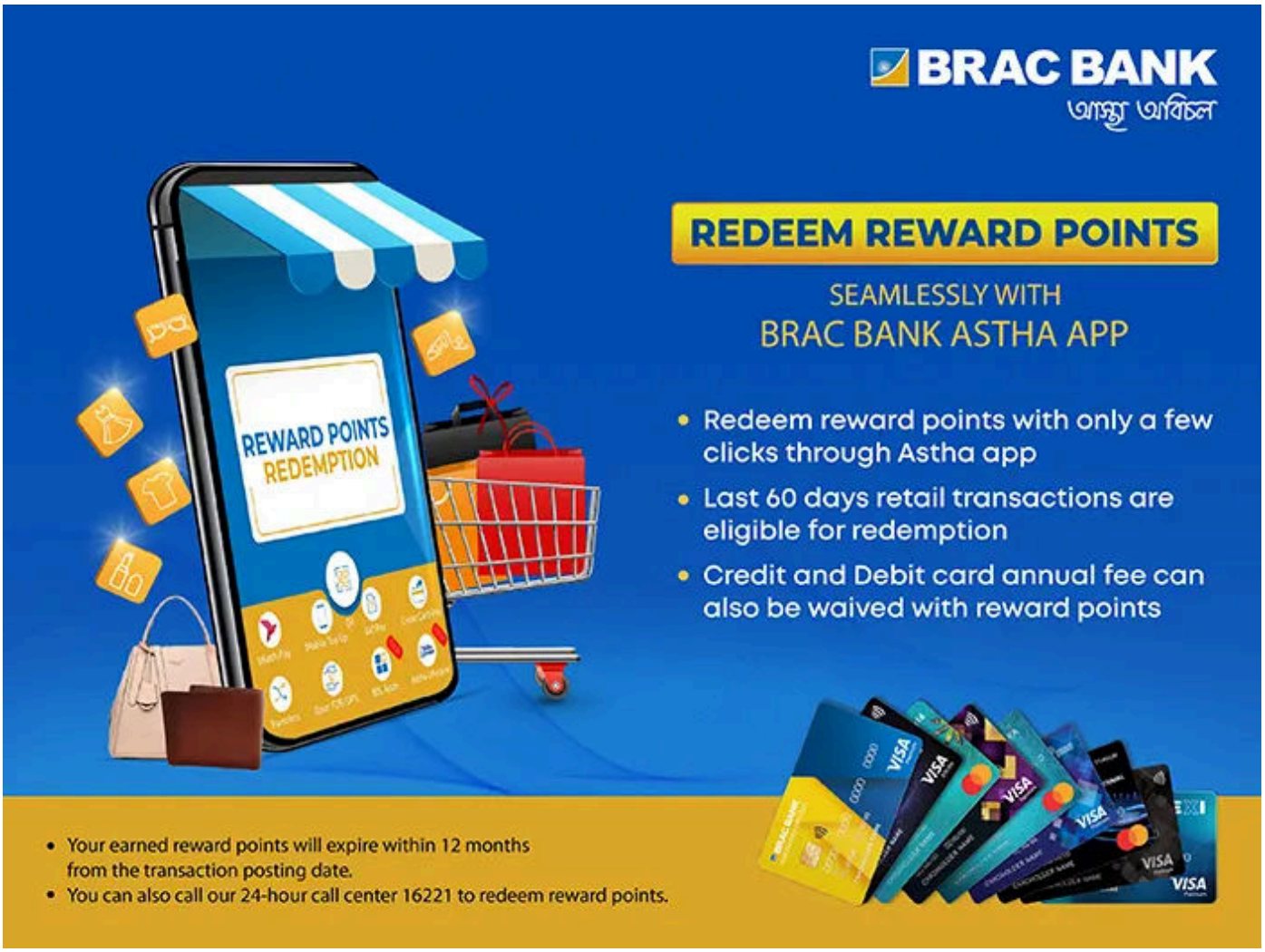


Terms and conditions

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  The validity of the newly earned reward points for Debit Cards will be 12 months from the transaction posting date.

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  - For credit card POS, E-commerce & QR Transactions are eligible for redemption
  - For debit card only POS and E-commerce transactions are eligible for redemption

- The redemption value of 1 reward point will be BDT 0.30.

