Frequently Asked Questions (FAQs)

1. **What does it mean by Loyalty Points customers earn through RHB Credit Card/-i will be segregated into 2 different buckets effective 9 April 2025?**

   The earned points from eligible spend will be placed in either Loyalty*Plus* Points or Loyalty Points, based on spending type.

2. **How do I earn Loyalty*Plus* and Loyalty points?**

   You can earn RHB Loyalty*Plus* Points or RHB Loyalty Points by saving, spending, transacting or investing using our wide range of RHB products and services, such as Credit Cards, Deposit Accounts, Wealth Investment and Bancassurance.

   a. For Credit Cards/-i:-

      i. You will earn Loyalty*Plus* Points for below eligible spend:
         - Eligible Overseas transactions: overseas retail purchase transactions in foreign currency upon conversion to Ringgit Malaysia (RM)
         - Eligible Local Airlines transactions: MCC 3000 – 3299, 3301, 3302
         - Eligible Local Hotel transactions: MCC 3501- 3999, 7011
         - Eligible Local Travel transactions: MCC 3351, 3352, 3353, 3354, 3355, 3357, 3359, 3360, 3361, 3362, 3364, 3366, 3368, 3370, 3374, 3376, 3380, 3381, 3385, 3386, 3387, 3388, 3389, 3390, 3391, 3393, 3394, 3395, 3396, 3398, 3400, 3405, 3409, 3412, 3420, 3421, 3423, 3425, 3427, 3428, 3429, 3430, 3431, 3432, 3433, 3434, 3435, 3436, 3438, 3439, 3441, 4111, 4112, 4121, 4131, 4212, 4411, 4457, 4511, 4722, 4723, 4733, 4784, 4787, 4789, 7512, 7513, 7519, 7999, 5561, 7991, 7996, 7998, 7033

      ii. You will earn Loyalty Points for other eligible spend.

   Notes:
   - MCC means Merchant Category Code, which is a number assigned to a business by a Partner Merchant's Acquiring Bank that is providing the credit card terminal, based on the type of goods or services provided by the Partner Merchant.
   - The assignment of the MCC for a Partner Merchant is subject to classification by such Partner Merchant's Acquiring Bank that is providing the credit card terminal. It is the responsibility of the particular Acquiring Bank to assign the correct MCC. RHB will not be responsible for any non-posting of any Loyalty*Plus* or Loyalty Points for any eligible spend due to any incorrect assignment of the MCC by any Partner Merchant's Acquiring Bank, unless such incorrect assignment of the MCC and/or such non- posting of the Loyalty*Plus* or Loyalty Points is/are due to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents

   b. For non-Credit Cards/-i, LoyaltyPlus Points / Loyalty Points will be awarded based on the Bank's tactical campaigns.

3. **What's the difference between Loyalty*Plus* and Loyalty Points?**

   a) Loyalty*Plus* Points: customers are able to redeem airmiles with preferential rates via RHB Superdeals page:

Airmiles	Premier Visa Infinite Credit Card/-i	Visa Infinite Credit Card	Others
1,000 Enrich	8,000 Loyalty*Plus* points	10,000 Loyalty*Plus* points	14,000 Loyalty*Plus* points
1,000 Krisflyer	14,000 Loyalty*Plus* points	14,000 Loyalty*Plus* points	14,000 Loyalty*Plus* points
1,000 BIG	6,000 Loyalty*Plus* points	6,000 Loyalty*Plus* points	6,000 Loyalty*Plus* points

b) Loyalty Points:

- customers are able to redeem airmiles with the following rates via RHB Superdeals page:

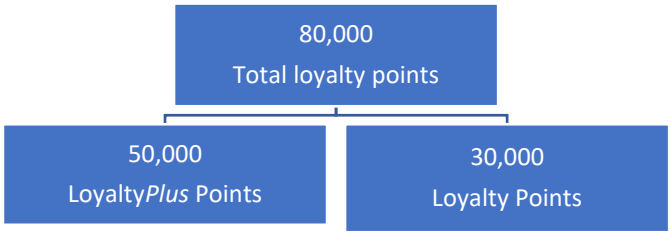
Airmiles	Premier Visa Infinite Credit Card/-i	Others
1,000 Enrich	15,000 Loyalty Points	24,100 Loyalty Points
1,000 Krisflyer	22,500 Loyalty Points	37,500 Loyalty Points
1,000 BIG	8,500 Loyalty Points	8,500 Loyalty Points

- customers are able to redeem non-airmiles items, in the event if customers do not have enough Loyalty points, Loyalty*Plus* points will then be deducted.

