



RHB REWARDS CREDIT CARD

RHB Rewards Credit Card will reward cardholders with Reward Points based on credit card spending.

Below is a summary table to illustrate the Merchant Category Code (MCC) & description for reward points accumulation. Please refer RHB Rewards Credit Card Terms & Conditions for full information.

MCC Category	MCC Codes	MCC Description	Examples
Health	5047 5122 5912 5975 5976 7298 8011 8021 8031 8041 8042 8043 8049 8050 8062 8071 8099	Dental/Laboratory/Medical/Ophthalmic Drugs, Drug Proprietors and Druggists Drug Stores, Pharmacies Hearing Aids. Sales, Service, Supply Stores Orthopaedic Goods. Artificial Limb Stores Health and Beauty Spas Doctors Dentists Osteopathic Physicians Chiropractors Ophthalmologists Opticians, Optical Goods and Eyeglasses Chiropodists, Podiatrists Nursing and Personal Care Facilities Hospitals Dental and Medical Laboratories Health Practitioners	Caring Pharmacy, Major hospitals, clinics, dental clinic & others
Insurance	5960 6300	Direct Marketing. Insurance Services Insurance Sales, Underwriting and Premiums	Great Eastern Life, Prudential, Manulife and other insurance providers
Shopping	5094 5310 5311 5331 5399 5611 5621 5631 5641 5651 5655 5661 5681 5691 5697 5698 5944 5999	Precious Stones and Metals, Watches and Discount Stores Departmental Stores Variety Stores General Merchandise Stores Men and Boys. Clothing and Accessories Stores Women Ready to Wear Stores Women Accessory and Specialty Stores Children and Infants. Wear Stores Family Clothing Stores Sports Apparel, Riding Apparel Stores Shoe Stores Furriers and Fur Shops Men and Women Clothing Stores Alterations, Mending, Seamstresses, Tailors Wig and Toupee Shops Clock, Jewellery, Watch and Silverware Store Specialty Retail Stores	Parkson, AEON departmental store (exlude Supermarket), Zara, and other retail shopping outlets



MCC Category	MCC Codes	MCC Description	Examples
Entertainment – Cinema Movie Tickets	7832	Motion Picture Theatres Amusement	TGV cinema, GSC, MBO and other major cinema theaters

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

- 1.1.1 Balance Transfer, Cash Advance transactions;
- 1.1.2 Quasi Cash transactions (Example: Betting, Gaming transactions) under MCC 7995;
- 1.1.3 Annual card Membership fees, Interest, Late payment charges, Card Service Tax (CST) and/or any applicable taxes imposed from time to time
- 1.1.4 Payment to charity/Social service organisations under MCC 8398
- 1.1.5 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