BANKRAKYAT
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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 teachers and lecturers in Malaysia under public and private sectors.

2. What are the educator's segment that eligible to apply Bank Rakyat *Cikgu Sejati* Credit Card-i?

The following are the educator's segment that eligible to apply Bank Rakyat *Cikgu Sejati* Credit Card-i?

Segment	Description
Teachers	**<u>Public Sector</u>** • Teachers employed by ministries, Government agencies, Statutory bodies, Public training institutes and academies and public schools. **<u>Example</u>:** - Teachers under Ministry of Education Malaysia (MOE). - Teachers under non-Ministry of Education Malaysia scheme, such as *Majlis Amanah Rakyat (MARA) or Maktab Rendah Sains MARA (MRSM), Kelas Al-Quran dan Fardu Ain (KAFA)*, and religious schools under the respective State Governments. **<u>Private Sector</u>** • Teachers employed by private schools, private training institutes and academies, accredited private training providers and recognized international schools.
Lecturers	• Lecturers at recognized public and private higher learning institutions or colleges.

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. **EXCLUSIVE** Credit Card-i design for teachers and lecturers in Malaysia under public and private sectors.

ii. **5%** cashback on any transactions at petrol stations, bookstores, hotels, and stationery stores nationwide.

4. 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.

5. **What employment status is eligible to apply for the Bank Rakyat *Cikgu Sejati* Credit Card-i?**

   The applicant must be permanently employed. For applicants who are contract or non-permanent employees, they must have been employed continuously with the same employer for at least 12 months**.**

6. **I am a teacher/lecturer 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 card conversion of Bank Rakyat *Cikgu Sejati* Credit Card-i.

7. **I am a teacher/lecturer 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 teacher/lecturer 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	*Cikgu Sejati*	
1/6/26	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 *Cikgu Sejati* Credit Card-i is not being used in June 2026, thus there will be no cashback for that month.	RM1,000 – RM250: **RM750**
7/7/26	Transaction with ***Cikgu Sejati* 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 2026.	Total monthly cashback: RM50 Balance: RM50 - RM50 :RM0	RM750 – RM50: **RM700**
12/8/26	Transaction with **Platinum Explorer Credit Card-i.**	Total cashback: RM700 RM14,000 x 5% :RM700	Total monthly cashback: RM0*	RM700 – RM700: **RM0**

25/8/26	Hotels reservation with total of RM14,000. Transaction with ***Cikgu Sejati* Credit Card-i**. Petrol station and Hotels reservations with total of RM1,000.		*The transactions made using *Cikgu Sejati* Credit Card-i are no longer eligible to receive 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 2026.				

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 as teacher or lecturer?

If the cardholders have ended their service as teachers or lecturers, the Bank has the right to convert the Bank Rakyat *Cikgu Sejati* Credit Card-i 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 as teacher/lecturer 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.