

**TERMS AND CONDITIONS**  
**RAKYAT REWARD POINTS CONVERSION – AIRASIA POIN**

**A. ELIGIBILITY AND PARTICIPATION**

1. The redemption and conversion of Rakyat Reward Points (“BR”) to airasia poin (“AA”) is opened to all Bank Rakyat Credit Card-i holders **INCLUDING** Bank Rakyat’s employees.

**B. EFFECTIVE PERIOD**

1. The program will commence effective from 10 March 2023.

**C. AIRASIA POIN CONVERSION MECHANISM**

1. The conversion and redemption of Rakyat Reward Points to airasia poin are opened to all Bank Rakyat Credit Card-i holders.
2. Cardholders **MUST** have a valid AirAsia membership account. Cardholders may complete their membership registration at AirAsia official website.
3. Rakyat Reward Points conversion applications will **ONLY** available through iRakyat.
4. A **MINIMUM** amount to start the conversion is at **2,500** Rakyat Reward Points.
5. The conversion will **ONLY** be available for every 2,500 Rakyat Reward accumulation points.
6. All conversion points to airasia poin can be redeemed for flights, hotels, deliveries (food, grocery and xpress) and AirAsia Rewards deals.

**Note: Redemption is LIMITED to HALAL items ONLY. Bank shall not be held responsible for any NON-HALAL items convert by cardholders that are meant to be served for NON-MUSLIM customers.**

7. Redemption and conversion of Rakyat Reward Points to airasia poin will take approximately **FOUR (4)** business days from the date of redemption order.
8. Rakyat Reward Points accumulated in principal and supplementary cardholders card account can only be redeemed by principal cardholder.
9. Rakyat Reward Points are only valid for redemption after Rakyat Reward Points have been awarded.
10. Bank Rakyat shall not revise or reverse any **SUCCESSFUL** redemption or conversion of Rakyat Reward Points to airasia poin.

11. If transfer of Rakyat Reward Points is **NOT SUCCESSFUL/REJECTED**, Bank Rakyat will not be obliged to effect manual transfer. Rakyat Reward Points will not be deducted and cardholders may able to do the next redemption transaction in **FOUR (4)** business days from the date of last redemption order.
12. Bank Rakyat reserves the right to change the conversion rate with at least **TWENTY-ONE (21)** calendar days prior notice to Cardmembers via Bank Rakyat official website or any other channels deemed fit by Bank Rakyat.
13. Cardholder may view their points accumulation via iRakyat. Please refer item (D) for iRakyat registration.

**D. ONLINE RAKYAT REWARDS REDEMPTION VIA iRAKYAT**

1. Cardholders may register at Bank Rakyat iRakyat by following the steps below: -

<b>Step 1</b>	Log on to <a href="http://www.irakyat.com.my">www.irakyat.com.my</a> and click on “Log in”, select “Personal Banking”.
<b>Step 2</b>	Click on “Register”, select “I have a Bank Rakyat Debit Card-i/Credit Card-i” to proceed.
<b>Step 3</b>	Register as a member with your Credit Card-i number, mobile phone number and card PIN. If you have mobile number that is already registered with Bank Rakyat, you will receive a Transaction Authorization Code (TAC) via SMS and key in the TAC number and click “Next”
<b>Step 4</b>	Create your user ID, new password and email address and create secure phrase and select a colour from the listing. Read and accept the terms and conditions and click “Submit”.
<b>Step 5</b>	Once registration is completed, system will display the secure phrase and default daily online transaction limit. Click “Click Here” to proceed to login page.
<b>Step 6</b>	Once successful, proceed to “Login” with your user id and password to enjoy the benefits.

2. Cardholders can follow the steps below for Rakyat Reward Points conversion to airasia poin through iRakyat: -

<b>Step 1</b>	To convert, login to i-Rakyat with your registered User ID and Password.		
<b>Step 2</b>	Select “iReward” and check your Rakyat Rewards value in “RM”		
<b>Step 3</b>	Insert the redemption value in “RM” for every RM25 to convert: E.g.		
	<b>Bank Rakyat Points</b>	<b>Points value in RM</b>	<b>Conversion to airasia poin</b>
	2,500	25	1,000
	5,000	50	2,000
	10,000	100	4,000

<b>Step 5</b>	Choose your desired redemption points/rebates methods to available appointed partners: airasia rewards and insert your airasia member ID
<b>Step 6</b>	Upon completion, proceed to "check out", confirm the redemption details and a message will be displayed to confirm the redemption order.

## **E. GENERAL TERMS AND CONDITIONS**

1. These terms and conditions shall be read in conjunction with the General Terms and Conditions of Bank Rakyat Credit Card-i.
2. The 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 for clarifications for any of unclear Terms and Conditions stated.
3. Bank Rakyat shall not be liable for any delays, losses, shortages, notification or any incorrect correspondence either via email, letter or appropriate communication medium.
4. 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.
5. **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, BANK RAKYAT SHALL 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.**
6. 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, by publishing 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.
7. The Terms and Conditions shall be governed by and construed in accordance with the laws in Malaysia.
8. For further information and queries, please call Bank Rakyat Card Centre at 03-2693 6880 or visit [www.bankrakyat.com.my](http://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.