

1. DEFINITIONS

The RHB Rewards Programme (Programme) is composed of:

- i. Flight Rewards, which means the transfer of Reward Points to the participating airline(s) available for, frequent flyers on such airline(s).
- ii. Non-Flight Rewards meaning all rewards, other than Flight Rewards, provided by the Programme, which includes dining, shopping, travel, annual fee waiver and On-The-Spot Redemption.
- iii. Catalogue, which means the RHB Rewards for reward point redemption offerings catalogue.

2. VALIDITY OF REWARD POINTS

Points Expiry / Credit Cards	Platinum Credit Cards	Visa Infinite Credit Cards	Travel Money, Gold, Classic, Evo, MBSB Credit Cards
Evergreen Points. No Expiry	YES	Not Applicable	Not Applicable
3 Years Points Expiry	Not Applicable	YES	Not Applicable
2 Years Points Expiry	Not Applicable	Not Applicable	YES

- i. The annual expiry date for Reward Points earned on a credit card shall be the last day of the month shown as the expiry month (regardless of the year) on such card.
- ii. All Reward Points should be redeemed prior to expiry. The applicable expiry date will be shown in the cardmembers' monthly credit card statement and any unused Reward Points earned and accumulated will NOT be carried forward to the following year or will be brought to the number zero upon expiry.
- iii. There will be NO EXTENSION PERIOD OR TIME FRAME given to any unused and expired reward points.

3. ELIGIBILITY

All Personal, Corporate Staff and Company cardmembers with accounts in good standing are (currently not overdue in payment or exceeded limit) eligible for the Programme. Corporate cardmembers standalone private label cardmembers so determined by RHB are excluded from the Programme.

4. REWARD POINTS EARNED IN THE PROGRAMME

- i. All RHB Visa and MasterCard cardmembers (except Plus1 Credit Card, Plus1 eCash Prepaid Card, RHB Debit Card and Platinum Business MasterCard Card) and cardmembers of other cards as determined by RHB Bank at its absolute discretion will earn one RHB Reward Point in the Programme for every RM1.00 billed to the PRINCIPAL and supplementary card accounts subject to the exclusions listed below. All retail transactions will be qualified for the RHB Reward Points. The cardmember will NOT earn Reward Points for the following: Late Payment Charges, Excess Limit Fee, Finance Charges, Cash Advance Transactions, Balance Transfers, Annual Fee, Early Exit Fees, Service Taxes (as determined by the Malaysian Government), Transactions performed at the petrol stations and others determined by RHB.
- ii. The accumulation rate of one(1) RHB Reward Point for every RM1.00 may be subjected to change from time to time as determined by RHB.
- iii. Adjustments will be made to the RHB Reward Points accrued in the cardmember's Visa or MasterCard account if there are any credit(s) or debit(s) posted to a cardmember's account, including those arising from returned goods or service, or from billing disputes. Any disputed transactions/ billing will not be accredited with Reward Points.
- iv. Whether transactions are made in Malaysia or abroad, Reward Points will be earned on the amount debited to the cardmember's credit card account in Ringgit Malaysia for all eligible spending.
- v. RHB reserves the right to change, at any time, the number of Reward Points and where applicable, the number of Reward Points plus Ringgit values that are required to redeem any of the items in the Programme.

5. REWARD POINTS REDEMPTION

- i. All RHB Visa or MasterCard accounts must be in good standing (not overdue in payment or exceeded limit) and not cancelled or terminated by RHB or the cardmember at the time of a redemption request (including a request to transfer Reward Points to the participating airlines' Frequent Flyer Programmes).
- ii. When redeeming Reward Points, RHB will deduct the points earned by in order of date so that the earliest accumulated points will be redeemed first.
- iii. Reward Points accumulated in the principal and supplementary cardmember's Visa or MasterCard card account can only be redeemed by the PRINCIPAL cardmember for the RHB Rewards Programme.
- iv. Upon redeeming a reward, the cardmember releases RHB from any and all liability to the cardmember or any guest of the cardmember's in respect of the redemption or use of such reward in the Programme.
- v. Any dispute concerning goods or services received as a reward under the Programme shall be settled between the cardmember and the service establishment and/or supplier, which supplied the goods or services (service establishment and supplier which supplied the goods or services shall be collectively referred to herein as service establishment or service establishments.) RHB will bear no responsibility for resolving such disputes, or for the dispute itself.
- vi. The Reward Points earned in the Programme have no cash or monetary value.
- vii. Redemption Programme orders, once accepted by RHB, cannot be revoked, cancelled, returned or exchanged. All points / money involved in the redemption programme will not be credited back into cardmember's account.
- iii. Information supplied on the redemption of certain rewards may be used by RHB or the service establishment that provides the rewards for its/their administrative, public relations and marketing purposes.
- ix. Only Principal cardmembers can redeem On-The-Spot at participating merchants' outlets.
- x. Should a supplementary cardmember perform On-The-Spot Redemption, it will be treated as a normal retail transaction. The full value of the product would be charged onto the credit card account.

