



RHB CASH BACK CREDIT CARD

RHB Cash Back Credit Card will reward cardholders with cash back based on credit card spending.

Below is a summary table to illustrate the Merchant Category Code (MCC) & description for cash back accumulation. Please refer RHB Cash Back Credit Card Terms & Conditions for full information.

Category	MCC Description	MCC	Examples
Petrol	Petrol	5541, 5542, 5983	BHP, Shell, Petronas and other petrol stations
Dining	Caterers	5811	McDonalds, KFC, Secret Recipe, Madam Kwan and all other dining place
	Eating Places, Restaurants	5812	
	Bars, Cocktail Lounges, Discotheques	5813	
	Fast Food Restaurants	5814	
	Fast Food Restaurants	5841	
	Package Stores, Beer, Wine, Liquor	5921	
Grocery	Grocery Stores	5411	Jaya Grocer, AEON Supermarket, Cold Storage, Giant and other hypermarkets or supermarkets
	Freezer, Locker Meat Provisioners	5422	
	Candy, Nut, Confectionery Stores	5441	
	Dairy Products Stores	5451	
	Bakeries	5462	
	Food and Convenience Stores	5499	
Online Dining/ Grocery	Dining & Grocery MCCs under the e-Commerce mode. E-commerce transaction definition means "Transaction Mode= M,D,S and U". <i>(*No duplicate of Cash Back will be awarded if the transactions also fall into above Dining & Grocery MCC)</i>		McDonalds delivery, GrabFood, Food Panda, DeliverEat, Tesco Online
	Caterers	5811	
	Eating Places, Restaurants	5812	
	Bars, Cocktail Lounges, Discotheques	5813	
	Fast Food Restaurants	5814	
	Fast Food Restaurants	5841	
	Package Stores, Beer, Wine, Liquor	5921	
	Grocery Stores	5411	
	Freezer, Locker Meat Provisioners	5422	
	Candy, Nut, Confectionery Stores	5441	
	Dairy Products Stores	5451	
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Category	MCC Description	MCC	Examples
Utilities	Telecommunication Equipment	4812	Astro, Celcom, Maxis, Digi, Tenaga Nasional Berhad and other utilities.
	Key-entry Telecom Merchant	4813	
	Telecommunication Services	4814	
	Computer Network/ Information Services	4816	
	Telegraph Services Utilities	4821	
	Cable, Satallite and Other Pay Television and Radio Services	4899	
	Electric, Gas, Heating, Oil, Sanitary, Water Utilities	4900	

The following transactions are herein expressly excluded and no Cash Back will be granted in respect to below:

- 1.1.1 Balance Transfer, Cash Advance transactions;
- 1.1.2 Quasi Cash transactions (Example: Betting, Gaming transactions);
- 1.1.3 Annual card Membership fees, Interest, Late payment charges, Card Service Tax (CST) and/or any applicable taxes imposed from time to time
- 1.1.4 Payment to charity/Social service organisations under MCC 8398
- 1.1.5 Any government related payments under designated MCC as below:-

MCC Code	Descriptions
9211	Court Costs including Alimony and Child
9222	Fines
9223	Bail and Bond payments
9311	Tax payments
9399	Government Services
9402	Postal services- Government only
9405	Intra-Government Purchases-Government only

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