4. **How will my points be deducted if I have both Loyalty*Plus* Points and Loyalty Points?**

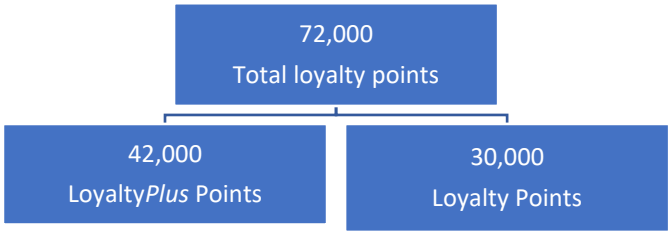
Points will be deducted based on the below scenarios:

For example:
Customer A has 50,000 Loyalty*Plus* Points + 30,000 Loyalty Points = 80,000 points



Scenario 1:

- For airmiles redemption, Loyalty*Plus* Points will be deducted to enjoy preferential rate
- For instance, 8,000 Loyalty*Plus* Points are needed to redeem 1,000 Enrich points
  - Upon successful redemption, the balance is 72,000 points per below:

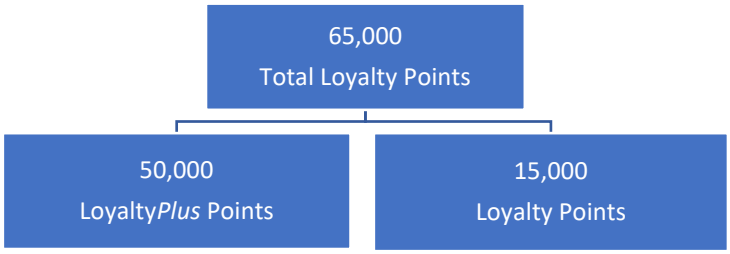


Scenario 2:

- For airmiles redemption, Loyalty*Plus* Points will be deducted to enjoy preferential rate
- In the event if you do not have enough Loyalty*Plus* points, the redemption will be declined
- For instance, 56,000 Loyalty*Plus* points are needed to redeem 7,000 Enrich Points, but Customer A only has 50,000 Loyalty*Plus* points; hence redemption will be declined

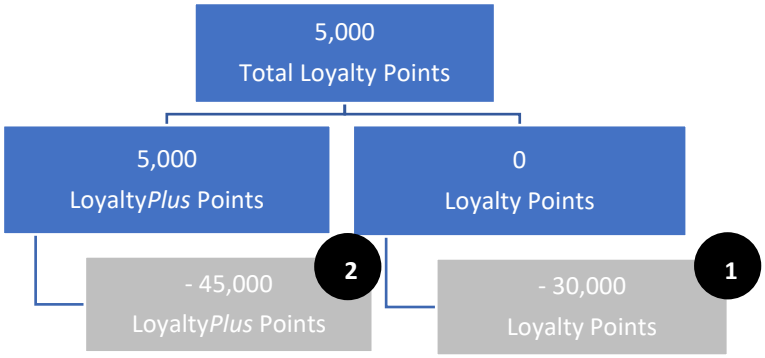
Scenario 3:

- For non-airmiles redemption, Loyalty Points will be deducted first
- For instance, 15,000 points are needed to redeem a water bottle
    - Upon successful redemption, the balance is 65,000 points per below:



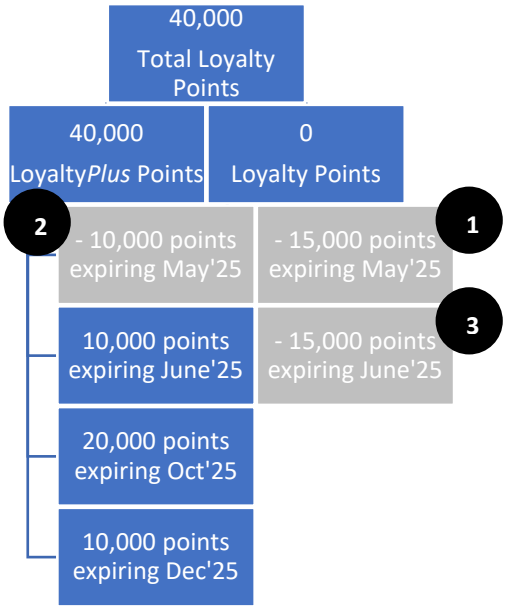
Scenario 4:

