

## **FREQUENTLY ASKED QUESTIONS (FAQ)**

### **1. What is the RHB Rewards Programme?**

*It is a loyalty programme provided to RHB cardmembers to redeem products, vouchers, frequent flyer miles, annual fee waiver, etc, using their RHB Reward Points.*

### **2. What is the validity of this RHB Rewards Programme Catalogue 2018/2019?**

*It is valid until 31<sup>st</sup> August 2019.*

### **3. How does the RHB Rewards Programme Catalogue work?**

*For every RM1 spent on retail purchases with RHB Credit Card (except Platinum Business Visa/MasterCard Card, RHB Debit Card or any cards determined by RHB Bank), one (1) Reward Point will be awarded to the cardmember's account. Cardmembers then accumulate their reward points to redeem their desired gifts from the RHB Rewards Redemption Catalogue.*

### **4. Can both Principal and Supplementary cardmembers' Reward Points be accumulated for gift redemptions?**

*Yes, both principal and supplementary cardmembers' Reward Points can be accumulated for gift redemptions.*

### **5. Can both Principal and Supplementary cardmembers redeem gifts?**

*No, only Principal Cardmembers are eligible for gift redemption.*

### **6. How can cardmembers redeem gifts from the RHB Rewards Programme 2018/2019 catalogue?**

*Cardmembers can redeem gifts via:*

*Phone banking at 03 – 9206 8118 (082 – 276 118 for Sabah & Sarawak), or Fax the Redemption Form to 03 – 9206 8088 (082 – 276 088 for Sabah & Sarawak), or visit the nearest RHB Credit Card Service Centre / Bank Branches  
Via Internet Banking ([www.rhbgroup.com](http://www.rhbgroup.com))*

### **7. When can cardmembers start redeeming their gifts?**

*Cardmembers can start redeeming anytime provided they have met the Reward Points required for the redemption item*

### **8. Does the cardmember bear the courier charges on the delivery of the gifts?**

*NO courier charges will be applied for delivery within Malaysia. NO delivery will be made for addresses bearing a Post Office Box number and/or overseas address.*

**9. Can cardmembers exchange the gifts after the redemption has been made?**

*All gifts redeemed are not exchangeable unless gifts received are damaged or faulty and are reported within seven (7) days from the date of receipt. Requests otherwise will not be entertained.*

**10. What if a cardmember claims that he/she did not receive the redeemed item?**

*If redeemed item did not reach cardmember within reasonable period, cardholder must report to RHB within thirty (30) days from the date the redemption form was sent/ processed. Otherwise requests will not be entertained.*

**11. Can the cardmember exchange the gifts redeemed for cash vouchers or cash?**

*No.*

**12. Can cardmembers choose to waive their annual fee with the accumulated Reward Points?**

*Yes.*

**13. What happens to cardmembers' Reward Points if they wish to terminate their credit card?**

*Cardmembers are advised to redeem their Reward Points before they terminate their cards, otherwise all Reward Points will be forfeited once the card is terminated.*

**14. How long does it take for delivery of items?**

*A maximum of twenty one (21) working days, subject to stock availability.*

**15. What happens to cardmembers' Reward Points if their card falls into default status?**

*All Reward Points will be forfeited once their card falls into default status.*

**16. Can cardmembers transfer their points from one card to another, i.e. Platinum to Visa Infinite's and vice versa?**

*Yes.*

## **FAST TRACK REDEMPTIONS**

### **1. What is Fast Track?**

*Fast Track is an alternative for cardmembers to redeem/purchase RHB Rewards Programme products partially with Reward Points and the balance to be charged to their RHB Credit Card.*

### **2. How can cardmembers purchase products from RHB Rewards Programme catalogue via Fast Track?**

*Phone banking at 03 – 9206 8118 (082 – 276 118 for Sabah & Sarawak), or Fax the Redemption Form to 03 – 9206 8088 (082 – 276 088 for Sabah & Sarawak), or Visit the nearest RHB Credit Card Service Centre / Bank Branches Via Internet Banking ([www.rhbgroup.com](http://www.rhbgroup.com))*

### **3. Is Fast Track applicable to all products?**

*No. It is only applicable to selected products as featured; please refer to the RHB Rewards Programme catalogue.*

### **4. How long does it take to process and deliver the Fast Track order?**

*Upon receiving the orders from cardmembers, the delivery process will start once the amount is successfully debited from the cardmember's credit card account. The delivery turnaround time is twenty one (21) working days, subject to stock availability.*

### **5. Can cardmembers redeem the Fast Track product if they have insufficient available credit?**

*No.*