6. REDEEMING NON-FLIGHT REWARDS

- i. All rewards are subject to availability and any restrictions may apply to as to where and when the rewards can be redeemed. (Please note that RHB or service establishments may impose the restrictions).

- ii. Any additional meals, transportation or accommodation or other arrangements made in connection with any reward will be the sole responsibility of the cardmember.
 - iii. In the event that the reward takes the form of a cash voucher, the cardmember can use the RHB's Visa or MasterCard to pay the difference to the participating Service establishment(s) should the purchase be in excess of the value noted on the cash voucher.
 - iv. Issuance of dining, travel or hotel/resort reward voucher does not constitute a reservation with the service establishments. The cardmember is responsible for making all reservations and notifying the participating service establishments of the reward(s) they are going to redeem.
 - v. The Reward Vouchers/ Letter of Redemption are valid for use until the date specified on the Rewards Vouchers/ Letter of Redemption. If it remains unused after this date, they will totally lapse and will not be replaced. The use of Reward Vouchers/Letter of Redemption is subject to the terms and conditions contained therein.
 - vi. The Reward Vouchers/Letter of Redemption are valid for use only at participating merchants under the RHB Loyalty & Rewards Programme and only for the specific matter mentioned therein. All rewards are subject to availability and any restrictions may apply as to where and when the reward can be redeemed.
 - vii. Redeemed vouchers are not exchangeable for other rewards, not refundable, not replaceable and not transferable for cash or credit under any circumstances.
 - viii. RHB will NOT (a) replace; (b) assist a cardmember by placing a hold or a freeze status on any misplaced, lost or stolen reward voucher(s) or ticket(s) under any circumstances.
 - ix. Any claims of non-receipt of the reward item(s) redeemed from the RHB Rewards Programme have to be reported officially to RHB within 30 days from the date the redemption is made from RHB, officially processed by RHB and confirmed by RHB. Thereafter RHB will NOT (a) replace; (b) assist a cardmember on redemption item(s) not received, lost, stolen or misplaced under any circumstances whatsoever determined by RHB.
 - x. Any claims, report or complains of damaged rewards items (not inclusive of gift vouchers, cash vouchers, hotel, dining or any other form of paper voucher so determined by RHB) received by cardmember(s) must be reported to RHB within 14 days from the date the item(s) is received by the cardmember(s). Thereafter RHB will NOT (a) replace; or (b) assist a cardmember on redemption item(s) not received, lost, damaged, faulty or misplaced under any circumstance whatsoever so determined by RHB.
 - xi. Full waiver of the annual fee will be carried out upon renewal of the PRINCIPAL card and supplementary card account.
 - xii. All rewards, and fast track offers featured in this catalogue are until 30 April 2012.
 - xiii. RHB reserves the right to cancel or extend the rewards featured in this catalogue.
- 7. REDEEMING FLIGHT REWARDS**
- i. Only those cardmembers who have successfully registered with the participating airline's/airlines' Frequent Flyer Programme(s) will be able to redeem Flight Rewards.
 - ii. Cardmembers who wish to register may do so by completing a physical application form, which is available at the respective airline's offices or download through their corporate website.
