

**RHB BANK BERHAD
RHB REWARDS CREDIT CARD
TERMS AND CONDITIONS
(EFFECTIVE 30 JUNE 2021)**

(* Please note that RHB REWARDS CREDIT CARD is known as RHB PLATINUM CREDIT CARD previously)

The following Terms and Conditions govern the use of RHB Rewards Credit Card (including any supplementary RHB Rewards Credit Card) ("Card") issued by RHB Bank Berhad (Registration No. 196501000373 (6171-M)) ("RHB Bank"). These Terms and Conditions are to be read together with the terms and conditions of the RHB Credit Card Service Visa Card/Mastercard Cardmember Agreement made between RHB Bank and the Cardmember ("Card Agreement"). Please ensure that you read and understand these Terms and Conditions and the Card Agreement before accepting the same. You may contact RHB Customer Contact Centre or visit any branch of RHB Bank if you do not understand any section of these Terms and Conditions. By signing on and/or using your Card, you are deemed to have accepted these Terms and Conditions and the Card Agreement and will be bound by them.

1. In this Terms and Conditions, the following terms have the meanings specified below:
 - 1.1. "Acquiring Bank" means a bank or financial institution that processes the transaction payment which the Card is used for on behalf of a Partner Merchant.
 - 1.2. "Award" means the award of Rewards Points to Cardmember issued by the Partner Merchant and/or RHB Bank;
 - 1.3. "Card" means RHB Rewards Credit Card (including any supplementary RHB Rewards Credit Card) issued by RHB Bank.
 - 1.4. "Cardmember" means the holder of the Card.
 - 1.5. "Card Service Tax" means the service tax payable on the provision of credit card services;
 - 1.6. "Customer Advocacy" means the touchpoint for matters relating to the Card, which can be reached by email at customer.advocacy@rhbgroup.com.
 - 1.7. "MCC" means any Merchant Category Code, which is a number assigned to a business by a Partner Merchant's Acquiring Bank that is providing the credit card terminal, based on the type of goods or services provided by the Partner Merchant;
 - 1.8. "Ombudsman for Financial Services" means the operator of the Financial Ombudsman Scheme approved by Bank Negara Malaysia (BNM), which functions as an alternative dispute resolution channel to resolve disputes between financial consumers and financial service providers licensed or approved by BNM, with its address at Level 14, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur and which can be reached by telephone at +603-2272 2811, by fax at +603-2272 1577 or by email at enquiry@ofs.org.my.
 - 1.9. "Partner Merchant" means any establishment or merchant participating in the Reward Points Programme;
 - 1.10. "Partner Merchant's Agreement" means the agreement between RHB Bank and the Partner Merchant in respect of the Rewards Points Programme;
 - 1.11. "Reward Points" means the reward points earned by the Cardmember through the use of the Card;
 - 1.12. "Reward Points Programme" means the programme allowing the Cardmember to earn Reward Points through the use of the Card;
 - 1.13. "Ringgit Malaysia" or "RM" means the lawful currency of Malaysia;

- 1.14. "RHB Customer Contact Centre" means the touch point for matters relating to a Card, which can be reached by telephone at 603-92068118 or by e-mail at customer.service@rhbgroup.com.
2. Each Cardmember is entitled to participate in various reward programmes offered by RHB Bank, as set out in these Terms and Conditions and/or as informed by RHB Bank from time to time.
3. Each Cardmember is entitled to earn Reward Points on the following Terms and Conditions:-
- 3.1. There is three (3) year validity for the Reward Points earned by the Cardmember from the Card. The three (3) year validity starts from the date on which the Reward Points are earned..
- 3.2. The Cardmembers will be awarded the following Rewards Points based on the prescribed Spend Categories as set out below for every RM1.00 spent using the Card in Ringgit Malaysia (RM):

Spend Categories	Credit Card Rewards Points Multiplier for every RM1.00 spent
Overseas Spend	4X
Online Spend	3X
Health Spend	2X
Insurance Spend	2X
Shopping Spend	2X
Entertainment Spend (Cinema Movie Tickets)	10X
Others Spend	1X

