

1. DEFINITION

1.1 For the purpose of these Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:-

“RHB” means RHB Bank Berhad (Company No. 6171-M) and RHB Islamic Bank Berhad (680329-V)

“RHBI” means RHB Insurance Berhad (Company No. 38000-U)

“Merchant Category” or “MCC” is the code assigned to a merchant by Visa or other card associations when the merchant accepts a card from them as form of payment. The code classifies type of goods or services provided by the merchant.

“Cardholder” means a customer holding valid RHB Commercial Card

- a) RHB Corporate Credit Card/Card-i
- b) RHB Corporate Charge Card/Card-i
- c) RHB Purchasing Charge Card/Card-i

2. Terms and Conditions by RHB Insurance Berhad

1. These terms and conditions shall govern the use of cards with Cash Back features. These terms and conditions will apply in conjunction with the RHB Commercial Card Cardholder Agreement.
2. Cardholders can enjoy 0.5% Cash Back by using RHB Commercial Card only:
 - All cash back are given when cardholders purchase any insurance policy with RHBI using the RHB Commercial Card only upon purchase.
3. All Cash Back are excluding payment made with EPP function, JomPay, FPX, IBK.
4. All transaction should be capture under the MCC to enjoy the Cash Back.
5. Unless expressly stated in these terms and conditions, Cardholders are not entitled to earn Cash Back from any other categories of credit card transactions.
6. Cash back earned will be automatically credited in to Cardholders’ card account and will be reflected in the following month’s credit card statement.
7. Any collected cash back, including cash back which are pending credit into the Cardholder’s card account, will become invalid upon the occurrence of any one of the following:
 - Any cancellation, termination or suspension of the Cash Back, whether voluntary or involuntary
 - If the Cardholder’s card account become delinquent or if the account is not in good standing

- If the Cardholder has committed or suspected to have committed and event of default (which is defined our the RHB Commercial Card Cardholder's Agreement); and/or
 - If the Cardholder has committed or suspected to have committed and fraudulent, wrongful, or unlawful acts or have not fulfilled or breached his/her obligations, in relation to his/her RHB Commercial Card Cardholder's Agreement or these terms and conditions or any facility, service or accommodation granted by RHB.
8. RHB has the rights to cancel, terminate or suspend the cash back given prior adequate notice ot Cardholders. For avoidance of doubt, any such cancellation, termination or suspension by RHB Commercial Card will not be entitle the Cardholders to any compensation from RHB for any loss or damage suffered by the Cardholder, whether directly or indirectly, as a result of such cancellation, termination or suspension.

3. General T&C

1. RHB and RHBI reserved rights to amend or cancel the programme at any time prior without any notice given to cardholder(s).
 2. RHB assumes no responsibility for any claims, lost, cost, expenses or damages of whatsoever nature resulting from the promo/offers offered.
 3. RHB shall not be responsible in any way whatsoever, in respect of any matters beyond the Bank's control with regard to this programme or anything related thereto.
 4. RHB will not entertain and accept any questions, enquiries and disputes.
 5. RHB makes no representations or warranties, expressed or implied, regarding on this programme.
 6. All bookings must be made with RHB Commercial Card(s) only.
 7. Cardholders are subject to and must comply with the terms and conditions by RHB Insurance Berhad.
 8. Not valid with ongoing promotions or discounts.
 9. The eligible Cardholders shall be deemed to have agreed to be bound by all the Terms and Conditions of the programme.
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