 - iii. For all credit cards (except Travel Money credit cards) each conversion and transfer request must involve a multiple of 3,000 RHB Reward Points or 500 frequent flyer points.
 - iv. For Travel Money credit cards, cardmembers are entitled to enjoy special conversion points for Enrich Award Points only. Each conversion and transfer request must involve a multiple of 1,750 RHB Reward Points or 500 Enrich Award Points.
 - v. There shall be no reversion upon the successful conversion and transfer of the RHB Reward Points to frequent flyer points.
 - vi. Please allow 60 days for the conversion and transfer of RHB Reward Points to any frequent flyer award points from the date of receipt of the order form.
 - vii. Cardmembers are subject to and must comply with the terms and conditions of the relevant participating airlines' Frequent Flyer Programme that in turn will be governed by the terms and conditions, rules, regulations, policies and procedures (Programme Rules) of the airline.
- 8. REDEEMING AIRASIA E-GIFT VOUCHER**
- i. Cardmember's email address for AirAsia E-Gift Voucher redemption is mandatory. Cardmembers are responsible to provide valid email address to receive AirAsia E-Gift Voucher. Redemption will not be processed if cardmember does not provide valid email address in the redemption form.
 - ii. RHB reserves the right to charge cardmember RM5 per redemption for the following. Such charge shall nevertheless be subject to the sole discretion of AirAsia.
 - a. Request to change email address after redemption form has been submitted and the vouchers have not been authenticated by cardmembers.
 - b. Invalid email address given or Out Of Office notification which requires AirAsia to resend authentication email.
 - iii. Cardmembers will first receive an email notification from AirAsia to validate their e-voucher before they are allowed to use it.
 - iv. Once e-voucher is validated, cardmember will receive another email confirmation with E-Gift Voucher number and expiry date. There is no extension of expiry date. Once E-Gift Voucher is expired, it is considered void.
 - v. Cardmembers can utilize the voucher at the payment page of AirAsia flight booking system. If cardmember is not an AirAsia member, cardmember is required to sign up as a member. Cardmembers have to select E-Gift Voucher for payment, balance top up with credit card or direct debit. Any unused amount in E-Gift Voucher will be forfeited.
 - vi. AirAsia E-Gift Voucher is valid for a period of 6 months from the issue date. Notwithstanding the foregoing, AirAsia E-Gift Voucher can be used to book for travel up to 12 months from the issue date provided the voucher is purchased within the aforementioned 6 months validity period.
 - vii. The validity of the AirAsia E-Gift Voucher will not be extended under any circumstances.
 - viii. At this moment; only AirAsia flights and others services like pre book meal, hot seat, and baggage can be paid using E-Gift Voucher.
 - ix. Cardmembers are allowed to use up to maximum of 5 AirAsia E-Gift Vouchers per booking.
- 9. REDEEMING FIREFLY HOLIDAY PACKAGE VOUCHER**
- i. Voucher is valid ONLY for hotel or ground packages and holidays packages operated by Firefly & MAS Holidays.
 - ii. Voucher is valid for 6 months from the date of issuance; validity will not be extended, no cancellation, changes, refunds or transfers allowed after booking is confirmed and voucher is redeemed under any circumstances. Voucher can only be used once, no refund of unutilized amount.