- Reward point assignment:
  - Classic/Silver, Gold Flexi, Gold, Platinum Flexi, Millennial, Platinum, World and TARA World credit cardholders will earn 1 reward point for every BDT 80 spent on purchases (POS, E-commerce & QR transactions except bKash QR transactions).
  - Infinite and Signature credit cardholders will earn 2 reward points for every BDT 80 spent on purchases (POS, E-commerce & QR transactions except bKash QR transactions).
  - TARA Platinum and TARA World credit cardholders will earn double reward points for purchases made on every Tuesday.

- All debit cardholders will earn 1 reward point for every BDT 100/ USD 1 spent on purchases. (POS & E-commerce transactions only)

- Reward points redemption can be made instantly with BRAC Bank Astha. Reward points can also be redeemed by calling at 16221; which will require 2-3 working days to be processed.

- Reward points are also earned on transactions done with supplementary credit cards (if any) but only primary credit cardholder can redeem reward points.

- For a transaction to be redeemable, the transaction value must be less than or equal to the available reward redemption value.

- Only posted transactions will be considered for redemption.

- Computation of reward points as may be done by Bank under the program shall be final, conclusive and binding on the cardholder and shall not be liable to any dispute.

- Redemption of the reward point is voluntary.

- Cardholder will not be eligible for "Redeem with Reward (RwR)" facility if the card is in Block status or account is in closed /dormant status.

- For RFCD and ERQ USD billing credit cards, redeemable transaction(s) will be multiplied with USD-BDT conversion rate (Cash Notes Bank's Selling Rate for that particular date). Then 1 Point= BDT 0.30 wise redemption process will be completed. For example: A cardholder wants to redeem reward points for a transaction of amount USD 10. Let us consider USD-BDT Cash Notes Bank's selling rate for that particular date is USD 1 = BDT 105. Then that USD 10 transaction will be converted into BDT (10 X 105) = BDT 1050 and 3,500 Reward Points (1 Point= BDT 0.30) will be required to redeem this USD 10 transaction. Reward points of RFCD and ERQ credit cards can be redeemed only by calling at 16221.

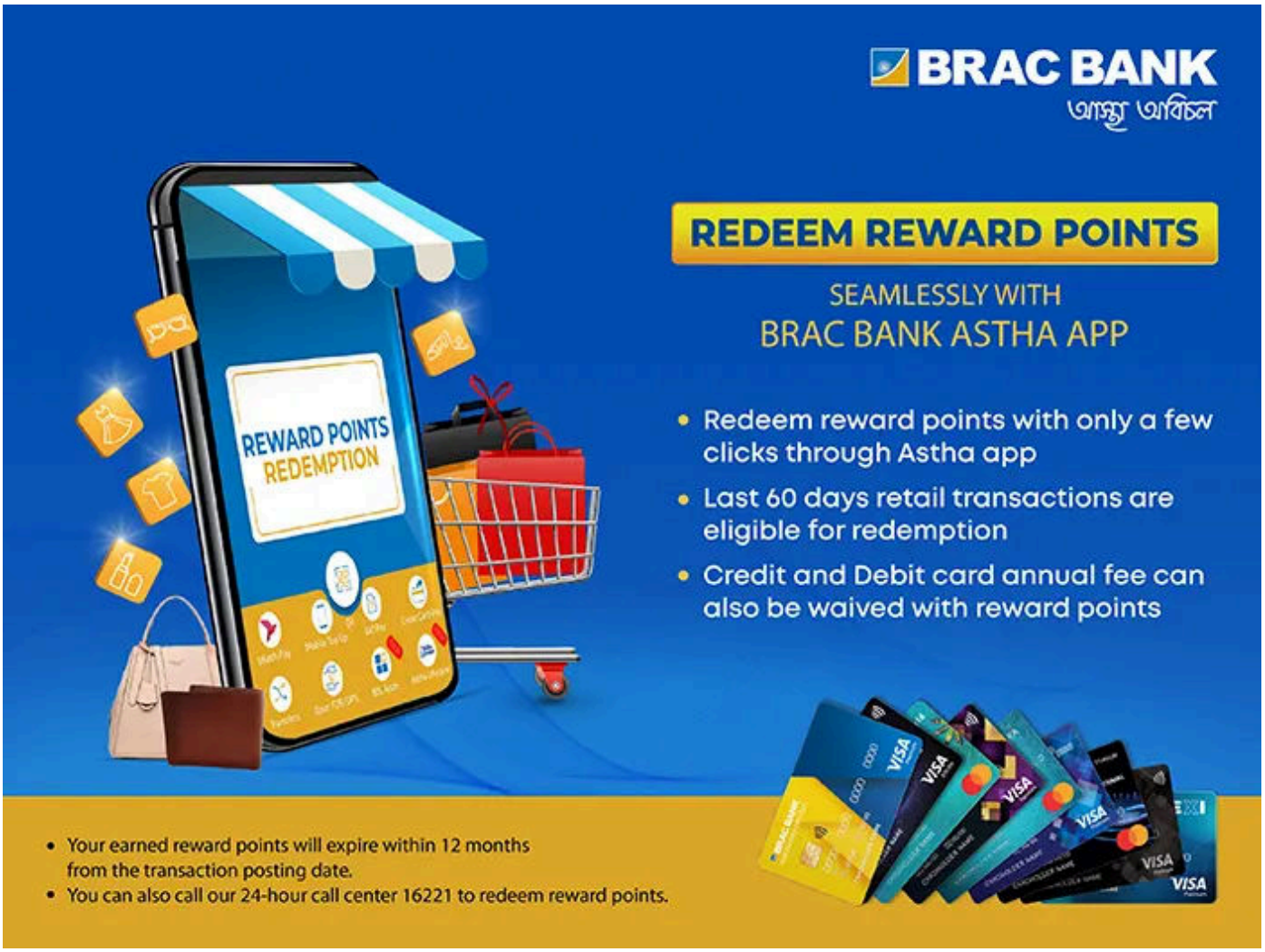
- Bank reserves the right, at any time and without prior notice to the cardholder, to add, alter, modify, change or vary all or in part, or withdraw altogether the reward program.

