

- ii. The determination of cashback category for new and existing cardholders as below:

New Cardholders	Existing Cardholders
The cashback category will be based on the annual income provided during the application.	<p>The cashback category entitlement will be based on the cardholder's recorded annual income data.</p> <p>If the cardholder's annual income has changed, the cardholders are required to update their annual income.</p> <p>In the event where cardholder's have shifted into new income categories, the cardholders are entitled to receive the new cashback category.</p>

- iii. For existing cardholders, they may update their annual income by completing an online form and submit together with supporting documents (pay slip and EA Form). The form will be assessable at Bank Rakyat official website.
- iv. The cashback amount is a combination of usage by the primary cardholder and supplementary cardholder.
- v. There is no minimum usage amount required to enjoy the 5% cashback offered.
- vi. The 5% cashback will be credited only for approved transactions.
- vii. No Rakyat Rewards points will be awarded for transactions that receive cashback.
- viii. The Bank reserves the right to retract the 5% cashback credited if any of the following occurs:
- a) Cardholders engage in fraud, deception or provide false information; or
 - b) Cardholders intentionally make fraudulent transactions and misuse credit cards to enjoy the 5% cashback; or
 - c) There are unauthorized, returned, disputed or cancelled transactions.
- ix. The 5% cashback cannot be transferred or exchanged for cash or any other form or methods.
- d) For existing Muslimah cardholders who currently hold other's Bank Rakyat Credit Card-i that also offers cashback (Example: Bank Rakyat Explorer Credit Card-i or/and Bank Rakyat Cikgu Sejati Credit Card-i), the combined 5% cashback for both primary and supplementary cards is limited to RM1,000 per year.

Maximum Cashback Entitlement		
Number of card: 1	Platinum Muslimah	
Maximum Cashback Entitlement		
Total cashback	Depends on annual income category: <RM60,000 : RM240 per year or RM20 per month RM60,000 – RM120,000: RM360 per year or RM30 per month >RM120,000 : RM600 per year or RM50 per month	
Number of card: 2	Platinum Muslimah	Platinum Explorer
Total cashback	Limited to RM 1,000	