*Note:-

- i. For Overseas Spend: This means foreign currency transaction(s) performed out of Malaysia and the Reward Points will be awarded for every RM1.00 spent using the Card in foreign currency after conversion into Ringgit Malaysia (RM).
- To clarify, Reward Points will only be awarded for Overseas Spend that are Non-Online / Non-Mail Order Telephone Order (MOTO) / Non-Recurring mode
 - ii. For Online Spend: This means Online/e-Commerce transactions / MOTO transactions (regardless local / foreign currency).
- 3.3 The MCC code for each category is set out below:

MCC Category	MCC Code	MCC Description
Health	5047	Dental/Laboratory/Medical/Ophthalmic
	5122	Drugs, Drug Proprietors and Druggists
	5912	Drug Stores, Pharmacies
	5975	Hearing Aids. Sales, Service, Supply Stores
	5976	Orthopedic Goods. Artificial Limb Stores
	7298	Health and Beauty Spas
	8011	Doctors
	8021	Dentists
	8031	Osteopathic Physicians
	8041	Chiropractors
	8042	Ophthalmologists
	8043	Opticians, Optical Goods and Eyeglasses
	8049	Chiropodists, Podiatrists
	8050	Nursing and Personal Care Facilities
	8062	Hospitals
8071	Dental and Medical Laboratories	
8099	Health Practitioners	
Insurance	5960	Direct Marketing. Insurance Services
	6300	Insurance Sales, Underwriting and Premiums
Shopping	5094	Precious Stones and Metals, Watches and
	5310	Discount Stores

MCC Category	MCC Code	MCC Description
	5311	Departmental Stores
	5331	Variety Stores
	5399	General Merchandise Stores
	5611	Men and Boys. Clothing and Accessories Stores
	5621	Women Ready to Wear Stores
	5631	Women Accessory and Specialty Stores
	5641	Children and Infants. Wear Stores
	5651	Family Clothing Stores
	5655	Sports Apparel, Riding Apparel Stores
	5661	Shoe Stores
	5681	Furriers and Fur Shops
	5691	Men and Women Clothing Stores
	5697	Alterations, Mending, Seamstresses, Tailors
	5698	Wig and Toupee Shops
	5944	Clock, Jewelry, Watch and Silverware Store
	5999	Specialty Retail Stores
Entertainment– Cinema/Movie Tickets	7832	Motion Picture Theatres Amusement

The transactions under the following MCC codes set out below are excluded from the Reward Points Programme and no Reward Points will be awarded:

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
7995	Gambling Transactions
8398	Organizations, Charitable and Social Service

- 3.4. The assignment of the MCC for a Partner Merchant is subject to classification by such Partner Merchant's Acquiring Bank that is providing the credit card terminal. It is the responsibility of the particular Acquiring Bank to assign the correct MCC. RHB Bank will not be responsible for any non-posting of any Reward Points due to any incorrect assignment of the MCC by any Partner Merchant's Acquiring Bank, unless such incorrect assignment of the MCC and/or such non-posting of the Reward Points is/are due to the act, omission, default, negligence and/or misconduct on the part of RHB Bank and/or any of its employees, representatives and agents.
- 3.5. All Reward Points awarded and earned by Cardmembers are awarded to the Card account. The total accumulated Reward Points of Cardmembers can be viewed by: -
- 3.5.1. Viewing the balance of Reward Points on the monthly Card statement under the column "REWARDS" (Reward Points = Rewards). If there is any difference between:
- the Reward Points balance amount stipulated or printed on the credit card transaction payment receipt, statement, payment or redemption terminal from any of the Partner; and
 - the Reward Points recorded in the RHB Credit Card system;
- the Reward Points recorded in the RHB Credit Card system will prevail to the extent of such difference in records.
- 3.6. Reward Points redemption is applicable only to existing principal Cardmembers. All existing and valid principal Cardmembers will have to go through the authentication, identification or verification process and upon being successfully accepted by the customer service personnel as the genuine principal Cardmember then the successfully verified principal

Cardmember may perform the Reward Points redemptions.

