

**TERMS AND CONDITIONS**  
**REWARD POINT FOR SPENDING ON THE SELECTED MERCHANT CODE FOR**  
**BANK RAKYAT MUSLIMAH, PLATINUM EXPLORER, MY FIRST and PAUTM CREDIT**  
**CARD-i**

**ELIGIBILITY AND CARD SPECIFICATIONS**

- a) Five (5) Reward Points for every RM10 spent on Shariah-compliant transactions is **ENTITLED** for Bank Rakyat Muslimah, Platinum Explorer, My First and PAUTM Credit Card-i cardholder **ONLY** (including supplementary cardholders and Bank Rakyat employee).
- b) Five (5) Reward Point for every RM10 spent on Shariah-compliant transactions is **VALID** for every purchase made at the selected Merchant Category Code (MCC) using Bank Rakyat Muslimah, Platinum Explorer, My First and PAUTM Credit Card-i **ONLY**.
- c) Five (5) Reward Point for every RM10 spent on Shariah-compliant transactions will be credited to Bank Rakyat Muslimah, Platinum Explorer, My First and PAUTM Credit Card-i principal cardholder's account for purchases made at the following MCC **ONLY**:

NO.	ELIGIBLE MCC	DESCRIPTION
1.	5552	Electric Vehicle Charging
2.	5931	Secondhand Stores and Used Merchandise Stores
3.	8211	Schools, Elementary and Secondary
4.	4111	Transportation – Suburban and Local Commuter Passenger, including Ferries
5.	8398	Organizations, Charitable and Social Services

IMPORTANT: THE MERCHANT CATEGORY IS NOT EXHAUSTIVE AND MAY BE UPDATED FROM TIME TO TIME.

- d) Rewards points will be credited only for Shariah-compliant approved transactions.
- e) The Bank reserves the right to retract the rewards points credited if any of the following shall occur:
- The cardholder committing fraud or misrepresentation of information supplied.
  - The cardholder abusing the program in any manner whatsoever.
  - There are unauthorized, refunded, disputed or canceled transactions.

**GENERAL TERMS AND CONDITIONS**

- These Terms and Conditions shall be read in conjunction with the General Terms and Conditions of Bank Rakyat Credit Card-i.
- 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 clarification from Bank Rakyat regarding any unclear Terms and Conditions stated.
- 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.

4. **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.**
5. 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.
6. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.
7. 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).
8. 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.