

Al Rajhi Banking & Investment Corporation (Malaysia) Bhd

Credit Card-*i*Cashback Program Terms and Conditions

(Effective Date: 18 March 2026)

This document sets out the Credit Card-*i* Cashback program ("**CC-*i* Cashback Program**") in products and services which **AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD** (Registration No.: 200501036909 (719057-X) ("the **Bank**", "**we**", "**our**" or "**us**") may offer you from time to time (**CC-*i*Cashback Program Terms and Conditions**). Make sure you read and understand these CC-*i*Cashback Program Terms and Conditions before agreeing to subscribe and/or participate in the CC-*i* Cashback Program. By applying for and participating in our CC-*i*Cashback Program in our products and services, you agree and accept these CC-*i* Cashback Program Terms and Conditions.

This CC-*i* Cashback Program Terms and Conditions is in addition to and are to be read together with the Bank's Credit Card-*i*Terms and Conditions (available on our website <https://www.alrajhibank.com.my/>) and any other relevant terms and conditions as the Bank may impose from time to time with prior notice. Some capitalized terms used in this document have been defined in the Bank's Credit Card-*i*Terms and Conditions. In case of any inconsistency between what is stated in these CC-*i* Cashback Program Terms and Conditions and the Bank's Credit Card-*i*Terms and Conditions, the terms in these CC-*i*Cashback Program Terms and Conditions shall prevail solely in relation to the specific products and services.

Applicability. This CC-*i* Cashback Program Terms and Conditions shall be applicable to the following credit cards issued by the Bank and any other subsequent credit cards issued by the Bank from time to time with prior notice of such applicability:

- (a) Visa Platinum Credit Card-*i*(including any supplementary Visa Platinum Credit Card-*i*); and
 - (b) Visa Signature Credit Card-*i* (including any supplementary Visa Signature Credit Card-*i*)
- (Collectively referred to as "**Card**").

1. Cashback will be rewarded to Cardholders based on Table 1:

Table 1	
Visa Platinum Credit Card-<i>i</i>	Visa Signature Credit Card-<i>i</i>
<ul style="list-style-type: none"> • 5% cashback on the following transaction categories, applicable in both local and foreign currencies, capped at RM30 per month: <ol style="list-style-type: none"> 1. Dining 2. Grocery 3. Online Purchases 4. Utilities 	<ul style="list-style-type: none"> • 10% cashback on overseas retail transactions, capped at RM80 per month.
<ul style="list-style-type: none"> • UNLIMITED 0.2% cashback on other eligible retail transactions*. <p>*Excludes categories that earn 5% cashback and the list of transactions that are excluded from cashback in clause 4 below.</p>	<ul style="list-style-type: none"> • UNLIMITED 0.6% cashback on all other eligible transactions**. <p>**Excludes overseas spending and the list of transactions that are excluded from cashback in clause 4 below.</p>
<ul style="list-style-type: none"> • Eligible retail transactions made using any supplementary Visa Platinum Credit Card-<i>i</i> are also eligible for cashback. Any spending on supplementary cards will be combined with the principal cardholder's spending for the purposes of calculating cashback. The cashback amount will be credited to the principal cardholder's credit card-<i>i</i> account. 	<ul style="list-style-type: none"> • Eligible retail transactions made using any supplementary Visa Signature Credit Card-<i>i</i> are also eligible for cashback. Any spending on supplementary cards will be combined with the principal cardholder's spending for the purposes of calculating cashback. The cashback amount will be credited to the principal cardholder's credit card-<i>i</i> account.

2. The cashback for dining, groceries and utilities is based on the following Merchant Category Code (MCC) as listed in Table 2:

Table 2		
Category	MCC	Description
Dining	5811	Caterers
	5812	Eating Places, Restaurants
	5814	Fast Food Restaurants
Grocery	5411	Grocery Stores, Supermarkets
	5422	Freezer and Locker Meat Provisioners
	5441	Candy, Nut and Confectionery Stores
	5451	Dairy Products Stores
	5462	Bakeries
	5499	Miscellaneous Food Stores–Convenience Stores, Markets, Specialty Stores, and Vending Machines
Utilities	4812	Telecommunication Equipment Including Telephone Sales
	4813	Key-Entry Telecom Merchant providing single local and long-distance phone calls using a central access number in a non-face-to-face environment using key entry
	4814	Telecommunication Services including but not limited to prepaid phone services and recurring phone services
	4816	Computer Network/Information Services
	4821	Telegraph Services
	4899	Cable, Satellite, and Other Pay Television and Radio Services
	4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water

3. Overseas retail transactions refer to transactions made in currency other than Malaysian Ringgit currency code – MYR ("**foreign currency spend**"). The cashback for any foreign currency spends shall be calculated based on the Malaysian Ringgit amount charged to the Card.