- 3.7. RHB Bank may add, reduce or cancel any Partner Merchant from the Reward Points Programme at any time by giving prior notice of at least twenty-one (21) calendar days to the Cardmember and stating in the notice the reason(s) for such addition, reduction or cancellation.
- 3.8. Unless otherwise specified or allowed, all awards of Reward Points may not be used in conjunction with any other promotions, discounts or vouchers. All deals/merchandise redeemed by Cardmembers are subject to these Terms and Conditions.
- 3.9. In determining the amount paid for the purchase of goods and/or services for purposes of calculation of Reward Points, petrol purchases, Charity and Government transactions, annual card membership fees, interest, late payment charges, Card Service Tax (CST) and/or any applicable taxes imposed from time to time, cash advances, and other fees and charges will not be taken into account provided always that RHB Bank may, at any time and from time to time with prior notice to the Cardmember, to take into account any card transaction or charges or purchase in the calculation of Reward Points.
- 3.10. Subject to the following, successfully verified Cardmembers may make redemptions in accordance with these Terms and Conditions or the Partner Merchant's Agreement:
 - 3.10.1. RHB Bank may require Cardmembers to produce their valid Card or verification details before processing any redemption.
 - 3.10.2. RHB Bank will not be responsible for any unauthorized redemption or any other transaction involving Reward Points unless due to the act, omission, default, negligence and/or misconduct of the part of RHB Bank and/or any of its employees, representatives and agents.
 - 3.10.3. The Cardmember acknowledges and agrees that any redemption by Cardmember will be conducted in the following manner:-
Full points will be deducted at the point of redemption. In the event of insufficient points, the balance in RM will be charged to the Card.
- 3.11. Reward Points and all other points of award by RHB Bank will not be valid after the Card has been cancelled and terminated. In the event that the Card is cancelled or terminated, the Cardmember will not be entitled to any compensation unless such cancellation or termination is due to the act, omission, default, negligence and/or misconduct of the part of RHB Bank and/or any of its employees, representatives and agents.
- 3.12. Cardmembers may not make redemptions if the Card is cancelled, terminated or in an inactive card status.
- 3.13. The Cardmember will be awarded one (1) Reward Points for every RM1.00 spent using the Card in Ringgit Malaysia (RM) based on the amount paid for the purchase of the goods and/or services. The amount does not include petrol purchases, Charity and Government transactions, annual card membership fees, interest, late payment charges, Card Service Tax (CST) and/or any applicable taxes imposed from time to time, cash advances, and other fees and charges.
- 3.14. The Reward Points in the Cardmember's account will be removed if the good(s) or services that the Card was used to pay for is returned, cancelled or the transaction is not authorised by the Cardmember.
- 3.15. Additional Reward Points may be given from time to time on tactical campaigns i.e. specific campaigns that are immediate or short-term in duration. Please refer to RHB website at www.rhbgroup.com for further details on the terms and conditions of tactical campaigns.
- 3.16. There will be no cash back or Reward Points for all payments for retail purchase transactions using the Card via JomPay and FPX.

4. Each Cardmember is entitled to a preferred rate at RHB Bureau-De-Change for major foreign currencies. Please refer to www.rhbgroup.com for the list of major foreign currencies.
5. Each Cardmembers with active and good conduct of account that is not blocked, cancelled or terminated by RHB Bank are eligible to the various reward programmes offered by RHB Bank.
6. The Award cannot be redeemed for cash or credit, is not transferable. The Award obtained by the Cardmember cannot be exchanged or transferred to redeem under various other reward points programmes offered by RHB Bank.
7. If any one or more of the following events occur: -
 - 7.1. The Cardmember abuses the Reward Points Programme in any way; or
 - 7.2. The Cardmember commits any fraud or misrepresents any information supplied or to be supplied;Then RHB Bank is entitled to revoke all rights given to the Cardmember under the Card.
8. Until or unless a written notification from the Cardmember stating that a transaction(s) is/are unauthorised is received and confirmed by RHB Bank, the Cardmember will continue to remain liable to RHB Bank for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, incurred on the Card together with fees, interest and/or financial charges, regardless if the aggregate amount thereof exceeds the prescribed credit limit. It is agreed that RHB Bank will not be under a duty to ensure that the credit limit prescribed by RHB Bank is not exceeded.
9. If there is any dispute in relation to the Card or these Terms and Conditions, the Cardmember may refer such dispute to RHB Customer Contact Centre or Customer Advocacy. The Cardmember may reach out to the Ombudsman for Financial Services for any further dispute.
10. These Terms and Conditions are correct and applicable at the time of printing. Please refer to RHB website at www.rhbgroup.com for any future updates in relation to the Card. If the Cardmember does not understand such updates, the Cardmember may contact RHB Customer Contact Centre or visit any branch of RHB Bank.

-End of Terms and Conditions-
Last updated 30th June 2021