Redeem with Reward FAQ

1. What is the 'Redeem with Reward (RwR)' program?

The Redeem with Reward (RwR) program allows BRAC Bank debit and credit cardholders to use accumulated reward points to partially or fully offset eligible card transactions. Each reward point is valued at BDT 0.30 at the time of redemption.

2. Where can reward points be used?

Reward points can be redeemed against:

- Eligible retail transactions made within the last 60 days
- POS, e-commerce, and QR transaction in credit card
- POS and e-commerce transactions in debit card
- Credit card annual fee
- Debit card annual fee

3. Which transactions are not eligible for redemption?

Reward points cannot be earned for:

- Cash withdrawals
- Card cheques
- EMI transactions
- Debit card QR transactions
- Any fees, charges, or VAT imposed on the card by BRAC Bank PLC (except annual fee of credit card)

4. How can customers redeem reward points?

Redemption can be done through:

- The BRAC Bank Astha App (instant)
- BRAC Bank 24-hour Call Center 16221 (Local) / 08000016221 (Toll-free) / +88-09611223344 / +880-2-55668055-6 (Overseas).

5. How are reward points earned?

- Classic/Silver, Gold Flexi, Gold, Platinum Flexi, Millennial, Platinum, World, TARA World credit cardholders will be eligible to earn 1 point per BDT 80 spent
- Signature and Infinite credit cardholders shall earn 2 points per BDT 80 spent
- TARA Platinum and TARA World cards earn double points every Tuesday
- Agami debit cardholders shall earn double points every Thursday

- Classic and Platinum Debit cardholders are eligible to earn 1 point per BDT 100 (or USD 1) spent on POS and e-commerce transactions
- Signature debit card holders shall earn 2 points per BDT 100 spent

Note: bKash QR payments do not earn reward points.

6. What is the value of each reward point?

Each reward point is worth BDT 0.30 when redeemed under the RwR program.

7. What is the duration of the reward point validity?

- Credit card reward points are valid for 12 months from the statement date on which they are earned.
- Debit card reward points are valid for 12 months from the transaction posting date.

8. Can points be redeemed if a card is blocked?

No. Reward points cannot be redeemed if the card is in a blocked status.

9. What happens if a card or account is closed or dormant?

Reward points cannot be redeemed once the associated card or account becomes closed or dormant.

10. What if the customer does not have enough points to redeem a transaction?

The transaction value must be equal to or lower than the available reward redemption value. Partial redemptions beyond available points are not allowed.

11. How can customers check their reward point balance?

Reward point balances can be viewed through:

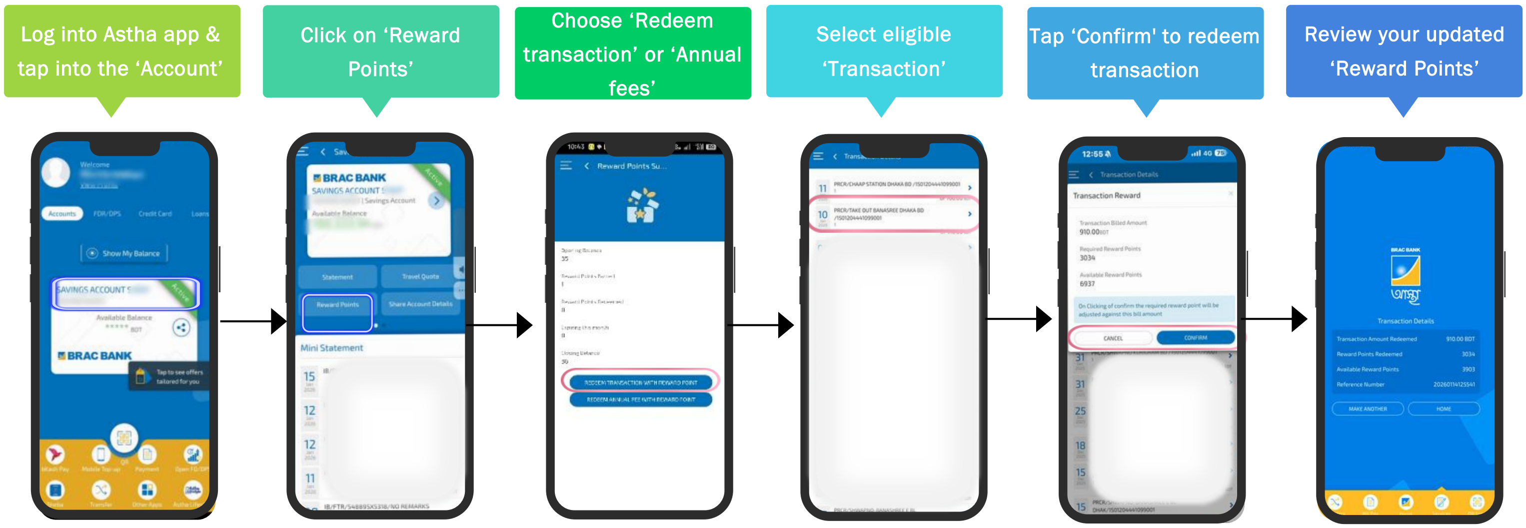
- The Astha App
- Credit card or account statements

12. When will redemption be reflected?

Astha App redemptions are reflected instantly. Call Center redemptions are reflected within 2–3 working days.

13. Is there any visual demonstration of the reward points redemption for transactions?

A visual process has been provided hereby. In addition, there is a video link: https://youtu.be/bfpLxk0YesA



14. Is the Old Reward Catalogue Still Valid?

No. The previous reward catalogue has been discontinued following the launch of the RwR program.

15. Can reward points be transferred between cards?

No. Reward points are non-transferable.

16. Which transactions do not earn reward points?

Customers will **NOT** be eligible for Reward points for the following transactions:

- Cash withdrawals
- Card cheque
- EMI transactions
- QR-based transactions made using debit cards
- bKash QR transactions
- Mobile wallet transfers and top-ups, including but not limited to bKash, Rocket, U-Cash, and similar services
- Oil,wood,coal, and liquefied gas related transactions
- Fuel related transactions (except Signature credit cardholders)
- All insurance related transactions (including sales, underwriting, and premium payments)
- Transactions with other financial institutions for merchandise or services
- Quasi cash
- POI (Point of Interaction) funding transactions

- Computer network and information services
- Government services and fire department payments.
- Currency exchange and related services
- Money orders
- Traveler’s cheque
- Any fees, charges, and VAT imposed by BRAC Bank PLC
- Any other merchant categories deemed ineligible by the Bank from time to time.

Note: The Bank reserves the right to deem other merchant categories ineligible for reward points from time to time.