4. The following retail transactions are **excluded** in the cashback calculation for using the Card:
- 4.1. Monthly instalment plans provided by the Bank from time to time including but not limited to balance conversions, card instalment payment plans and balance transfers;
 - 4.2. Non-retail transactions including but not limited to any fees and charges related to the Bank's Fees & Charges, cash withdrawal and taxes imposed by the government;
 - 4.3. Retail transactions using the Card via online banking, JomPay, FPX and Mail Order, Telephone Order (MOTO);
 - 4.4. eWallets reloads. Example of eWallets – BigPay, Boost, GrabPay, MAE, Setel, ShopeePay and Touch 'n Go eWallet;
 - 4.5. Quasi cash transactions. This refers to purchases or transfers that are treated as cash withdrawals, even though no physical cash is exchanged such as the purchase of foreign currency, money orders, travelers' cheques, gaming tokens or cryptocurrency including merchant falling under MCC 6050, 6051 and 6540;
 - 4.6. Payment to charities/social service organizations under MCC 8398;
 - 4.7. Transactions made at petrol stations under MCC 5541 and 5542;
 - 4.8. Any government related payments under designated MCC based on Table 3:

Table 3		
Category	MCC	Description
Government Services	9211	Court Costs (including Alimony and Child Support)
	9222	Fines
	9223	Bail and Bond Payments
	9311	Tax Payment
	9399	Government Services (Not Elsewhere Classified)
	9402	Postal Services – Government Only
	9405	Intra-Government Transactions

5. Cashback will be calculated on a per-transaction basis, based on RM1.00 transaction blocks. The cashback amount will be determined to two decimal places and rounded up to the nearest cent.

Example:

Transaction Amount	0.6% Cashback Calculation	Cashback Value
RM200.70	$RM200.00 \times 0.6\% = RM1.20$	RM1.20
RM51.05	$RM51.00 \times 0.6\% = RM0.306$	RM0.31
RM16.75	$RM16.00 \times 0.6\% = RM0.096$	RM0.10

6. Cashback is calculated based on the Card Statement of Account cycle. It will be credited on the statement cycle date and reflected in the Cardholder's current month statement if it is posted on or before the statement cycle date.
7. If a transaction is made within the statement cycle but is posted after the statement date, the cashback will be awarded and reflected in the following month's statement.

Example A:

Statement date: 11 August 2025

Transaction date: 09 August 2025

Transaction posting date: 12 August 2025

(Cashback for transaction posted on 12 August 2025 will be reflected in September 2025 statement).

Example B:

Statement date: 11 August 2025

Transaction date: 09 August 2025

Transaction posting date: 11 August 2025

(Cashback for transaction posted on 11 August 2025 will be reflected in August 2025 statement).

8. To be eligible for cashback, the retail transaction must be posted to the Card account in the Bank's card system (i.e., not in floating status). During the crediting of the cashback, the Card must be valid, not blocked or canceled and in a credit standing acceptable to the Bank. A Cardholder's eligibility for cashback shall be solely determined by the Bank.

9. The Bank reserves the right to deduct the awarded cashback from the Cardholder's Card account by offsetting it against the current cashback balance in the event that:
 - 9.1. the goods or services purchased using the Card are returned, voided, canceled or reversed (in full or in part) by any party for any reason and at any time;
 - 9.2. the transaction is not authorized by the Cardholder;
 - 9.3. there is no transaction corresponding to any transaction counted by the Bank as an eligible transaction for cashback;
 - 9.4. it is determined by the Bank that a Cardholder has breached any of the terms and conditions related to the Bank's products and services.
10. Unless there is any manifest error, the cashback awarded to the Cardholder by the Bank is considered final.
11. The Bank reserves the right to withhold or cancel any cashback rewarded where the Cardholder's account is overdue, delinquent, closed, under investigation or the Cardholder is in dispute with the Bank.
12. Cashback is not transferable. If a Cardholder terminates his/her Card account before the statement date, any accumulated cashback will be forfeited.

GENERAL

13. By signing or using your Card, Cardholder agrees to be bound by this CC-/Cashback Program Terms and Conditions and the existing terms and conditions applicable to the participating products and services:
 - (a) General Terms and Conditions;
 - (b) Specific Terms and Conditions applicable to products and/or services referred to herein;
 - (c) Online Banking Terms and Conditions, and
 - (d) Credit Card-/Terms and Conditions.
14. The Bank reserves its right at any time to decide on all matters on the award of cashback stated in this CC-/Cashback Program Terms and Conditions and any decisions made by the Bank relating to this CC-/Cashback Program shall be final and binding. No disputes and/or appeals pertaining to any decisions will be entertained.

15. The Bank reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the terms and conditions of the CC-*i* Cashback Program (including but not limited to reduction in the cashback rewarded) and to amend this terms and conditions at any time at its absolute discretion by giving the Cardholders twenty-one (21) days' notice via by posting on the Bank's website at <https://www.alrajhibank.com.my> or any other channel that the Bank deems appropriate. This CC-*i* Cashback Program Terms and Conditions, as amended from time to time, shall prevail over any provision or representations contained in other promotional materials advertising this CC-*i* Cashback Program.
16. For the avoidance of doubt, any revision, withdrawal, cancellation, termination, or suspension by the Bank of the CC-*i* Cashback program shall not entitle the Cardholder to any form of claim or compensation against the Bank for any and all losses or damages suffered or incurred by the Cardholder, whether directly or indirectly arising from or in connection with such revision, withdrawal, cancellation, termination, or suspension, unless it was caused by the Bank's gross negligence or willful misconduct.
17. By using the Card, you agree to access the Bank's website on a regular basis to view this CC-*i* Cashback Program Terms and Conditions (including any related notices by the Bank).
18. This CC-*i* Cashback Program has been reviewed for Shariah compliance in accordance with the relevant Shariah principles binding on the Bank.
19. This CC-*i* Cashback Program Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Cardholder(s) agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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