

## Important changes to RHB Smart Value Credit Card/Card-i and RHB Platinum Credit Card/Card-i features and Terms & Conditions

Please note that the RHB Smart Value Credit Card/Card-i and RHB Platinum Credit Card/Card-i features and Terms & Conditions will be revised w.e.f. 1 November 2018

### Revision for RHB Smart Value Credit Card/Card-i

	Current	Changes with effective 1 November 2018																																							
<b>Product Name</b>	RHB Smart Value Credit Card/Credit Card-i (Visa & MasterCard)	RHB Cash Back Credit Card/Credit Card-i (Visa & MasterCard)																																							
<b>Cash Back Mechanics</b>	<p>Earn Cash Back based on Spend Category &amp; monthly total spend amount:</p> <table border="1"> <thead> <tr> <th>Total Monthly Retail Spend (RM)</th> <th>a) Petrol b) Online c) Utility d) Grocery</th> <th>Others</th> </tr> </thead> <tbody> <tr> <td>RM500 – RM1,500</td> <td>1%</td> <td>0.2%</td> </tr> <tr> <td>RM1,501 – RM2,500</td> <td>2%</td> <td>0.2%</td> </tr> <tr> <td>≥ RM2,501</td> <td>5%</td> <td>0.2%</td> </tr> <tr> <td><b>Monthly Cash Back Capping</b></td> <td>RM10 per category per month</td> <td>No Capping</td> </tr> </tbody> </table> <p><u>Cash Back Exclusions:</u></p> <ul style="list-style-type: none"> <li>No Cash Back for Cash Advance, Balance Transfer, Quasi Cash, Charity, Government agencies transactions</li> <li>No Cash Back for Annual Fees, Interest, Late Payment Charges, Card Service Tax and/or any applicable taxes imposed from time to time</li> </ul>	Total Monthly Retail Spend (RM)	a) Petrol b) Online c) Utility d) Grocery	Others	RM500 – RM1,500	1%	0.2%	RM1,501 – RM2,500	2%	0.2%	≥ RM2,501	5%	0.2%	<b>Monthly Cash Back Capping</b>	RM10 per category per month	No Capping	<p>Earn Cash Back based on Spend Category &amp; monthly total spend amount:</p> <table border="1"> <thead> <tr> <th>Total Monthly Retail Spend (RM)</th> <th>a) Petrol b) Dining c) Utility d) Grocery</th> <th>Online Dining / Grocery (Delivery)</th> <th>Others</th> </tr> </thead> <tbody> <tr> <td>1.00 – 999.99</td> <td>0.20%</td> <td>0.20%</td> <td>0.20%</td> </tr> <tr> <td>1,00.00 – 1,999.99</td> <td>1.00%</td> <td>1.00%</td> <td>0.20%</td> </tr> <tr> <td>2,000.00 – 2,499.99</td> <td>2.00%</td> <td>2.00%</td> <td>0.20%</td> </tr> <tr> <td>≥ 2,500.00</td> <td>5.00%</td> <td>10.00%</td> <td>0.20%</td> </tr> <tr> <td><b>Monthly Cash Back Capping</b></td> <td>RM10 per category per month</td> <td>RM10 per month</td> <td>No Capping</td> </tr> </tbody> </table> <p><u>Cash Back Exclusions:</u></p> <ul style="list-style-type: none"> <li>No Cash Back for Cash Advance, Balance Transfer, Quasi Cash, Charity, Government agencies transactions</li> <li>No Cash Back for Annual Fees, Interest, Late Payment Charges, Card Service Tax and/or any applicable taxes imposed from time to time</li> </ul>	Total Monthly Retail Spend (RM)	a) Petrol b) Dining c) Utility d) Grocery	Online Dining / Grocery (Delivery)	Others	1.00 – 999.99	0.20%	0.20%	0.20%	1,00.00 – 1,999.99	1.00%	1.00%	0.20%	2,000.00 – 2,499.99	2.00%	2.00%	0.20%	≥ 2,500.00	5.00%	10.00%	0.20%	<b>Monthly Cash Back Capping</b>	RM10 per category per month	RM10 per month	No Capping
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<b>Travel Insurance</b>	RM100,000 Travel Insurance coverage	To be discontinued w.e.f. 1 November 2018																																							
<b>Terms &amp; Conditions</b>		<p><b>Cash Back Credit Card:</b> Please visit <a href="http://www.rhbgroup.com/s/cb-tnc">www.rhbgroup.com/s/cb-tnc</a></p> <p><b>Cash Back Credit Card-i:</b> Please visit <a href="http://www.rhbgroup.com/s/cb-tnci">www.rhbgroup.com/s/cb-tnci</a></p>																																							

**Revision for RHB Platinum Credit Card/Card-i**

	<b>Current</b>	<b>Changes with effective 1 November 2018</b>
<b>Product Name</b>	RHB Platinum Credit Card/Credit Card-i (Visa & MasterCard)	RHB Rewards Credit Card/Credit Card-i (Visa & MasterCard)
<b>Rewards Mechanics</b>	<p>Earn Rewards Points based on Spend Category &amp; spend amount:</p> <ul style="list-style-type: none"> <li>▪ 5x Points for Dining spend (birthday month)</li> <li>▪ 3x Points for Dining &amp; Overseas spend</li> <li>▪ 2x Points for Utility, Insurance &amp; Shopping spend</li> <li>▪ 1x Point for other Retail Spend</li> </ul> <p>Exclusions: No Rewards Points for Cash Advance, Charity, Government &amp; Petrol transactions</p>	<p>Earn Rewards Points based on Spend Category &amp; spend amount:</p> <ul style="list-style-type: none"> <li>▪ 10x Points for movie spend (Tactical offer from launch till 31 December 2019)</li> <li>▪ 4x Points for Overseas spend</li> <li>▪ 3x Points for Online spend</li> <li>▪ 2x Points for Health, Insurance &amp; Shopping spend</li> <li>▪ 1x Point for other Retail Spend</li> </ul> <p>Exclusions: No Rewards Points for Cash Advance, Charity, Government &amp; Gambling transactions</p>
<b>Rewards Points Validity</b>	Evergreen	3 years validity
<b>Golf Privileges</b>	<p>Entitled for golf privileges at:</p> <ul style="list-style-type: none"> <li>▪ Glenmarie Golf &amp; Country Club</li> <li>▪ Sungai Long Golf &amp; Country Club</li> <li>▪ Pulai Springs Resort</li> <li>▪ Penang Golf Club</li> </ul>	<p>Entitled for golf privileges at:</p> <ul style="list-style-type: none"> <li>▪ Kota Permai Golf &amp; Country Club</li> <li>▪ Sungai Long Golf &amp; Country Club</li> </ul> <p><i>* Pulai Spring Resort no longer in operation</i></p>
<b>Travel Insurance</b>	RM600,000 Travel Insurance coverage	To be discontinued w.e.f. 1 November 2018
<b>Terms &amp; Conditions</b>		<p><b>Rewards Credit Card:</b> Please visit <a href="http://www.rhbgroup.com/s/rp-tnc">www.rhbgroup.com/s/rp-tnc</a></p> <p><b>Rewards Credit Card-i:</b> Please visit <a href="http://www.rhbgroup.com/s/rp-tnci">www.rhbgroup.com/s/rp-tnci</a></p>