

TERMS AND CONDITIONS
5% CASHBACK FOR AIRLINE TICKETS AND HOTEL BOOKINGS FOR BANK
RAKYAT PLATINUM XCLUSIVE EXPLORER CREDIT CARD-i

- a) 5% Cashback is **ENTITLED** for Bank Rakyat Platinum Xclusive Explorer Credit Card-i cardholder **ONLY** (include supplementary cardholders and Bank Rakyat employee).
- b) 5% Cashback is **VALID** for every purchase of Airlines Tickets and Hotels Bookings using Bank Rakyat Platinum Xclusive Explorer Credit Card-i **ONLY**.
- c) 5% Cashback will be credited to Bank Rakyat Platinum Xclusive Explorer Credit Card-i principal cardholder's account for every Airline Tickets and Hotel Bookings purchases made at following Merchant Category Code (MCC) **ONLY**:

| No | Eligible MCC | DESCRIPTION |
|----|--------------|---------------------------------|
| 1 | 3000-3303 | Airlines Operator |
| 2 | 3308 | Airlines Operator |
| 3 | 4511 | Airlines Operator |
| 4 | 3501-3999 | Hotels / Motels / Resorts |
| 5 | 7011 | Hotels / Motels / Resorts |
| 6 | 4722 | Travel Agencies / Tour Operator |

IMPORTANT: Qualification of Merchant Category Code (MCC) is based classification registered by merchant's acquiring bank.

- d) 5% Cashback is **CAPPED** at maximum amount of **RM1,000*** per annum for every Bank Rakyat Platinum Xclusive Explorer Credit Card-i cardholder. The amount is a total combination of usage by principal and supplementary cardholders.
**Per annum is refers to 1st January until 31 December every year.*
- e) No **MINIMUM** spending amount set for the 5% Cashback offered.
- f) 5% Cashback will be credited for transactions which have been billed **ONLY**.
- g) Bank Rakyat has the right to forfeit the 5% Cashback that have been credited if any of the following shall occur:
 - i. The cardholder committing fraud or misrepresentation of information supplied.
 - ii. The cardholder abusing the program in any manner whatsoever; or
 - iii. Unauthorized, refunded, disputed or canceled transactions.
- h) 5% Cashback could neither be transferred nor exchanged for cash or other kinds and method.
- i) This terms and conditions shall be read in conjunction with the General Terms and Conditions of Bank Rakyat Credit Card-i.

- j) Bank Rakyat Platinum Xclusive 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.
- k) Bank Rakyat will not be liable for any delays, losses, shortages, notification or any incorrect correspondence either via email, letter or appropriate communication medium.
- l) 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.
- m) **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 POSSIBILITY OF SUCH LOSS OR DAMAGE CAN OCCUR.**
- n) Bank Rakyat reserves the right and absolute discretion to add, delete, amend, reject and/or remove any terms and conditions stated herein from time to time, with 21days notification that will be published in Bank Rakyat corporate website and any changes, rejection or addendum will take effect on the date after 21days notification being send out.
- o) The Terms and Conditions shall be governed by and construed in accordance with the laws in Malaysia.
- p) For further information and queries, please call Bank Rakyat Card Centre at 03-2693 6880 or visit www.bankrakyat.com.my