

FI DAN CAJ PRODUK KAD KREDIT-i BANK RAKYAT (BANK RAKYAT CREDIT CARD-i FEES AND CHARGES)

FI DAN CAJ / FEES AND CHARGES																				
Yuran Tahunan / Annual Fees	Platinum ♦ RM388.00 (Kad Utama/Principal Card) ♦ RM150.00 (Kad Tambahan/ Supplementary Card) DIKECUALIKAN pada tahun pertama/ WAIVED for the first year. Tahun kedua dan seterusnya DIKECUALIKAN dengan bersyarat/ Second and subsequent years will be WAIVED with conditions. Syarat pengecualian/ Waiver condition: Sekurang-kurangnya sekali penggunaan kad dalam setahun/ At least one card usage for the year.	Emas / Gold - DIKECUALIKAN/ WAIVED ♦ RM150 (Kad Utama/ Principal Card) ♦ RM80 (Kad Tambahan/ Supplementary Card) Klasik / Classic - DIKECUALIKAN/ WAIVED ♦ RM60 (Kad Utama/ Principal Card) ♦ RM30 (Kad Tambahan/ Supplementary Card) Muslimah - DIKECUALIKAN/WAIVED ♦ RM150 (Kad Utama / Principal Card) ♦ RM80 (Kad Tambahan/Supplementary Card)																		
Caj Keuntungan di Bawah Struktur Kadar Keuntungan Berperingkat / Profit Charges Under the Tiered Pricing Structure	<table border="1"> <thead> <tr> <th>Peringkat / Tier</th><th>Kriteria / Criteria</th><th>Kadar Keuntungan Setahun / Yearly Profit Rate</th></tr> </thead> <tbody> <tr> <td rowspan="2">Tier 1 Bayaran minima diterima sebelum atau pada Tarikh Akhir Bayaran untuk 9 bulan berturut-turut / Minimum payment received before or on the Due Date for 9 months consecutively.</td><td>Bukan Ahli Anggota Saham Bank Rakyat/ Non-Bank Rakyat Share Member</td><td>13.5%</td></tr> <tr> <td>Ahli Anggota Saham Bank Rakyat/ Bank Rakyat Share Member</td><td>13.0%</td></tr> <tr> <td rowspan="2">Tier 2 Bayaran minima diterima sebelum atau pada Tarikh Akhir Bayaran untuk 6 bulan atau lebih dalam tempoh 9 bulan / Minimum payment received before or on the Due Date for 6 months or more within 9 months period.</td><td>Bukan Ahli Anggota Saham Bank Rakyat/ Non-Bank Rakyat Share Member</td><td>17%</td></tr> <tr> <td>Ahli Anggota Saham Bank Rakyat/ Bank Rakyat Share Member</td><td>15.5%</td></tr> <tr> <td rowspan="2">Tier 3 Tidak memenuhi syarat-syarat Tier 1 dan Tier 2 di atas / Does not meet the above conditions for Tier 1 and Tier 2.</td><td>Bukan Ahli Anggota Saham Bank Rakyat/ Non-Bank Rakyat Share Member</td><td>18%</td></tr> <tr> <td>Ahli Anggota Saham Bank Rakyat/ Bank Rakyat Share Member</td><td>17%</td></tr> </tbody> </table> <p>Nota/ Note: Kadar keuntungan berperingkat ini tidak ditawarkan kepada wargakerja Bank Rakyat/The tiered pricing is not applicable for Bank Rakyat staff.</p>	Peringkat / Tier	Kriteria / Criteria	Kadar Keuntungan Setahun / Yearly Profit Rate	Tier 1 Bayaran minima diterima sebelum atau pada Tarikh Akhir Bayaran untuk 9 bulan berturut-turut / Minimum payment received before or on the Due Date for 9 months consecutively.	Bukan Ahli Anggota Saham Bank Rakyat/ Non-Bank Rakyat Share Member	13.5%	Ahli Anggota Saham Bank Rakyat/ Bank Rakyat Share Member	13.0%	Tier 2 Bayaran minima diterima sebelum atau pada Tarikh Akhir Bayaran untuk 6 bulan atau lebih dalam tempoh 9 bulan / Minimum payment received before or on the Due Date for 6 months or more within 9 months period.	Bukan Ahli Anggota Saham Bank Rakyat/ Non-Bank Rakyat Share Member	17%	Ahli Anggota Saham Bank Rakyat/ Bank Rakyat Share Member	15.5%	Tier 3 Tidak memenuhi syarat-syarat Tier 1 dan Tier 2 di atas / Does not meet the above conditions for Tier 1 and Tier 2.	Bukan Ahli Anggota Saham Bank Rakyat/ Non-Bank Rakyat Share Member	18%	Ahli Anggota Saham Bank Rakyat/ Bank Rakyat Share Member	17%	
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Bayaran Perkhidmatan Pengeluaran Tunai / Cash Withdrawal Service Fee	Pengeluaran tunai melalui ATM atau kaunter Bank Rakyat akan dikenakan bayaran perkhidmatan sebanyak 3% atau RM20.00 yang mana lebih tinggi manakala bagi pengeluaran tunai yang dibuat di ATM atau kaunter bank-bank lain, bayaran perkhidmatan sebanyak 5% akan dikenakan ke atas jumlah pengeluaran tunai, atau RM20.00 yang mana lebih tinggi. Jadual bayaran perkhidmatan pengeluaran tunai adalah seperti berikut / A service fee of 3% or RM20.00 whichever is higher will be charged for every cash withdrawal made at Bank Rakyat's ATM or counter however a service fee of 5% or RM20.00, whichever is higher is charged for every cash withdrawal made at other bank's ATM or counter. The cash withdrawal service fee schedule is as follows:	<table border="1"> <thead> <tr> <th>Saluran / Channel</th><th>Jumlah setiap pengeluaran tunai / Every cash withdrawal amount</th><th>Bayaran perkhidmatan pengeluaran tunai / Cash withdrawal service fee</th></tr> </thead> <tbody> <tr> <td rowspan="2">ATM atau kaunter Bank Rakyat/ Bank Rakyat's ATM or counter</td><td>Sehingga / up to