

TERMS AND CONDITIONS: BANK RAKYAT *CIKGU SEJATI* CREDIT CARD-i

ELIGIBILITY & CARD SPECIFICATIONS

- a) Bank Rakyat *Cikgu Sejati* Credit Card-i is a special credit card-i offered exclusively for teachers and lecturers in Malaysia under public and private sectors.
- b) Below are the segment for educators 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 <i>Majlis Amanah Rakyat (MARA)</i> or <i>Maktab Rendah Sains MARA (MRSM)</i>, <i>Kelas Al-Quran dan Fardu Ain (KAFA)</i>, 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 recognised public and private higher learning institutions or colleges.

- c) The main features of Bank Rakyat *Cikgu Sejati* Credit Card-i are as follows:
- Credit Card-i design **EXCLUSIVE** for the teachers and lecturers under public and private sectors.
 - 5% cashback on any transactions at petrol stations, bookstores, hotels, and stationery stores nationwide.
- d) 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.
- e) The terms and conditions for cashback are as follows:
- This 5% Cashback is eligible only for Bank Rakyat *Cikgu Sejati* Credit Card-i cardholders (including supplementary cardholders).
 - 5% Cashback is valid only for any transactions at petrol stations, bookstores, hotels, and stationery stores nationwide using Bank Rakyat *Cikgu Sejati* Credit Card-i card only.

- iii. 5% Cashback will be credited to the primary cardholder's Bank Rakyat *Cikgu Sejati* Credit Card-i account for each transaction at petrol stations, bookstores, hotels, and stationery stores with the following Merchant Category Code (MCC) only:

No	Eligible MCC	Description
1	Petrol Stations	5541 & 5542
2	Bookstores	5942
3	Hotels	3501 – 3999 & 7011
4	Stationery Stores	5111 & 5943

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

- iv. 5% Cashback is **LIMITED to RM50 per month*** and **RM600 per year*** for each Bank Rakyat *Cikgu Sejati* Credit Card-i holder. This amount is a combination of usage by the Primary Cardholder and Supplementary Cardholder.
 *Per month refers to each first day (1st) until the last day of that month.
 *Per year refers to January 1st until December 31st each year.
- v. There is **NO MINIMUM** usage amount required to enjoy the 5% Cashback offered.
- vi. 5% Cashback will be credited only for approved transactions.
- vii. The Bank reserves the right to retract the 5% Cashback credited if any of the following occurs:
 a) Cardholders engage in fraud, deception, or provide false information.
 b) Cardholders intentionally make fraudulent transactions and misuse credit cards to enjoy a 5% cashback: or
 c) There are unauthorized, returned, disputed, or canceled transactions.
- viii. The 5% Cashback cannot be transferred or exchanged for cash or any other form or methods.
- f) Bank Rakyat *Cikgu Sejati* Credit Card-i is also offered to all teachers and lecturers who are existing Bank Rakyat Credit Card-i cardholders.
- g) For existing cardholders 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.

Total card @ 1	Platinum Explorer	
Total yearly cashback	Up to RM1,000	
Total card @ 2	Platinum Explorer	<i>Cikgu Sejati</i> RM50 monthly
Total yearly cashback	Up to RM1,000	

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 . 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 2026, thus there will be no cashback for that month.	RM1,000 – RM250: RM750
7/7/26	Transaction with Cikgu Sejati . 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 . Hotels reservation with total of RM14,000.	Total cashback: RM700 RM14,000 x 5% :RM700	Total monthly cashback: RM0*	RM700 – RM700: RM0
25/8/26	Transaction with Cikgu Sejati . Petrol station and Hotels reservations with total of RM1,000.		*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.	
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.				

- h) For supplementary card issuance, the special design card will only be given to supplementary who meets the eligibility criteria. If the supplementary applicants are non-teachers or non- lecturers, the Bank will issue Gold or Platinum card.
- i) If the cardholders have ended their service as teachers or lecturers, the Bank has the right to convert the existing Credit Card-i to Gold or Platinum based on eligibility. In this case, the cardholders will not be eligible to enjoy the benefits of the Bank Rakyat *Cikgu Sejati* Credit Card-i.

- ## **GENERAL TERMS & 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 twenty-one (21) days 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.