

TERMS AND CONDITIONS: BANK RAKYAT MUSLIMAH CREDIT CARD-i

ELIGIBILITY AND CARD SPECIFICATIONS

- a) The Bank Rakyat Muslimah Credit Card-i is offered to female individual customers aged 21 and above including Bank Rakyat employees.
- b) The features of Bank Rakyat Muslimah Credit Card-i are as follows:
 - The Bank Rakyat Muslimah Credit Card-i is offering 5% cashback for selected category based on cardholder's annual income. This benefit will be offered starting from 1st August 2025.
 - ii. The 5% cashback is offered to new and existing Bank Rakyat Muslimah Credit Card-i including Bank Rakyat employees.
 - iii. The other features of Bank Rakyat Muslimah Credit Card-i:
 - No Annual Fees.
 - Free Group Family Takaful Coverage and Benevolence worth RM1,000.
 - Zero mark-up rate for overseas transactions.
 - 0% Instalment Plan for minimum purchase of RM1,000.
 - Discounts and promotions at selected merchants.
- c) The terms and conditions of the cashback are as follows:
 - i. The 5% cashback are vary based on the cardholder's annual income category as outlined below:

Items	Descriptions				
Total cashback	5% cashback				
Annual Income	<rm60,000< th=""><th>RM60,000-RM120,000</th><th>>RM120,000</th></rm60,000<>	RM60,000-RM120,000	>RM120,000		
Cashback Category and Merchant Category Code (MCC)	5% cashback for transactions: • Dining MCC: 5812 and 5814 • Utilities MCC: 4900	5% cashback for transactions: • Dining MCC: 5812 and 5814 • Utilities MCC: 4900 • Pharmacies MCC: 5912	5% cashback for transactions: • Dining MCC: 5812 and 5814 • Utilities MCC: 4900 • Pharmacies MCC: 5912 • Health and Beauty Spa MCC: 7298		
	The cashback will be counted on the nationwide transactions only.				
Capped Amount	RM240 per annum or RM20 per month	RM360 per annum or RM30 per month	RM600 per annum or RM50 per month		
	*Per month refers to each first day (1st) until the last day of that months. *Per annum refers to January 1st until December 31st of each year.				

Notes: These criteria also applicable for Bank Rakyat employees regardless of position and grade.



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

- 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 assessible 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 :="" month="" or="" per="" rm120,000:="" rm20="" rm240="" rm30="" rm360="" rm60,000="" year="" –="">RM120,000 : RM600 per year or RM50 per month</rm60,000>					
Number of card: 2	Platinum Muslimah	Platinum Explorer				
Total cashback	Limited to RM 1,000					



Maximum Cashback Entitlement						
Number of card: 3	Platinum Muslimah	Platinum	Platinum Cikgu			
		Explorer	Sejati			
Total cashback	Limited to RM1,000					
Notes: The total cashback is a combination of both principal and supplementary card.						
(Please refer FAQ for the illustration)						

- e) The not a Muslimah cardholders may apply for conversion or additional card by contacting Bank Rakyat Card Centre.
- f) Applicant may apply Bank Rakyat Muslimah Credit Card-i via nearest branches or online application via Bank Rakyat Quick (BRICK).

GENERAL TERMS & CONDITIONS

- 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.
- 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 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 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.
- 5. 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.
- 6. 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.
- 9. If there's 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.