

## FREQUENTLY ASKED QUESTIONS (FAQs)

## BANK RAKYAT PERODUA CREDIT CARD-i

1. What are the eligibility requirements for the Bank Rakyat Perodua Credit Card-i?

The Bank Rakyat Perodua Credit Card-i is open to Perodua customers and Perodua/PDA staff who are at least 21 years old and have a minimum annual income of RM24,000.

2. What are the main features of the Perodua Bank Rakyat Credit Card-i?

The main features of the Perodua Bank Rakyat Credit Card-i are as follows:

- i. Exclusive design for Perodua.
- ii. Five (5) reward points for transactions at fuel stations, vehicle maintenance (tyres, service, accessories), Takaful, and EV charging.
- iii. Redemption of Rakyat Reward Points to the Perodua loyalty platform.
- 3. How can I apply for the Perodua Bank Rakyat Credit Card-i?

Applications can be made via Bank Rakyat Quick (BRICK) for online submission or by visiting the nearest Bank Rakyat branch.

4. I am an existing Bank Rakyat Credit Card-i holder. Can I apply for the Perodua Bank Rakyat Credit Card-i?

Yes, you may apply for a conversion or an additional Perodua Bank Rakyat Credit Card-i by contacting the Bank Rakyat Card Centre.

5. How many reward points will I earn if I spend RM1,000 on Takaful transactions using the Bank Rakyat Perodua Credit Card-i?

You will earn 500 reward points for spending RM1,000 on Takaful.

Base point :  $1,000 \times 0.1 = 100$  points Additional 5x points :  $100 \times 5 = 500$  points

6. I am an existing My First Bank Rakyat Credit Card-i holder and would like to apply for an additional Perodua Bank Rakyat Credit Card-i. What is the mechanism for earning reward points between the two cards?

For existing My First Bank Rakyat Credit Card-i cardholders who apply for an additional Perodua Bank Rakyat Credit Card-i, the reward points for transactions such as EV charging will depend on the card used for the transaction.



Example of reward point computation for EV charging transactions:

Date	Scenario	Total card @ 2	
		Perodua	My First
1/10/25	Transaction using the Perodua Credit Card-i for EV charging.  Total amount spent: RM100  Transaction using the My First Credit Card-i for EV charging.  Total amount spent: RM100	Base Point: RM100 x 0.1 = 100 points  The transaction qualifies 5x reward points: = 100 points x 5 = 500 points  Rewards Points value in RM: = 500 x RM0.01 = RM0.50	Base Point: RM100 x 0.1 = 100 points The transaction qualifies 5x reward points: = 100 points x 5 = 500 points  Rewards Points value in RM: = 500 x RM0.01
			= <u>RM0.50</u>

#### Note

### 7. How long am I eligible to hold the Perodua Bank Rakyat Credit Card-i?

You are eligible to hold the Bank Rakyat Perodua Credit Card-i as long as the card continues to be offered by Bank Rakyat.

# 8. How can I apply for or get more information about the Perodua Bank Rakyat Credit Card-i?

- a) Apply online via brick.bankrakyat.com.my (Bank Rakyat BRICK).
- b) Visit our website at www.bankrakyat.com.my.
- c) Contact the Bank Rakyat Card Centre at 03-2693 6880.

This FAQ is subject to the Terms and Conditions of the Perodua Credit Cardi, the General Terms and Conditions of Bank Rakyat Credit Cardi and other terms as determined by Bank Rakyat from time to time.

The additional reward points earned depend on the benefits of the credit card used during the transaction.

<sup>\*</sup>Perodua Credit Card-i – 5 reward points for every RM10 spent on EV charging transactions.

<sup>\*</sup>My First Credit Card-i – categorized under Bank Rakyat's sustainability segment, entitling cardholders to 5 reward points for every RM10 spent on EV charging transactions.