITY AND CARD SPECIFICATIONS

- 1) The Bank Rakyat World Mastercard Credit Card-i is a credit card-i offered exclusively to new and existing customers who are at least 21 years old and have a minimum annual income of RM80,000.
- 2) The main features of the Bank Rakyat World Mastercard Credit Card-i are as follows:
 - i. 5% Cashback for purchase of Airline Tickets, Hotel Bookings and Dining at Restaurants.
 - ii. Ten (10) reward points for every RM10 spent on Shariah-compliant overseas transactions and two (2) reward points for every RM10 spent on Shariah-compliant retail transactions within the country.
 - iii. Six (6) free access to airport lounges available applied through the Mastercard Travel Pass (MTP) application each year.

- 3) Terms and conditions for 5% cashback are as follows:

- i. 5% Cashback is **ONLY VALID** for purchases of Airline Tickets, Hotel Bookings and Dining at Restaurants using the Bank Rakyat World Mastercard Credit Card-i **ONLY**.
- ii. 5% Cashback will be credited into the principal cardholder’s account of the Bank Rakyat World Mastercard Credit Card-i for each purchase of Airline Tickets, Hotel Bookings and Dining at Restaurants from the following Merchant Category Codes (MCC) **ONLY**:

No	ELIGIBLE MCC	DESCRIPTION
1	3000-3303	Airline Operators
2	3308	Airline Operators
3	4511	Airline Operators
4	3501-3999	Hotels / Motels / Resort Pelancongan
5	7011	Hotels / Motels / Resort Pelancongan
6	4722	Travel Agencies / Tour Operators
7	5812 & 5814	Restaurants

IMPORTANT: Determination of Merchant Category Code (MCC) is based on the classification registered by the merchant’s acquiring bank.

- iii. 5% Cashback is **LIMITED to RM1,500** per year for each Bank Rakyat World Mastercard Credit Card-i cardholder.
- iv. There is **NO MINIMUM** spending required to enjoy the 5% Cashback offered.
- v. 5% Cashback will **ONLY** be credited on posted transactions.
- vi. The Bank reserves the right to claw back the 5% Cashback credited in the event of any of the following:
 - a) The cardholder commits fraud, misrepresentation or provides false information.
 - b) The cardholder abuses the programme in any form whatsoever; or
 - c) There is invalid, returned, disputed or cancelled transactions

- vii. The 5% Cashback is not transferable and cannot be exchanged for cash or any other forms or methods.

4) Terms and conditions for reward points are as follows:

- i. These reward points are only applicable to Bank Rakyat World Mastercard Credit Card-i cardholders.
- ii. **Ten (10)** reward points are only applicable for Shariah-compliant overseas transactions made using the Bank Rakyat World Mastercard Credit Card-i.
- iii. **Two (2)** reward points are only applicable for Shariah-compliant domestic transactions using the Bank Rakyat World Mastercard Credit Card-i.
- iv. There is **NO** minimum spending required to enjoy the reward points offered.
- v. Reward points will **ONLY** be credited for approved transactions.
- vi. The Bank reserves the right to claw back reward points credited in the event of any of the following:
 - a) The cardholder is involved in fraud, misconduct or provides false information.
 - b) The cardholder abuses the programme in any form whatsoever.
 - c) There is invalid, returned, disputed or cancelled transactions.

5) Terms and conditions for lounge access via Mastercard Travel Pass (MTP) are as follows:

- i. Open to Bank Rakyat World Mastercard Credit Card-i cardholders only.
- ii. Lounge access is via the Mastercard Travel Pass (MTP) application and registration is **MANDATORY**.
- iii. Bank Rakyat World Mastercard Credit Card-i cardholders are **ENTITLED** to receive Six (6) free accesses each year at lounges listed in the Mastercard Travel Pass (MTP) application.
- iv. Free access provided via the Mastercard Travel Pass (MTP) application is **LIMITED** to **HALAL** food and beverages **ONLY**. The Bank shall not be responsible if the cardholder uses services or consumes **NON-HALAL** food and beverages provided for **NON-MUSLIM** customers.
- v. The Bank Rakyat World Mastercard Credit Card-i must be in **ACTIVE** status to enjoy the free lounge access via the Mastercard Travel Pass (MTP) application.
- vi. Bank Rakyat staff are **ELIGIBLE** to enjoy the free lounge access facility via the Mastercard Travel Pass (MTP) application using the Bank Rakyat World Mastercard Credit Card-i.
- vii. Six (6) free accesses are allocated per Principal Cardholder.
- viii. Six (6) free accesses cannot be carried forward to the following year.
- ix. Free accesses will be refreshed every year.



Your Bank of Choice

- x. Access and usage of lounge facilities in the Mastercard Travel Pass (MTP) application are subject to the terms and conditions set by Mastercard from time to time.
- xi. Charges will be imposed for any access exceeding the Six (6) free accesses provided.

GENERAL TERMS AND CONDITIONS

- 1) The Cardholder agrees and consents that their personal data be collected, processed and used in accordance with Bank Rakyat's Privacy Notice, which is available 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) These Terms and Conditions are 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.