- Bank reserves the right to nullify the reward points earned by the cardholder in case of Bank induced closure of the Card Account or the termination/cancellation of the card or the termination/cancellation of the reward program.

- Cardholders will **NOT** be eligible to earn reward points for below mentioned transactions:
  - Cash Withdrawal
  - Card Cheque
  - bKash QR Payment
  - QR Payment (for debit card only)
  - EMI Facilities
  - Money Transfer
  - Mobile Wallet Transfer/Top-up e.g., bKash, Rocket, U-Cash, etc.
  - Fuel Stations (service stations with or without ancillary services)
  - Direct Marketing Insurance Sales, Underwriting & Premiums
  - Transactions at Merchants such as Financial Institutions - Merchandise and Services, Non-Financial Institutions Foreign Currency/Money Orders & Travelers Cheque etc.
  - Any kind of Fees/Charges & VAT that may be applicable on the Card and levied by the Bank from time to time

- Cardholders will **NOT** be eligible to redeem reward points for below mentioned transactions:
  - Cash Withdrawal
  - Card Cheque
  - EMI Facilities
  - QR Payment (for debit card only)
  - Any kind of Fees/Charges & VAT that may be applicable on the Card and levied by the Bank from time to time. **(Except Annual Fee)**

*** Effective from 1 June'20**



Required Reward Points for Annual Fee Waiver of Primary Credit Cards

Serial	Reward description	Reward value	Reward point
1	Annual fee waiver for Classic Credit Card	100% waiver	1,500
2	Annual fee waiver for Classic Credit Card	50% waiver	750
3	Annual fee waiver for Gold Flexi Credit Card	100% waiver	1,500
4	Annual fee waiver for Gold Flexi Credit Card	50% waiver	750
5	Annual fee waiver for Gold Credit Card	100% waiver	2,500
6	Annual fee waiver for Gold Credit Card	50% waiver	1,250
7	Annual fee waiver for Millennial Titanium Credit Card	100% waiver	2,500

