

TERMS AND CONDITIONS
5% CASHBACK FOR AIRLINE TICKETS AND HOTELS BOOKINGS

- a) 5% Cashback is **ONLY ENTITLED and VALID** for the cardholders of Bank Rakyat specified below:
- i. Platinum Explorer Credit Card-i (including supplementary cardholder(s)); and
 - ii. Platinum Xclusive Explorer Credit Card-i (including supplementary cardholder(s))
- collectively referred to as ("Cardholder").

- b) 5% Cashback is **VALID** for every purchase of Airlines Tickets and Hotels Bookings using Bank Rakyat Platinum Explorer Credit Card-i and/or Bank Rakyat Platinum Xclusive Explorer Credit Card-i **ONLY** subject to the terms and conditions stated herein.

No **MINIMUM** spending amount for the purchase of Airline Tickets and Hotels Bookings set for the 5% Cashback offered.

- c) 5% Cashback is **CAPPED** at maximum amount of **RM1,000.00*** per annum for every Cardholder. The amount is a total combination of usage of the principal cardholder and supplementary cardholder(s).

** Per annum is refers to 1st January until 31st December every year.*

- d) 5% Cashback will be credited to the principal Cardholder's account for every Airline Tickets and/or Hotels Bookings purchases made at the following Merchant Category Code (MCC) **ONLY**:

No	Eligible MCC	DESCRIPTION
1	3000-3299	Airlines Operator
2	4511	Airlines Operator
3	3501-3999	Hotels/Motels/Resorts
4	7011	Hotels/Motels/Resorts
5	4722	Travel Agencies/Tour Operator

IMPORTANT: Qualification of Merchant Category Code (MCC) is based classification registered by merchant's acquiring bank.

- e) 5% Cashback will **ONLY** be credited for transactions which have been billed.
- f) Bank Rakyat has the right to forfeit the 5% Cashback that have been credited if any of the following transpire:
- i. The Cardholder is proven to commit fraud or misrepresentation of information supplied (for clarity, see (g) below).
 - ii. The Cardholder is abusing the program in any manner; or
 - iii. Unauthorized, refunded, disputed, or canceled transactions (for clarity, see (h) below).

- g) If the Cardholder disputes any transaction related to the purchase of Airline Tickets and/or Hotel Bookings when 5% Cashback has been credited to the Cardholder, the 5% Cashback amount will be debited by Bank Rakyat from the Cardholder's account until the dispute is resolved as follows:
 - i. If it is proven that the Cardholder **is liable** for the disputed transaction, the 5% Cashback will be refunded into the Cardholder's Credit Card Account.
- h) If it is proven that the Cardholder **is not liable** for the disputed transaction, the 5% Cashback will not be refunded into the Cardholder's Credit Card Account. In the event there is a credit refund received from the Airline and/or Hotel when 5% Cashback has been credited to the Cardholder, Bank Rakyat has the right to debit either in full or partial, based on the amount of refund received by the Airline and/or Hotel.
- i) 5% Cashback could neither be transferred nor exchanged for cash or other kinds and method at all material times.

These terms and conditions shall be read in conjunction with the General Terms and Conditions of Bank Rakyat Credit Card-i.

- j) 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.
- k) Bank Rakyat shall not be liable for any delays, losses, shortages, notification or any incorrect correspondence either via email, letter or appropriate communication medium.
- l) 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.
- m) **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.**
- n) Bank Rakyat reserves the right and absolute discretion to 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.

- o) The Terms and Conditions shall be governed by and construed in accordance with the laws in Malaysia.
- p) For further information and queries, please call Bank Rakyat Card Centre at 03-2693 6880 or visit www.bankrakyat.com.my
- r) 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.