

## FREQUENTLY ASKED QUESTIONS

### Tesco-RHB Credit Card

**1. What is the new Tesco-RHB Credit Card all about?**

The Tesco-RHB Credit Card is the latest addition to RHB Bank's family of cards. It is a co-brand credit card partnering Tesco Stores (Malaysia) Sdn. Bhd.

**2. What does this Card have to offer me?**

The Tesco-RHB Credit Card is RHB Bank's first lifestyle card offering both Cash Back AND Clubcard Points. It's "The Fastest Way To Get More Savings!"

| Spending           | Cash Back offered | Clubcard Points offered |
|--------------------|-------------------|-------------------------|
| Tesco outlets      | 2% Cash Back      | RM2 spent = 1 Point     |
| Spending elsewhere | No Cash Back      | RM2 spent = 1 Point     |

**3. What are the annual fees?**

During this period, the Card is offered Free for 1<sup>st</sup> year of membership. After which, the following will apply:

| Membership year                | Principal cardholder fee | Supplementary cardholder fee |
|--------------------------------|--------------------------|------------------------------|
| 1 <sup>st</sup> year           | FREE                     | FREE                         |
| 2 <sup>nd</sup> year and above | RM88 per annum           | RM20 per annum               |

**4. What are the qualification criteria?**

Similar to any credit cards, applicant must be of minimum 21 years old with a minimum income of RM18,000 per annum

**5. Where can I apply for the Tesco-RHB Credit Card?**

These channels are available at your nearest convenience:

- RHB Bank Booths located at Tesco outlets
- RHB Bank branches nationwide
- Online at rhbbank.com.my
- RHB Phonebanking at 1300-88-8080
- SMS RHB<space>APPLY and send to 36663

**6. What are the documents required for application?**

Please refer to table below:

| Documents  | Credit/<br>Charge card<br>Cardholder | Salaried<br>Employee | Self-<br>employed | Commissi<br>on Earner |
|--|--------------------------------------|----------------------|-------------------|-----------------------|
| Copy of I/C (front & back)/<br>Passport  | √                                    | √                    | √                 | √                     |
| Copy of an existing credit card *<br>(front and back)                          | √                                    |                      |                   |                       |
| Form B/BE<br>(with validated receipt of<br>payment<br>to Inland Revenue Board) |                                      | √                    | √                 | √                     |
| Latest salary slip   |                                      | √                    |                   |                       |
| Bank / EPF statements  |                                      | √                    |                   |                       |

|   |  |  |   |   |
|---|--|--|---|---|
| Latest 3 months Company Account Statements                            |  |  | √ |   |
| Forms 9, 24, 49 or Business Registration Certificate and Renewal Form |  |  | √ |   |
| Last 12 months Commission Statements                                  |  |  |   | √ |

\* Principal cardholder of a local card issuer for more than 1 year

### Cash Back Programme

**1. What is the Cash Back offered?**

As a Tesco-RHB Credit Cardholder, you will be able to enjoy 2% Cash Back on all your purchases at Tesco. We will also reward you with additional Cash Back from time to time

**2. How does the Cash Back earned benefit me then?**

Cash Back earned will be deducted from your spent amount and reflected in your monthly credit card statement. That means you end up paying lesser on your outstanding retail balances, and you'll be saving more!

**3. What is the maximum Cash Back one can earn?**

Maximum Cash Back is calculated at 40% of total monthly retail spending and the ceiling amount is capped at RM50 each month *\*(subject to terms and conditions)*

**4. How is the Cash Back calculated?**

Examples below illustrate the Cash Back calculation:

| Scenario | Total monthly retail spent | Total Tesco spending | 40% capping | Maximum Cash Back entitlement | 2% Cash Back |
|----------|----------------------------|----------------------|-------------|-------------------------------|--------------|
| 1        | RM5000                     | RM3000               | RM2000      | RM50                          | RM40         |
| 2        | RM9000                     | RM3600               | RM3600      | RM50                          | RM50         |
| 3        | RM2000                     | RM0                  | RM800       | RM50                          | RM0          |

### Clubcard Points Programme

**1. Can I earn both Cash Back and Points at the same time?**

Yes you can!

**2. What are Clubcard Points? How does it differ from RHB Reward Points?**

Clubcard Points are reward points for expenses charged to the Card. Clubcard Points is unique to the Card and therefore, the RHB Reward Points programme will not apply here

**3. So how does the Clubcard Points programme work?**

Every RM2 spent will earn you 1 Clubcard Point. However, an additional 1 Clubcard Point for every RM2 spent at Tesco outlets will be rewarded to you, if BOTH your Tesco Clubcard and your Tesco-RHB Credit Card are swiped together

- 4. I am currently not holding a Tesco Clubcard. Is it compulsory for me to own one?**  
No, it is not compulsory. However to enjoy maximum benefits, you are encouraged to register for a Tesco Clubcard alongside your Tesco-RHB Credit Card application. You may visit any Tesco outlet to register
- 5. If I don't have a Tesco Clubcard, how can I enjoy 2 Clubcard Points for every RM2 spent at Tesco outlets?**  
You will not enjoy double Clubcard Points, but only 1 Clubcard Point for every RM2 spent
- 6. What can I do with the Points I've earned?**  
Clubcard Points accumulated will entitle you to Tesco cash vouchers. Eligible cardholders will receive their cash vouchers via Tesco Clubcard mailing statements sent by Tesco each quarter of the year
- 7. Will my Points expire?**  
No, your Clubcard Points do not expire
- 8. Where can I check my latest Points status/balance?**  
Points will be transferred to Tesco on the 27<sup>th</sup> of each month. Tesco will take 2 working days to update your records, after which you may check updated Points at any Tesco outlet nationwide
- 9. Can I earn Points for petrol transactions?**  
Yes! All petrol transactions allow you to earn Points as well