

1: What are the key benefits of MyEG-RHB Credit Card?

MyEG-RHB Credit Card is a credit card that rewards you with up to 5X Reward Points when you pay utility bills, renew your road tax or use any services available at www.myeg.com.my or all MyEG Counters and any other online and retail transactions.

2: What are Reward Points?

Reward Points are RHB reward points that you gain only for expenses charged to your MyEG-RHB Credit Card.

3: How does this Reward Points Programme work?

For every RM1 spent on MyEG Website/Counters, you will earn yourself 5x Reward Points. However, you can also earn 1x Reward Point for every RM1 spent on any other online and retail transactions

Spending	Reward Points
MyEG	RM 1 : 5x Points
Elsewhere (Retail/ Online)	RM 1 : 1x Point

4: How are Reward Points calculated?

The tables below illustrate the Reward Points calculation:

Scenario 1:

Amount (RM) Spent on MyEG Website	Reward Points Entitled	Calculation	Reward Points Earned
RM 435.27	RM1 = 5x Points	RM 435 x 5 Points	2175 Points

Scenario 2:

Amount (RM) Spent on Movie Tickets via Online	Reward Points Entitled	Calculation	Reward Points Earned
RM 38	RM1 = 1x Point	RM 38 x 1 Point	38 Points

Scenario 3:

Amount (RM) Spent on Dining	Reward Points Entitled	Calculation	Reward Points Earned
RM 1065.80	RM1 = 1x Point	RM 1065 x 1 Point	1065 Points

5: What is the maximum Reward Points that I can earn?

There is no capping on Reward Points earning.

6: What transactions are excluded from Reward Points earning?

Government service tax, similar taxes, cash advance, cash withdrawals, RHB Bank Smart Move, or similar programme, whichever name called are not entitled for Reward Points earning.

7: Can I earn Cash Back with MyEG-RHB Credit Card?

MyEG-RHB Credit Card do not rewards Cardmembers with Cash Back on their purchases/transactions charged to their MyEG-RHB Credit Card.

8: What can I do with the Reward Points I've earned?

The Reward Points you've accumulated will entitle you to redeem merchandises via RHB Rewards Redemption Programme.

Please log on to http://www.rhb.com.my/generalinfo/faq/rewards_redemption.html for more information.

9: Can I do immediate redemption by using the Reward Points I've just earned via MyEG-RHB Credit Card?

We do not represent and warrant that the Reward Points accumulated prior to a proposed redemption is immediately available for redemption at RHB Bank due to there may be a lapse of time between a transaction made using the card and the crediting of the Reward Points into your card account.

10: Will my Reward Points expire?

Yes, your Reward Points will be expired in 2 years.

11: Where can I check my latest Reward Points status/balance?

You may check your Reward Points status via RHB Now, Statement or RHB Bank Customer Careline.

12: Can I earn Reward Points for petrol transactions?

Yes, you can earn Reward Points for all petrol transactions.

13: Does my Supplementary MyEG-RHB Credit Card earn Reward Points as well?

Rewards accumulated by Supplementary Cardmembers of MyEG-RHB Credit Card will be credited into Principal Cardmembers account. The total Rewards accumulated by the Supplementary Cardmembers will be reflected in the Principal Cardmembers monthly credit card billing statement.

14: What about my overseas spend?

Your overseas spend will be counted as part of your total monthly spend and will entitle you for Reward Points earnings.

15: I am currently holding a RHB Bank Credit Card, can I apply MyEG-RHB Credit Card?

Yes, you still can apply MyEG-RHB Credit Card and it is subject to final approval.

16: What is PayWave?

PayWave is a contactless payment technology by VISA that allows cardholders to wave their card in front of contact-less payment terminals for purchases up to RM150 without the need to physically swipe or insert the card into a point-of-sale device.. For purchases more than RM150, physically swipe or insert the card into point-of-sale device is required.

17: What is 5 Million Reward Points to Be Won Campaign?

Please refer to campaign's Terms & Conditions for more information.

18: What is the 1 year complementary Road Tax Renewal promotion? How it works?

Your MyEG-RHB Credit Card has to be approved within 12 June 2014 until 30 September 2014 in order to entitle for 1 year complementary road tax renewal. Please refer to redemption steps below for your reference.

Step 1: Received e-voucher notification letter from MyEG.

Step 2: As per instruction in the letter, email the following details along with a scan copy of the letter to marketing@myeg.com.my

1. Full name
2. NRIC:
3. Contact no.:
4. Email address:

MyEG will email you the e-voucher code and the password within 1-2 days.

Step 3: To use the voucher:

1. Login to MyEG account on www.myeg.com.my (the same email address as per the details sent to marketing@myeg.com.my) or create a MyEG account with the same email address.
2. Select which service to make payment for.
3. In the payment page, key in the e-voucher code and password given.
4. Submit payment.

Note: The 1 Year Complementary Road Tax Renewal for National Cars promotion is governed by MyEG Services Berhad. Please refer to MyEG Services Berhad for details.

19: What is the value and validity of 1 year complementary Road Tax renewal?

The e-voucher is valid for one (1) year from the date of issuance and is only redeemable for Road Tax Renewal with any amount, not inclusive of Insurance.

20: What types of road tax are entitled for 1 year complementary renewal?

This voucher can only be used for National cars Road Tax renewal only.

21: Can I use my e-voucher for other national car's road tax renewal which is not registered under my name?

Yes. You can use your registered e-voucher for another national car's road tax renewal which is not registered under your name.

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