- iii. Booking must be made at least 30 days before travelling time.
 - iv. Cardmembers have to make booking by writing officially to hotelinfo@fireflyz.com.my by stating:
 - a. Origin and destination of flight packages
 - b. Preferred hotel and room type
 - c. Date of travel
 - d. Number of travelers; adults and child, if any (state age of child)
 - e. Number of rooms
 - f. Main contact person details: name, mobile number, email address
 - g. Firefly holidays gift voucher (FHGV) reference number and voucher code (password) for verification.
 - h. Booking will only be confirmed upon presentation of the voucher (via fax to +603-7846 6461) and payment of any remaining amount; if any, via credit card.
10. DELIVERY
- i. The manufacturer or supplier's normal terms and conditions of business will cover all goods and services supplied. Except where the law provides otherwise RHB will not be responsible for the quality or suitability of the goods or services or for any delay in delivery.
 - ii. Delivery of reward vouchers or items shall be deemed to be made if presented at the address furnished by the cardmember in his redemption form, and if sent by post of courier, within twenty one(21) working days (barring any unforeseen circumstances) after posting.
 - iii. **Reward voucher(s) or item(s) WILL NOT be delivered to addresses bearing a Post Office Box number and/or overseas address.**
11. VARIATION OF RULES
- i. RHB reserves the right to cancel or amend the Programme terms and conditions at any time with prior notice given either by SMS, or electronic mail or website or any other means of communication that may be deemed appropriate by RHB.
 - ii. RHB's failure to enforce particular terms and conditions does not constitute a waiver of those terms and conditions by RHB.
12. TERMINATION
- i. RHB can suspend or terminate the Programme at any time if deems necessary. In such case, RHB shall give advance written notice to PRINCIPAL cardmembers in the manner it deems appropriate.
 - ii. Termination of the Programme will take effect on the date stated in the notice. The cardmember must use any outstanding points within 30 days of the termination date or RHB will entitled to deduct them all leaving the cardmember with a zero points total.
 - iii. Upon termination of the credit card(s) all Reward Points will be forfeited.
13. GENERAL
- i. RHB assumes no responsibility for any claims, loss, cost, expense or damages of whatever nature resulting from the redemption of either Flight or Non-Flight Rewards.
 - ii. RHB Bank Bhd (RHB) reserves the right to cancel, change or substitute any reward items featured in the catalogue/programme at any time.
 - iii. Suspected or actual card fraud and/or suspected or actual abuse relating to the accumulation of Reward Points in the Programme or redemption of rewards including transfer of Reward Points to participating airlines' Frequent Flyers Programme, may result in forfeiture of accumulated Reward Points as well as cancellation of a cardmember's participation in the Programme.
 - iv. All questions or disputes reading eligibility for the Programme or the eligibility of points of accrual or redemption of rewards including transfer of points to participating airlines' Frequent Flyer Programme, will be determined by RHB at its sole discretion.
 - v. Reward Points accumulated will be reflected in your monthly card statement. Reward Points can only be used after entry to the card statement.
 - vi. Redemption of rewards with insufficient Reward Points will not be processed.
 - vii. RHB will not be responsible for any delay in the posting of the transactions and/or the accrual of Reward Points that are done during the Programme.
 - viii. If any cardmember's Visa or MasterCard account is not in good standing (overdue payment or exceeded limit), the cardmember's participation in the Reward Programme may be cancelled or points accrued in the cardmember's account may be forfeited. A cardmember's participation in the Program may also be cancelled or points accrued may be forfeited due to the cardmember's failure to adhere to these terms and conditions and the terms and conditions governing the card account.
 - ix. If a cardmember cancels all PRINCIPAL cards from RHB or if any reason, RHB cancels any PRINCIPAL card accounts, any points accrued to the cardmember's account will be cancelled and will not be capable of conversion or redemption.
 - x. If an eligible cardmember who has more than one Visa or MasterCard account with RHB, voluntarily cancels any such card account and at least one Visa or MasterCard account with RHB remains, any points accrued in the Programme as a result of charges billed to the cancelled card may at the Bank's sole discretion, be transferred to any remaining Visa or MasterCard account with RHB in his or her name.
 - xi. In the event that the cardmember's choice of colour, model or style of item is unavailable, RHB will replace it with a substitute of equal value. All items are available while stock lasts and the Bank reserves the right to withdraw any item shown in the catalogue at any time.
 - xii. Items accepted in good condition are strictly non-returnable and non-exchangeable. In the event there is a manufacturing defect, cardmembers must return the said item to the vendor at his own cost, undamaged and in its original packaging for a replacement. All defective items must be returned to the vendor within 7 days upon receipt.
 - xiii. There is NO TRIAL PERIOD for all rewards items redeemed under the RHB Rewards Programme.
 - xiv. All redemptions are subject to the accumulation of sufficient Reward Points and the Bank's final acceptance. Orders will be cancelled automatically in the event of insufficient points. Once the Bank has accepted a redemption order, it cannot be cancelled or changed.
 - xv. Reward Points earned on separate RHB Credit Card accounts in the cardmember's name (provided these cards are participating in the programme) may be combined for use under the Programme.
 - xvi. Products shown are for illustration purposes only.
 - xvii. Prices and redemption points printed are correct at the time of print and are subject to change.