

TERMS AND CONDITIONS: BANK RAKYAT MY FIRST CREDIT CARD-i

ELIGIBILITY AND CARD SPECIFICATIONS

- a) Bank Rakyat My FIRST Credit Card-i is open to all applicants with a minimum age of 21 years and a minimum annual income of RM 24,000.
- b) The main features of Bank Rakyat My FIRST Credit Card-i are as follows:
 - i. Bank Rakyat 0% Instalment Plan with a minimum purchase of RM500 for an instalment tenure of 6,12 or 24 months, subject to a minimum monthly payment of RM50.
 - ii. Five points for every RM10 spent on online purchases. The point would then be converted to cash at the rate of RM0.10 per 10 points.
 - iii. One point for every RM10 spent for other retail purchases. The points will then be converted to cash at the rate of RM0.10 per 10 points.
- c) Bank Rakyat My FIRST Credit Card-i will take effect on 15 November 2024.
- d) Applicants may apply for Bank Rakyat My FIRST Credit Card-i via online application through Bank Rakyat Quick (BRICK) or visit the nearest Bank Rakyat branches.

GENERAL TERMS AND CONDITIONS

- a) These Terms and Conditions shall be read in conjunction with the General Terms and Conditions of Bank Rakyat Credit Card-i.
- b) The Cardholder agrees to be bound by the Terms and Conditions set out herein and agrees to access Bank Rakyat's website from time to time to view any changes or variations to any of the Terms and Conditions and to obtain information from Bank Rakyat for clarifications for any of unclear Terms and Conditions stated.
- c) Bank Rakyat shall not be liable for any delays, losses, shortages, notification or any incorrect correspondence either via email, letter or appropriate communication medium.
- d) Bank Rakyat shall not be responsible for any eventuality caused by natural disasters, wars, riots, curfew, fire, flood, drought, storm, epidemic or pandemic, system failures or any circumstances beyond the control of Bank Rakyat.
- e) **DISCLAIMER: SUBJECT TO WHAT IS PERMITTED BY LAW, BANK RAKYAT SHALL NOT BE LIABLE TO THE CARDHOLDER (EXCEPT FOR LIABILITIES ARISING FROM GROSS NEGLIGENCE, MISCONDUCT, INTENTIONAL ACTS, FRAUD, OR INTENTIONAL BREACH BY BANK RAKYAT) FOR DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY DAMAGES OR**

CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS, OR PROFITS) ARISING FROM OR RELATED TO PARTICIPATION IN THIS CAMPAIGN/APPLICATION, WHETHER SUCH LIABILITIES ARISE FROM ANY CLAIMS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHERWISE, AND WHETHER THE PARTICIPANT OR CUSTOMER HAS BEEN ADVISED OF OR THE POSSIBILITY OF LOSS OR DAMAGE COULD OCCUR.

- f) Bank Rakyat may add, delete, amend, reject and/or remove any terms and conditions stated herein from time to time, by publishing a 21-day notification on Bank Rakyat's corporate website and any changes, rejection or addendum will take effect on the date after 21 days notification being send out.
- g) The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.
- h) For further information and queries, please call Bank Rakyat Card Centre at 03-2693 6880 or visit www.bankrakyat.com.my
- i) In the event of any inconsistency between the English version and the Bahasa Malaysia version of these Terms and Conditions, the English version shall prevail to the extent of such inconsistency.