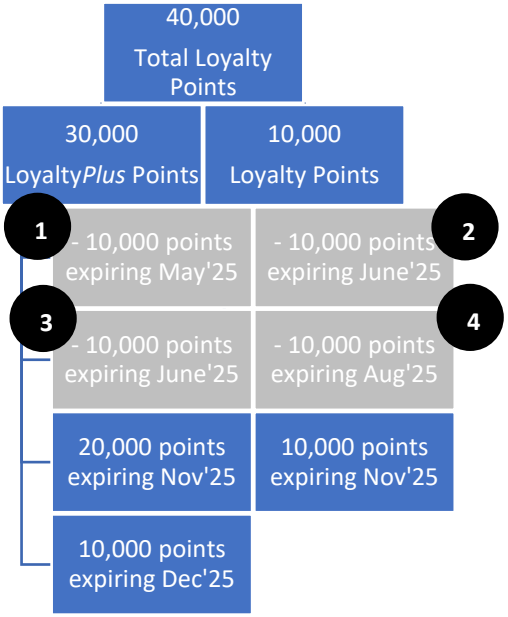
- For non-airmiles redemption, Loyalty Points will be deducted first
- In the event if you do not have enough Loyalty Points, Loyalty*Plus* Points will be deducted
- For instance, 75,000 points are needed to redeem an adapter
    - Upon successful redemption, the balance is 5,000 points per below:



Scenario 5:

- For non-airmiles redemption, points deduction will be based on expiry ie points that are expiring soon will be deducted first
- In the event if both Loyalty*Plus* and Loyalty Points share the same expiry date, Loyalty points will be deducted first
- In the event if Loyalty*Plus* points expiry first, then Loyalty*Plus* points will be deducted first follow by Loyalty points
- In the event if you do not have enough Loyalty Points, Loyalty*Plus* Points will be deducted
- The points deduction will be based on expiry; hence,
- For instance, 40,000 points are needed to redeem a voucher
    - Upon successful redemption, the balance is 40,000 points per below:





5. **Which credit card/-i is impacted?**

- RHB Premier Visa Infinite Credit Card/-i
- RHB Visa Infinite Credit Card
- RHB Rewards Credit Card/-i
- RHB Rewards Motion Code™ Credit Card/-i
- RHB Visa MyEG Credit Card

6. **Any other changes to the impacted credit card/-i product benefits other than changes stated in FAQ 1-5?**

For RHB Premier Visa Infinite/-i:

a) The Loyalty*Plus* Points and Loyalty Points are with 3-year validity starting 9 April 2025. For points earned before 9 April 2025, the balance of the points (refer FAQ 7) will carry 3 years validity ie with validity until 30 April 2028.

b) Customers will be awarded 10x Loyalty*Plus* Points for Eligible Overseas spend if the total monthly eligible spend is RM10,000 and above:

Benefit	Current	Effective 9 April 2025	
		Loyalty*Plus* points	Loyalty points
Eligible Overseas spend	8x points	Up to 10x*	
Eligible Local Airlines spend	3x points	3x	
Eligible Local Hotel spend	3x points	3x	

Eligible Local Online spend on Travel	3x points	3x	
Eligible Local Online spend on Others	3x points		3x
Eligible Local Dining spend	3x points		3x
Eligible Local Duty-free spend	3x points		3x
Eligible Local Others spend	1x points		1x

*Subject to total eligible monthly spend of RM10,000 and above. If the total eligible monthly spend is less than RM10,000 customers will be awarded 8x Loyalty*Plus* points

c) Enjoy lounge services at Incheon International Airport, Dubai International Airport, Istanbul Sabiha Gökçen International Airport and more around the world, effective 9 April 2025. Click here for the updated Terms and Conditions.

For RHB Visa Infinite Credit Card:

a) The Loyalty*Plus* Points and Loyalty Points are with 3-year validity starting 9 April 2025. For points earned before 9 April 2025, the balance of the points (refer FAQ 8) will carry 3 years validity ie with validity until 30 April 2028.

