

ELIGIBILITY & CARD SPECIFICATIONS

- | No | Eligible MCC | Description |
|----|-------------------|--------------------|
| 1 | Petrol Stations | 5541 & 5542 |
| 2 | Bookstores | 5942 |
| 3 | Hotels | 3501 – 3999 & 7011 |
| 4 | Stationery Stores | 5111 & 5943 |

iv. 5% Cashback is **LIMITED to RM50 per month*** and **RM600 per year*** for each Bank Rakyat *Cikgu Sejati* Credit Card-i holder. This amount is a combination of usage by the Primary Cardholder and Supplementary Cardholder.

*Per year refers to January 1st until December 31st each year.

- v. There is **NO MINIMUM** usage amount required to enjoy the 5% Cashback offered.
- vi. 5% Cashback will be credited only for **approved** transactions.

- vii. The Bank reserves the right to retract the 5% Cashback credited if any of the following occurs:
- Cardholders engage in fraud, deception, or provide false information.
 - Cardholders intentionally make fraudulent transactions and misuse credit cards to enjoy a 5% cashback: or
 - There are unauthorized, returned, disputed, or canceled transactions.
- viii. The 5% Cashback cannot be transferred or exchanged for cash or any other form or methods.
- d) Bank Rakyat *Cikgu Sejati* cardholders are eligible for the 8%.GOV.MY program if their application is approved before 1st September 2024.
- e) Bank Rakyat *Cikgu Sejati* Credit Card-i is also offered to all teachers who are existing Bank Rakyat Credit Card-i cardholders.
- f) For teachers who currently hold a Platinum Explorer Credit Card-i and wish to add the Bank Rakyat *Cikgu Sejati* Credit Card-i, the combined 5% cashback for both primary and supplementary cards is limited to RM1,000 per year.

Total card @ 1	Platinum Explorer	
Total yearly cashback	Up to RM1,000	
Total card @ 2	Platinum Explorer	<i>Cikgu Sejati</i> RM50 monthly
Total yearly cashback	Up to RM1,000	

An illustrative example of how cashback is calculated based on MCC transactions and card usage is outlined below:

Date	Scenario	Total Card @ 2		Total Cashback
		Platinum Explorer	<i>Cikgu Sejati</i>	
1/6/24	Transaction with Platinum Explorer .	Total cashback: RM5,000 x 5% : RM250	Total monthly cashback: RM50*	RM1,000 – RM250: RM750
	Hotels reservation with total of RM5,000	Balance: RM1,000 – RM250 :RM750	*In this scenario, the <i>Cikgu Sejati</i> card is not being used in June 2024, thus there will be no cashback for that month.	

7/7/24	Transaction with Cikgu Sejati . Hotels Reservation and petrol station with amount of RM3,000	Total cashback: RM750 *In this scenario, the Platinum Explorer card is not being used in July 2024.	Total monthly cashback: RM50 Balance: RM50 - RM50 :RM0	RM750 – RM50: RM700
12/8/24	Transaction with Platinum Explorer . Hotels reservation with total of RM14,000.	Total cashback: RM700 RM14,000 x 5% :RM700	Total monthly cashback: RM0*	RM700 – RM700: RM0
25/8/24	Transaction with Cikgu Sejati . Petrol station and Hotels reservations with total of RM1,000.		*The transactions made using <i>Cikgu Sejati</i> card are no longer eligible to receive cashback as the annual cashback limit for both cards has been reached.	
Cardholders are no longer eligible to receive cashback for both cards in that year as they have reached the annual cashback limit of RM1,000.00 in August 2024.				

- g) The existing cardholders may apply Bank Rakyat *Cikgu Sejati* Credit Card-i by following methods:

Method	Details
SMS	Reply to SMS offer from the Bank for card conversion. *SMS will be sent occasionally

- h) For supplementary card issuance, the special design card will only be given to supplementary who meets the eligibility criteria. Supplementary applicants who are non-teachers will receive issuance under the gold or platinum card.
- i) If the cardholders have ended their service as teachers under MOE, the Bank has the right to convert the existing Credit Card-i to Gold or Platinum based on eligibility. In this case, the cardholders will not be eligible to enjoy the benefits of the Bank Rakyat *Cikgu Sejati* Credit Card-i.
- j) Bank Rakyat *Cikgu Sejati* Credit Card-i will take effect on 1st May 2024.

- k) Applicant may apply Bank Rakyat *Cikgu Sejati* Credit Card-i via nearest branches or online application which is via iRakyat or Bank Rakyat Quick (BRICK).

GENERAL TERMS & CONDITIONS

- a) These terms and conditions shall be read in conjunction with the General Terms and Conditions of Bank Rakyat Credit Card-i. and Bank Rakyat 8%.GOV.MY program.
- b) The Cardholder agrees to be bound by the terms and conditions set out herein and agree 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 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 21 days notification that will be published in Bank Rakyat 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 in 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.