



RHB SHELL VISA CREDIT CARD

RHB Shell Visa 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 Shell Visa Credit Card Terms & Conditions for full information.

Category	Eligible Merchant Category Code (MCC) and description of payments of transactions entitling cardholder to the Cash Back	Examples
Petrol	Petrol with Merchant description 'SHELL' Only <ul style="list-style-type: none"> • MCC 5541 Fuel Service Stations Manual • MCC 5542 Fuel Dispenser Automated • MCC 5983 Fuel Dealers.Coal, Fuel Oil, Liquefied 	Shell Petrol Station only
Grocery	<ul style="list-style-type: none"> • MCC 5411 Grocery Stores, Supermarkets • MCC 5422 Freezer, Locker Meat Provisioners • MCC 5441 Candy, Nut, Confectionery Stores • MCC 5451 Dairy Products Stores • MCC 5462 Bakeries • MCC 5499 Food and Convenience Stores 	Jaya Grocer, AEON Supermarket, Giant and other hypermarkets or supermarkets
Utilities	<ul style="list-style-type: none"> • MCC 4812 Telecommunication Equipment • MCC 4813 Key-entry Telecom Merchant • MCC 4814 Telecommunication Services • MCC 4816 Computer Network/Information Services • MCC 4821 Telegraph Services Utilities • MCC 4899 Cable, Satellite and Other Pay Television and Radio Services • MCC 4900 Electric. Utilities 	Astro, Celcom, Maxis, Tenaga Nasional Berhad, All other utility billers
Top Up eWallet	eWallet top up/reload (under MCC 6540, 4814, 4784, 4789, 5310, 7372) for selected e-wallet merchants as below, <ul style="list-style-type: none"> • GrabPay (Merchant description 'GRABPAY' / "GRABPAY-EC"), • Touch'n Go eWallet (Merchant description 'TNG-EWALLET') • Boost (Merchant description 'BOOST APP'), • BigPay (Merchant description 'BIGPAY') • Lazada (Merchant description 'LAZADA' / "LAZADA WALLET") • Wechat Pay (Merchant Description "WECHAT PAY") • Shopee Pay (Merchant Description "SHOPEEPAY" / "ShopeePay") * ** Any new / upcoming / additional / merchant description MCC which fall under the above cashback category will be add on to the above listing.	Grabpay, Touch'nGo eWallet, Boost, BigPay, Lazada Wallet, Wechat Pay and Shopee Pay.
Online Spend	Online Spend MCCs under e-Commerce mode. E-Commerce transaction definition means 'Transaction Mode = M, D, S and U' (*No duplicate of Cash Back will be awarded if the transactions also fall into above Top Up eWallet & Grocery MCC)	GrabFood, Food Panda, EASIMY, Mcdonald's Delivery, Tesco Online, Zalora, and other online platform.

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

- a. Petrol transactions for brands other than Shell.
- b. Balance Transfer, Cash Advance transactions;
- c. Quasi Cash transactions (Example: Betting, Gaming transactions);
- d. Annual Co-Brand Card Membership fees, Interest, Late payment charges, Card Service Tax (CST) and/or any applicable taxes imposed from time to time.
- e. Payment to charity/Social service organisations under MCC 8398.
- f. 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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