RM660</td><td>RM20.00</td></tr> <tr> <td>Melebihi / more than RM660</td><td>3% atas jumlah pengeluaran tunai / for every cash withdrawal amount</td></tr> <tr> <td rowspan="2">ATM atau kaunter bank-bank lain/ Other banks' ATM or counter</td><td>Sehingga / up to RM400</td><td>RM20.00</td></tr> <tr> <td>Melebihi / more than RM400</td><td>5% atas jumlah pengeluaran tunai / for every cash withdrawal amount</td></tr> </tbody> </table> <p>Kadar keuntungan bagi pengeluaran tunai/ Profit rate for cash withdraw: 18% setahun dan dikira secara harian bermula tarikh transaksi dibuat sehingga jumlah pengeluaran tunai tersebut dibayar sepenuhnya/ 18% per year and will be calculated on daily basis starting from transaction date until cash withdrawal amount is fully settled.</p>	Saluran / Channel	Jumlah setiap pengeluaran tunai / Every cash withdrawal amount	Bayaran perkhidmatan pengeluaran tunai / Cash withdrawal service fee	ATM atau kaunter Bank Rakyat/ Bank Rakyat's ATM or counter	Sehingga / up to RM660	RM20.00	Melebihi / more than RM660	3% atas jumlah pengeluaran tunai / for every cash withdrawal amount	ATM atau kaunter bank-bank lain/ Other banks' ATM or counter	Sehingga / up to RM400	RM20.00	Melebihi / more than RM400	5% atas jumlah pengeluaran tunai / for every cash withdrawal amount					
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Bayaran Minima Bulanan / Minimum Monthly Payment	5% daripada jumlah baki yang masih belum dijelaskan pada tarikh pemprosesan Penyata Bulanan Kad, atau RM50 yang mana lebih tinggi/ 5% from the total outstanding balance as at the statement date of the Card Monthly Statement or RM50, whichever is higher.																			
Caj Ganti Rugi (Ta'widh) kerana Bayaran Lewat / Compensation Charge (Ta'widh) for Late Payment	1% daripada jumlah baki belum jelas atau minima RM10 dan maksima RM100, yang mana lebih rendah sekiranya tiada bayaran diterima pada hari ke-4 selepas tarikh akhir pembayaran atau bayaran yang dibuat adalah kurang daripada 5% bayaran minima yang ditetapkan / 1% of the the total outstanding balance or minimum of RM10 and maximum or RM100, whichever is lower if no payment received on the 4th day after the due date or payment made is less than the stated minimum payment of 5%																			
Tempoh Bebas (Caj Keuntungan) / Grace Period (Profit Charges)	20 hari dari tarikh urusanniaga pembelian runcit diposkan ke dalam Penyata Bulanan Kad / 20 days from the posting date of the retail transactions into the Card Monthly Statement.																			
Permintaan Salinan Penyata Bulanan Kad / Copy of Card Monthly Statement Request	RM5.00 akan dikenakan untuk setiap salinan Penyata Bulanan Kad yang diminta / RM5.00 will be charged for each requested copy of Card Monthly Statement.																			
Permintaan Deraf Jualan / Sales Draft Request	♦ RM5.00 akan dikenakan untuk setiap salinan fotokopi deraf jualan / RM5.00 will be charged for each photocopy of Sales Draft. ♦ RM15.00 untuk setiap salinan asal deraf jualan / RM15.00 for each original copy of the Sales Draft.																			
Caj Penggantian Kad / Card Replacement Charges	RM50 untuk setiap penggantian Kad Kredit-i Bank Rakyat yang dilakukan / RM50 for every replacement of Bank Rakyat Credit Card-i.																			
Pertukaran Urusniaga Luar Negara / Overseas Transaction Conversion	Transaksi yang dilakukan di luar Malaysia akan ditukarkan nilainya kepada Dollar Amerika Syarikat melalui MasterCard International semasa tarikh penerimaan transaksi dan/ atau pemprosesan oleh Bank. Nilai Dollar ini kemudiannya ditukarkan kepada Ringgit Malaysia. Kadar pertukaran mungkin berbeza mengikut perubahan pasaran dan jumlah yang ditukarkan itu tertakluk kepada kadar pertukaran semasa pemprosesan transaksi dilakukan / Transactions made outside Malaysia will be converted to US Dollar, which is determined by MasterCard International on the date the transaction received and/ or processed by the Bank. The value of US Dollar is then converted to Ringgit Malaysia. The exchange rates may vary according to market fluctuations and the amount converted will be subjected to the exchange rate of the transaction processing time.																			
Peruntukan Pembayaran / Payment Allocation	Bayaran kad kredit yang diterima daripada pemegang kad akan diperuntukan untuk menyelesaikan baki belum jelas berdasarkan baki dengan kadar keuntungan yang lebih tinggi dahulu / Credit Card payment recieved from the cardholder will be allocated to settle the outstanding balance attracting the highest profit rate first.																			
Cukai Perkhidmatan (Kad Kredit) / Service Tax (Credit Card)	Kad Utama / Principal Card (RM)	Kad Tambahan / Supplementary Card (RM)																		
	RM25	RM25																		