

## **TERMS AND CONDITIONS**

### **RAKYAT REWARDS POINTS REDEMPTION PROGRAM AND DONATION TO THE NATIONAL CANCER SOCIETY OF MALAYSIA**

#### **A. ELIGIBILITY AND PARTICIPATION**

1. The Rakyat Rewards Points Redemption Program and donation to National Cancer Society Malaysia are open to all Bank Rakyat Credit Card-i holders **INCLUDING** Bank Rakyat's employees.

#### **B. EFFECTIVE PERIOD**

1. The Program will commence on 17 March 2025.

#### **C. PROGRAM CRITERIA**

1. The Rakyat Reward Points conversion applications will **ONLY** be available through iRakyat.
2. **A minimum of 3,000** Rakyat Rewards Points is required to initiate the redemption.
3. Redemption can **ONLY** be made for every **3,000** accumulated Rakyat Rewards Points.
4. All redemption points donated to National Cancer Society Malaysia will be channelled to support the Human Papillomavirus (HPV) Program. This program is a vaccination initiative aimed at raising awareness and providing HPV vaccinations to prevent cervical cancer among teenagers from low-income, middle-income and disadvantage families across Malaysia.
5. Donations as low as RM30 are eligible for tax exemption. The National Cancer Society Malaysia will provide a donation receipt to the cardholders via the registered email.
6. The information that will be provided to the National Cancer Society Malaysia for the issuance of a receipt as follows:
  - a) Name
  - b) Cardholder's address
  - c) Date and amount of donation and
  - d) Registered email address.
7. Redemption and conversion of Rakyat Reward Points to the National Cancer Society Malaysia will take approximately **4** business days from the date of the redemption order.
8. The Rakyat Reward Points accumulated in the principal and supplementary cardholders' accounts can only be redeemed by the principal cardholder.
9. The 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 the National Cancer Society Malaysia.
11. If the transfer of Rakyat Reward Points is **UNSUCCESSFUL or REJECTED**, Bank Rakyat will not be obliged to effect manual transfer. The Rakyat Reward Points will not be deducted and cardholders may be able to perform the next redemption transaction in **4** business days from the date of the last redemption order.
12. Bank Rakyat reserves the right to change the conversion rate with at least **21** calendar days prior notice to cardholders via Bank Rakyat's official website or any other channels deemed fit by Bank Rakyat.
13. Cardholders may view their points accumulation via iRakyat. Please refer to item (D).

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

1. Cardholders are required to register in iRakyat internet banking.
2. Cardholders may follow the steps below for Rakyat Reward Points conversion to donate to the National Cancer Society Malaysia through iRakyat: -

<b>Step 1</b>	To convert, log in to iRakyat 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 RM30 to convert: E.g.	
	<b>Rakyat Rewards Points</b>	<b>Rakyat Rewards Points value in RM</b>
	3,000	30
	6,000	60
	9,000	90
<b>Step 4</b>	Choose your desired redemption point/rebate methods to available appointed partners: National Cancer Society Malaysia	
<b>Step 5</b>	Upon completion, proceed to "check out", confirmation through "iSecure authentication" will be sent to your registered device / telephone number which bonded with the mobile apps / internet banking iRakyat	

#### **E. GENERAL TERMS AND 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](http://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 liable for any delays, losses, shortages, notification or any incorrect correspondence either via email, letter or other appropriate communication mediums.
5. 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.
6. **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.**

Unless specifically provided otherwise, Bank Rakyat may amend, cancel, or add to these terms and conditions from time to time by giving 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](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.



Your Bank of Choice