

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

The following Terms and Conditions govern the use of RHB Shell Visa Credit Card (including any supplementary RHB Shell Visa 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/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 these 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 or on behalf of a Partner Merchant;
  - 1.2. “Award” means the award of Cash Back to Cardmember issued by the Partner Merchant and/or RHB Bank;
  - 1.3. “Card” means RHB Shell Visa Credit Card (including any supplementary RHB Shell Visa Credit Card) issued by RHB Bank, which includes Shell’s LOGO imprinted thereon, and/or any other name, logo and/or trademark as may be determined by RHB Bank from time to time, unless otherwise stated.
  - 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. “Cash Back” means cash earned by the Cardmember in respect of selected MCC transactions charged to the Card;
  - 1.7. “Cash Back Programme” means the programme allowing the Cardmember to earn Cash Back through the use of the Card;
  - 1.8. “Customer Advocacy” means the touchpoint for matters relating to a Corporate Card, which can be reached by email at [customer.advocacy@rhbgroup.com](mailto:customer.advocacy@rhbgroup.com).
  - 1.9. “Maximum Cash Back” means the maximum amount of cash that can be earned by the Cardmember within one Card billing cycle for each MCC;
  - 1.10. “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;
  - 1.11. “Monthly Total Spend” means the total amount (in Ringgit Malaysia) spent monthly by the Cardmember as reflected in the monthly statement of the Cardmember which includes all retail spending for personal purchases only;
  - 1.12. “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](mailto:enquiry@ofs.org.my).

- 1.13. "Partner Merchant" means any establishment or merchant participating in the Cash Back Programme;
  - 1.14. "Partner Merchant's Agreement" means the agreement between RHB Bank and the Partner Merchant in respect of the Cash Back Programme;
  - 1.15. "Ringgit Malaysia" or "RM" means the lawful currency of Malaysia;
  - 1.16. "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](mailto:customer.service@rhbgroup.com);
  - 1.17. "Shell" means SHELL MALAYSIA TRADING SDN BHD (Company No. 196501000279 (6087-M)), a company incorporated in Malaysia with its corporate office address at Menara Shell, No. 211, Jalan Tun Sambanthan, 50470 Kuala Lumpur (hereinafter referred to as "Shell") of the other part.
  - 1.18. "Tier" means the tier which corresponds with the Monthly Total Spend as specified in Clause 3.2 below.
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 in the manner prescribed under clause 12 below from time to time.
  3. Each Cardmember is entitled to Cash Back on the following Terms and Conditions:-
    - 3.1 The Cardmember is entitled to earn Cash Back on the selected MCC for purchases made with the Card for purposes of personal consumption only i.e. non-business and non-commercial related consumption only. Cash Back will not be awarded on purchases made for business and commercial purposes using the Card.
    - 3.2 The Cardmember's Monthly Total Spend will determine the Tier which the Cardmember falls into. The applicable percentage of Cash Back is based on the selected categories as per table below:

Tier	Total Monthly Retail Spend (RM)	Cash Back					
		Petrol (Shell)	Grocery	Online Spend	Top Up eWallet	Utilities	Others Spend
1	800.00-1,499.99	5%	1%	1%	1%	1%	0.2%
2	1,500.00-2,499.99	8%	2%	2%	2%	2%	0.2%
3	≥ 2,500.00	12%	5%	5%	5%	5%	0.2%
Maximum Cash Back (RM)		RM50 per month	RM50 per month				Unlimited

Note: The cut-off date for Cash Back calculation and crediting is based on the date immediately before the monthly statement cycle date. Anything after will be credited into next monthly statement cycle.

- 3.3 The Cash Back is accumulated on a monthly basis and is based on the following selected MCC listing:

Category	Eligible Merchant Category Code (MCC) and description of payments of transactions entitling cardmember to the Cash Back
Petrol	Petrol with Merchant description 'SHELL' Only <ul style="list-style-type: none"> <li>• MCC 5541 Fuel Service Stations Manual</li> <li>• MCC 5542 Fuel Dispenser Automated</li> <li>• MCC 5983 Fuel Dealers.Coal, Fuel Oil, Liquefied</li> </ul>
Grocery	<ul style="list-style-type: none"> <li>• MCC 5411 Grocery Stores, Supermarkets</li> <li>• MCC 5422 Freezer, Locker Meat Provisioners</li> <li>• MCC 5441 Candy, Nut, Confectionery Stores</li> </ul>

	<ul style="list-style-type: none"> <li>• MCC 5451 Dairy Products Stores</li> <li>• MCC 5462 Bakeries</li> <li>• MCC 5499 Food and Convenience Stores</li> </ul>
Utilities	<ul style="list-style-type: none"> <li>• MCC 4812 Telecommunication Equipment</li> <li>• MCC 4813 Key-entry Telecom Merchant</li> <li>• MCC 4814 Telecommunication Services</li> <li>• MCC 4816 Computer Network/Information Services</li> <li>• MCC 4821 Telegraph Services Utilities</li> <li>• MCC 4899 Cable, Satellite and Other Pay Television and Radio Services</li> <li>• MCC 4900 Electric. Utilities</li> </ul>
Top Up eWallet	<p>eWallet top up/reload (under MCC 6540, 4814, 4784, 4789, 5310, 7372) for selected e-wallet merchants as below,</p> <ul style="list-style-type: none"> <li>• GrabPay (Merchant description 'GRABPAY' / "GRABPAY-EC"),</li> <li>• Touch'n Go eWallet (Merchant description 'TNG-EWALLET')</li> <li>• Boost (Merchant description 'BOOST APP'),</li> <li>• BigPay (Merchant description 'BIGPAY')</li> <li>• Lazada (Merchant description 'LAZADA' / "LAZADA WALLET")</li> <li>• Wechat Pay (Merchant Description "WECHAT PAY")</li> <li>• Shopee Pay (Merchant Description "SHOPEEPAY" / "ShopeePay")</li> </ul> <p>* ** Any new / upcoming / additional / merchant description MCC which fall under the above cashback category will be add on to the above listing.</p>
Online Spend	<p>Online Spend MCCs under e-Commerce mode. E-Commerce transaction definition means 'Transaction Mode = M, D, S and U'</p> <p><i>(*No duplicate of Cash Back will be awarded if the transactions also fall into above Top Up eWallet &amp; Grocery MCC)</i></p>

