

TERMS AND CONDITIONS: BANK RAKYAT PDRM CREDIT CARD-i

- a) Bank Rakyat PDRM Credit Card-i is Credit Card-i offered **EXCLUSIVELY** for Royal Malaysia Police (RMP) personnel and RMP non-management personnel.
- b) Bank Rakyat PDRM Credit Card-i will be available starting from 19 February 2024.
- c) The main features of Bank Rakyat PDRM Credit Card-i are as follows:
 - i. **EXCLUSIVE** card design for RMP personnel.
 - ii. Special **CASH WITHDRAWAL FEE** of 1.5% or minimum RM15 (whichever is higher) at the automated teller machine (ATM) or Bank Rakyat counter.
- d) Types of Credit Card-i offered are according to the position of the RMP personnel as follows:

Card Type	Position
Platinum	<p><u>Senior Police Officers</u></p> <ul style="list-style-type: none">- Inspector General (IG)- Deputy Inspector General (DIG)- Commissioner Police (CP)- Deputy Commissioner of Police (DCP)- Senior Assistant Commissioner (SAC)- Assistant Commissioner Police (ACP)- Superintendent Police (SUPT.)- Deputy Superintendent Police (DSP)- Assistant Superintendent Police (ASP)- Inspector (INSP)- Probationary Inspector (P/I)
Gold	<p><u>Police Officers</u></p> <ul style="list-style-type: none">- Sub-Inspector (SI)- Sergeant Major (SM)- Sergeant (S/N)- Corporal (KPL)- Lance Corporal (L/KPL)- Constable (KONST)

- e) Bank Rakyat PDRM Credit Card-i cardholders are eligible for the Bank Rakyat 8%.GOV.MY program only if the application is approved before 31 August 2024.
- f) The existing cardholders may apply for Bank Rakyat PDRM Credit Card-i by the following methods:

Method	Details
First	<ul style="list-style-type: none"> • Reply to SMS from the Bank offering to convert the card. <small>*SMS will be sent occasionally</small>
Second	<ul style="list-style-type: none"> • Email kkredit@bankrakyat.com.my for a card conversion application with the below details: <ul style="list-style-type: none"> - Name - Existing Credit Card-i Number - Phone Number - Position

- g) For supplementary card issuance, the special design card will only be given to supplementary card applicants who are PDRM personnel. For supplementary applicants who are non-PDRM personnel, issuance will be made under a gold or platinum card.
- h) Bank Rakyat PDRM Credit Card-i holders are eligible to hold Bank Rakyat PDRM Credit Card-i until the retirement age of 60 years.
- i) Bank Rakyat will send a notification to Bank Rakyat PDRM Credit Card-i holders during the card renewal process to update their employment status. If the cardholders have ended their service as RMP personnel, the Bank has the right to convert the existing Credit Card-i to Gold or Platinum Credit Card-i depending on eligibility and the cardholders will no longer be eligible for the benefits of Bank Rakyat PDRM Credit Card-i.
- j) Applicant may apply for Bank Rakyat PDRM Credit Card-i through the online application 'Bank Rakyat Quick' (BRICK) or visit Bank Rakyat's nearest 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 and terms and conditions of Bank Rakyat 8%.GOV.MY program.
- 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, curfews, fire, flood, drought, storm, epidemics or pandemics, system failures or any circumstances beyond the control of Bank Rakyat.
- e) **DISCLAIMER: SUBJECT TO THE EXTENT PERMITTED BY LAW, BANK RAKYAT SHALL NOT BE LIABLE TO ANY CARDHOLDERS FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL DAMAGES OR EXEMPLARY DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING FROM OR RELATING TO YOUR PARTICIPATION IN THIS CAMPAIGN, WHETHER LIABILITY SHALL ARISE FROM ANY CLAIMS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER CARDHOLDERS HAVE BEEN ADVISED OR POSSIBILITY OF SUCH LOSS OR DAMAGE CAN 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 on Bank Rakyat corporate website and any changes, rejection or addendum will take effect on the date after 21 days notification being sent out.
- g) These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.
- h) For further information and queries, please contact 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.