TERMS AND CONDITIONS OF FREE ACCESS TO PLAZA PREMIUM LOUNGE MALAYSIA FOR BANK RAKYAT PLATINUM EXPLORER CREDIT CARD-i.

- a) Free access to Plaza Premium Lounge Malaysia is **VALID** for Bank Rakyat Platinum Explorer credit card-i cardholders **ONLY**.
- b) Bank Rakyat Platinum Explorer Credit Card-i cardholders are **ENTITLED** for three (3) times free access per year to all Plaza Premium Lounge Malaysia nationwide.
- c) Free access offered at Plaza Premium Lounge is LIMITED to HALAL food and beverages ONLY. Bank shall not be held responsible for any NON-HALAL food and beverages consumed by cardholders that are meant to be served for NON-MUSLIM customers.
- d) Bank Rakyat Platinum Explorer Credit Card-i must be in **ACTIVE** status to enjoy the free access at Plaza Premium Lounge Malaysia.
- e) Bank Rakyat staff are **ENTITLED** to enjoy free access to Plaza Premium Lounge Malaysia using Bank Rakyat Platinum Explorer Credit Card-i.
- f) Three (3) times free access is allocate for each Principal and Supplementary cardholder.
- g) Three (3) times free access could **NOT** be carried forward the following year.
- h) Free access will be renewed on yearly basis.
- i) Access and lounge facilities of Plaza Premium Lounge is subject to any rules and regulations set by Plaza Premium Lounge Management Limited from time to time.
- j) Additional charges will be imposed for every access that exceed three (3) times free access offered.
- k) Free access can be redeemed at all Plaza Premium Lounge available nationwide. The list as per below:
 - i. Kuala Lumpur International Airport (KUL)
 - Plaza Premium Lounge (International Departures, KLIA Terminal).
 - Three (3) hour lounge use, includes: shower, food & beverage, Internet access, international newspapers & magazines, international TV channels, flight information, left luggage.
 - ii. Plaza Premium Lounge (Level 2, International Departures, KLIA2)
 - Three (3) hour lounge use, includes: food & beverage, Internet access, international newspapers & magazines, international TV channels.
 - iii. Plaza Premium Lounge/Wellness Spa (Level 3, International Departures, KLIA2)
 - Three (3) hour lounge use, includes: shower, food & beverage, Internet access, international newspapers & magazines, international TV channels.

- iv. Plaza Premium Lounge (Gateway, KLIA2)
 - Three (3) hour lounge use, includes: shower, food & beverage, Internet access, international newspapers & magazines, international TV channels.
- v. Plaza Premium Lounge (Gateway, KLIA2 Opposite Aerotel)
 - Three (3) hour lounge use, includes: shower, food & beverage, Internet access, international newspapers & magazines, international TV channels.
- vi. Langkawi International Airport (LGK)
 - Plaza Premium Lounge (International Departures, Landside).
 - Three (3) hour lounge use, includes: food & beverage, Internet access, international newspapers & magazines, international TV channels.
- vii. Penang International Airport (PEN)
 - Plaza Premium Lounge (Domestic Departures).
 - Three (3) hour lounge use, includes: shower, food & beverage, Internet access, international newspapers & magazines, international TV channels.
 - Plaza Premium Lounge (International Departures).
 - Three (3) hour lounge use, includes: food & beverage, Internet access, international newspapers & magazines, international TV channels.
- viii. Kuching International Airport (KCH)
 - Plaza Premium Lounge (Domestic Departures).
 - Three (3) hour lounge use, includes: food & beverage, Internet access, international newspapers & magazines, international TV channels.
- ix. Kota Kinabalu International Airport (BKI)
 - Plaza Premium Lounge (International Departures).
 - 3-hour lounge use includes: shower, food & beverage, Internet access, international newspapers & magazines, international TV channels.
 - Plaza Premium Lounge (Domestic Departures).
 - 3-hour lounge use includes: shower, food & beverage, Internet access, international newspapers & magazines, international TV channels.
- This terms and conditions shall be read in conjunction with the General Terms and Conditions of Bank Rakyat Credit Card-i.
- m) Bank Rakyat Platinum Explorer Credit Card-i cardholder agrees to be bound by the terms and conditions set out herein and agree 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 if it does not understand any of the Terms and Conditions stated.
- n) Bank Rakyat will not be liable for any delays, losses, shortages, notification or any incorrect correspondence either via email, letter or appropriate communication medium.

- o) Bank Rakyat shall not be responsible for any eventuality caused by natural disasters, wars, riots, curfew, fire, flood, drought, storm, epidemic or pandemic, system failures or any circumstances beyond control of Bank Rakyat.
- p) DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, BANK RAKYAT WILL NOT BE LIABLE TO ANY CARDHOLDERS 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 POSSIBLITY OF SUCH LOSS OR DAMAGE CAN OCCUR.
- q) Bank Rakyat reserves the right and absolute discretion to reject and / or remove any terms and conditions stated herein from time to time, with 21 days notification that will be published in Bank Rakyat corporate website and any changes, rejection or addendum will take effect on the date after 21 days notification being send out.
- r) The Terms and Conditions shall be governed by and construed in accordance with the laws in Malaysia.
- s) For further information and queries, please call Bank Rakyat Card Centre at 03-2693 6880 or visit www.bankrakyat.com.my