- 3.4 The following transactions are herein expressly excluded and no Cash Back will be granted in respect to below:
- 3.4.1 Petrol transactions for brands other than Shell.
  - 3.4.2 Balance Transfer, Cash Advance transactions;
  - 3.4.3 Quasi Cash transactions (Example: Betting, Gaming transactions);
  - 3.4.4 Annual Card Membership fees, Interest, Late payment charges, Card Service Tax (CST) and/or any applicable taxes imposed from time to time.
  - 3.4.5 Payment to charity/Social service organisations under MCC 8398.
  - 3.4.6 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

- 3.5 The total Cash Back accumulated by the Cardmember will be reflected in the Cardmember's monthly credit card billing statement for the Card.
- 3.6 RHB Bank may modify and/or alter the Cash Back percentages by providing at least twenty-one (21) calendar days prior notice to the Cardmembers before the effective date of such modifications and alterations and the reason(s) for the same.
- 3.7 The Cardmember's Cash Back will be accumulated up to the Maximum Cash Back as set out in Clause 3.2 of these Terms and Conditions.

- 3.8 The awarded Cash Back will be deducted from the Cardmember's account if the good(s) or service(s) that the Card was used to pay for is returned, cancelled or the transaction is not authorised by the Cardmember.
  - 3.9 Void or cancelled transactions are not entitled to Cash Back.
  - 3.10 Unless there is any manifest error, Cash Back awarded to the Cardmember by RHB Bank is final.
  - 3.11 The assignment of the MCC for a Partner Merchant is subject to the classification by the 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 held responsible for any incorrect assignment of the MCC by any Partner Merchant's Acquiring Bank that may result in non-posting of the Cash Back for the retail transactions with the Partner Merchants unless such incorrect assignment of the MCC and/or such non-posting of the Cash Back 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.
  - 3.12 Each Cardmember whose accounts are active and well maintained that is not blocked, cancelled or terminated by RHB Bank is eligible to the various reward programmes offered by RHB Bank.
  - 3.13 There will be no Cash Back for all payments for retail purchase transactions using the Card via JomPay and FPX.
4. Cash Back accumulated by supplementary Cardmembers of Card will be credited into the principal Cardmembers of Card. The total Cash Back accumulated by the supplementary Cardmember will be reflected in the principal Cardmembers monthly credit card billing statement.
    - 4.1 Adjustments will be made to the Cash Back earned in the Cardmember's account if there are any credit(s) or debit(s) posted to a Cardmember's account, including those arising from returned goods or service, or from billing disputes. Any disputed transactions/ billing will not be accredited with Cash Back.
5. This Card does not award reward points.
  6. RHB Bank and Shell may at its discretion provided that the notice of twenty-one (21) calendar days has been given to Cardmembers to amend, alter, cancel or replace the Cash Back rewards with alternative customer loyalty programme deemed suitable by them.
  7. If either one or more of the following occur:-
    - a. The Cardmembers abuses the Cash Back Programme in any way; or
    - b. 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 Cardmembers under the Card.
  8. RHB Bank may from time to time, provided that the consent has been given by the Cardmembers, disclose any information concerning the Cardmembers and/or any transactions undertaken through the use of the Card to:
    - a) Any authority, merchant and any member of the institute Visa/Visa Card® International Incorporated/VISA International; and
    - b) Any associate or related company of RHB Group, its agents, servants and / or such Persons as RHB Bank may absolute deem fit, provided that the Cardmembers have consented to such disclose at the point of application; and
    - c) The Cardmember hereby consents to RHB Bank seeking any information concerning the Cardmembers from any authority, merchant or such other person(s) as RHB bank may from time to time deem fit;
    - d) RHB Bank Co-brand partner Shell.

9. Subject to the consent given by the Cardmembers as in Clause 8 herein, the Cardmembers hereby consents to RHB Bank and/or Shell to use and share the Cardmembers information to help RHB Bank and/or Cardmembers to:
  - a) Access financial and insurance risks;
  - b) Recover debt;
  - c) Prevent and deter crime;
  - d) Understand our customer's requirement;
  - e) Develop and test products and services.
10. The Cardmember's information as stated in Clause 9 herein shall mean any information of the Cardmembers contained within RHB Bank, its associate or related companies, its agents, servants and/or such persons, Co-Brand partner Shell now or in the future including any dealings with RHB Bank, its associate or related companies, its agents, servants and/or such persons, Co-Brand partner Shell and of transactions made with the Card.
11. 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.
12. These Terms and Conditions are correct and applicable at the time of printing. Please refer to RHB Bank's website at [www.rhbgroup.com](http://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 & Condition-  
Last Updated 30<sup>th</sup> June 2021