8	Annual fee waiver for Millennial Titanium Credit Card	50% waiver	1,250
9	Annual fee waiver for Platinum Flexi Credit Card	100% waiver	2,500
10	Annual fee waiver for Platinum Flexi Credit Card	50% waiver	1,250
11	Annual fee waiver for Platinum Credit Card	100% waiver	5,000
12	Annual fee waiver for Platinum Credit Card	50% waiver	2,500
13	Annual fee waiver for TARA Platinum Credit Card	100% waiver	2,000
14	Annual fee waiver for TARA Platinum Credit Card	50% waiver	1,000
15	Annual fee waiver for World Credit Card	100% waiver	5,000
16	Annual fee waiver for World Credit Card	50% waiver	2,500
17	Annual fee waiver for DCI Emerald Credit Card	100% waiver	5,000
18	Annual fee waiver for DCI Emerald Credit Card	50% waiver	2,500
19	Annual fee waiver for TARA World Credit Card	100% waiver	3,500
20	Annual fee waiver for TARA World Credit Card	50% waiver	1,750
21	Annual fee waiver for Signature Credit Card	100% waiver	12,000
22	Annual fee waiver for Signature Credit Card	50% waiver	6,000
23	Annual fee waiver for Infinite Credit Card	100% waiver	9,000
24	Annual fee waiver for Infinite Credit Card	50% waiver	4,500

Required Reward Points for Annual Fee Waiver of Supplementary Credit Cards

Serial	Reward description	Reward value	Reward point
1	Annual fee waiver for Classic Credit Card (from 2nd card onwards)	100% waiver	750

2	Annual fee waiver for Classic Credit Card (from 2nd card onwards)	50% waiver	375
3	Annual fee waiver for Gold Flexi Credit Card (from 2nd card onwards)	100% waiver	750
4	Annual fee waiver for Gold Flexi Credit Card (from 2nd card onwards)	50% waiver	375
5	Annual fee waiver for Gold Credit Card (from 2nd card onwards)	100% waiver	1,250
6	Annual fee waiver for Gold Credit Card (from 2nd card onwards)	50% waiver	625
7	Annual fee waiver for Millennial Titanium Credit Card (from 2nd card onwards)	100% waiver	1,250
8	Annual fee waiver for Millennial Titanium Credit Card (from 2nd card onwards)	50% waiver	625
9	Annual fee waiver for Platinum Flexi Credit Card (from 2nd card onwards)	100% waiver	1,250
10	Annual fee waiver for Platinum Flexi Credit Card (from 2nd card onwards)	50% waiver	625
11	Annual fee waiver for Platinum Credit Card (from 2nd card onwards)	100% waiver	2,500
12	Annual fee waiver for Platinum Credit Card (from 2nd card onwards)	50% waiver	1,250
13	Annual fee waiver for TARA Platinum Credit Card (from 2nd card onwards)	100% waiver	1,000
14	Annual fee waiver for TARA Platinum Credit Card (from 2nd card onwards)	50% waiver	500
15	Annual fee waiver for World Credit Card (from 3rd card onwards)	100% waiver	2,500
16	Annual fee waiver for World Credit Card (from 3rd card onwards)	50% waiver	1,250
17	Annual fee waiver for DCI Emerald Credit Card (from 3rd card onwards)	100% waiver	2,500
18	Annual fee waiver for DCI Emerald Credit Card (from 3rd card onwards)	50% waiver	1,250
19	Annual fee waiver for TARA World Credit Card (from 3rd card onwards)	100% waiver	1,750
20	Annual fee waiver for TARA World Credit Card (from 3rd card onwards)	50% waiver	875
21	Annual fee waiver for Signature Credit Card (from 3rd card onwards)	100% waiver	6,000