You may click on the links below to view the revised Terms and Conditions of the respective products which will take effect 9 April 2025:

- RHB Premier Visa Infinite Credit Card
- RHB Premier Visa Infinite Credit Card-i
- RHB Visa Infinite Credit Card
- RHB Rewards Credit Card
- RHB Rewards Credit Card-i
- RHB Rewards Motion Code™ Credit Card
- RHB Rewards Motion Code™ Credit Card-i
- RHB Visa MyEG Credit Card

7. **What is the validity of the Loyalty*Plus* Points & Loyalty Points?**

The Loyalty*Plus* Points and Loyalty Points are with 3-years validity starting 9 April 2025 except for RHB MyEG Credit Card with 2 years of validity. Refer FAQ 6 for more details on specific Credit Card type.

8. **What happen to my existing points earned before 9 April 2025?**

Effective 9 April 2025, all available points as at 8 April 2025 will be equally split (50% each) into Loyalty*Plus* and Loyalty points.

Scenario	Total available points as at 8 April 2025	Available points on 9 April 2025 (after 50% split into Loyalty*Plus* & Loyalty points)	
		Loyalty*Plus* points	Loyalty points
Scenario 1	100,000 points	50,000	50,000
Scenario 2	100,000.89 points	50,000.44	50,000.44

Notes:

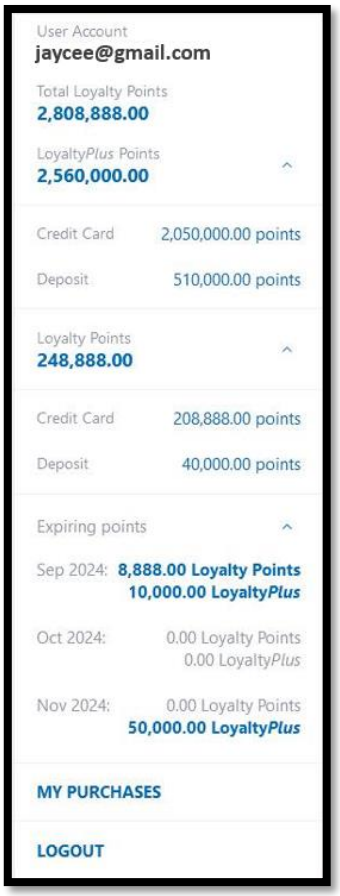
- You can still redeem the points as per usual until 8 April 2025.
- We encourage you to plan your redemption activity early to avoid any unforeseen circumstances.
- Customers will be able to see the updated points by 10 April 2025 on RHB Superdeals page.

9. **Can I request for the existing points to be transferred to Loyalty*Plus* points?**

No, the existing points will be transferred to both Loyalty*Plus* Points and Loyalty Points respectively at 50% split as per FAQ 8.

10. **Where can I check my Loyalty*Plus* and Loyalty Points?**

You may login to RHB MyRewards via RHB Mobile Banking App/RHB Internet Banking starting 19 April 2025.

11.	**Apart from My Rewards, where else can I check my LoyaltyPlus Points or Loyalty Points?**
	You can view your total Loyalty*Plus* Points / Loyalty Points by registering as a RHB Superdeals user and accessing the RHB Superdeals platform starting 10 April 2025. Below sample screen as reference: 
12.	**What types of points history can I see on the app?**
	On the app, you can see points that you've earned and redeemed by product types and an overall summary of everything. You can also see the total points expiring in 3 months.
13.	**Why can't I see my Loyalty*Plus* Points / Loyalty Points after a transaction?**
	You'll see your Loyalty*Plus* Points / Loyalty Points updated on the My Rewards dashboard within 1 to 2 days.
14.	**What if there is a mistake on the Loyalty*Plus* Points / Loyalty Points earned?**
	Please contact our Customer Contact Centre at +603-9206 8118 for assistance.
15.	**Can I see the points that'll expire before 3 months?**
	Not at this moment.
16.	**Can I use cash to top up for something I'd like to redeem?**
	Yes. You can always top up using your RHB Debit/-i or Credit Card/-i, if you don't have sufficient points to redeem.
17.	**Why do I see the 'Oops!' screen and I can't see my points?**
	Please contact our Customer Contact Centre +603-9206 8118 for assistance.
18.	**How do I redeem my points?**
	You can redeem your points via RHB Superdeals or On the Spot redemptions

19.	**How can I access RHB Superdeals?**
	You can access RHB Superdeals via your My Rewards Dashboard. From there, you'll be able to select a wide range of products to redeem with your RHB Loyalty*Plus* Points / RHB Loyalty Points. Find out more here.
20.	**What is On the spot redemption?**
	On the Spot (OTS) redemption allows you to redeem your LoyaltyPlus/Loyalty Points when you shop or dine at our participating merchant outlets nationwide. Click here for more info.