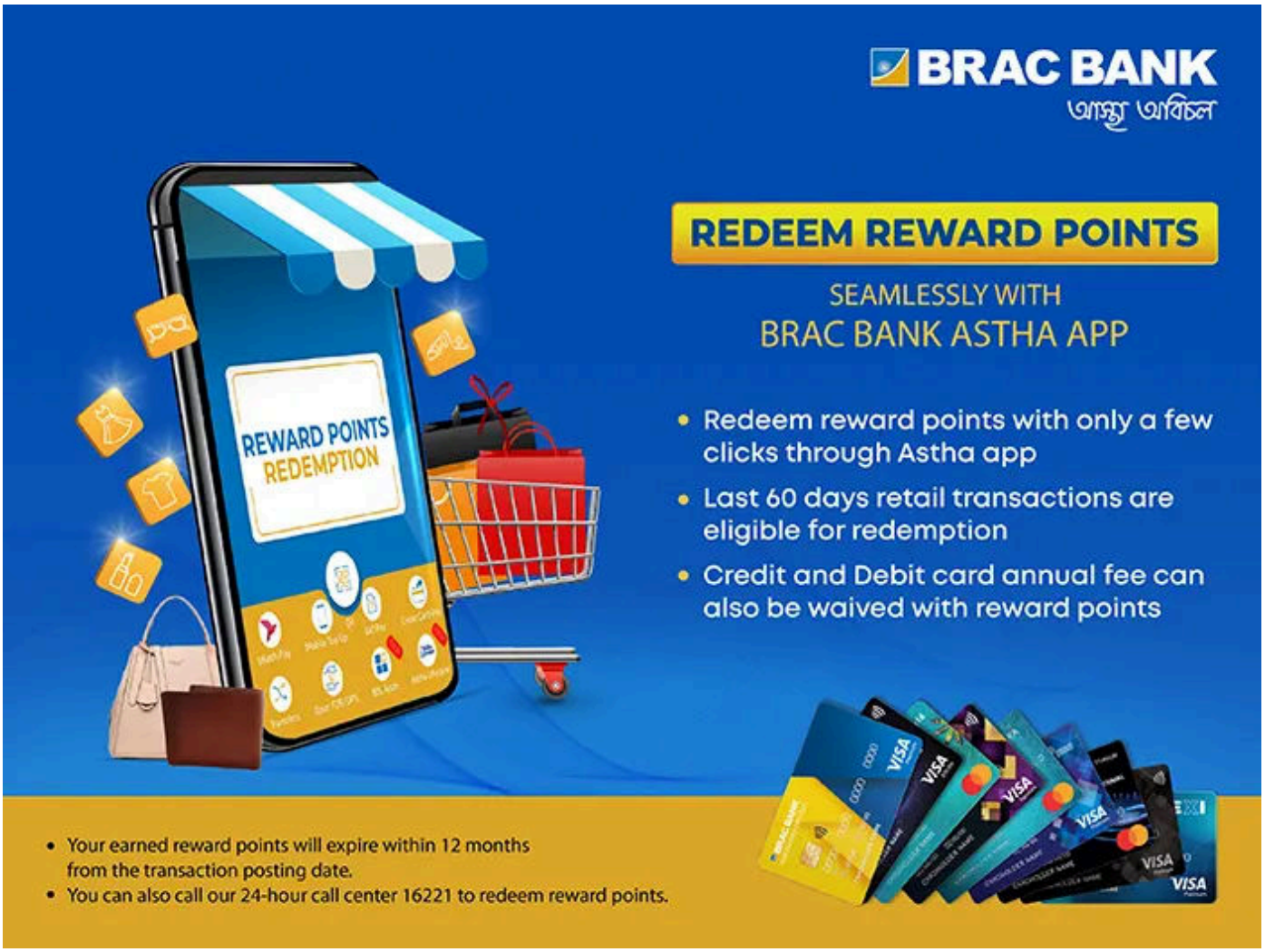
22	Annual fee waiver for Signature Credit Card (from 3rd card onwards)	50% waiver	3,000
***From June 1, 2020 the validity of the newly earned reward points will be 12 months from the transaction posting date.**			

Required Reward Points for Annual Fee Waiver of Debit Cards

Debit card Annual Fee	Waiver %	Required RP
BDT 600	100%	1,000
	50%	500
BDT 550	100%	1,000
	50%	500
BDT 500	100%	800
	50%	400
BDT 450	100%	800
	50%	400
BDT 400	100%	800
	50%	400
BDT 300	100%	600
	50%	300

BDT 200	100%	500
	50%	250

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Frequently Asked Questions

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

With RwR program, you can redeem your reward points no matter where you shop with BRAC Bank credit and debit cards. The redemption value of 1 reward point will be BDT 0.30.

2. What types of transactions can you redeem with reward points?

Reward points accumulated on your credit card or debit card can be redeemed against:

- Any type of retail transaction made with the card within last 60 days
  - For debit card only POS and E-commerce transactions are eligible for redemption
  - For credit card POS, E-commerce & QR Transactions are eligible for redemption
- Credit card annual fee (Only with reward points available on BRAC Bank Credit Card)

3. What types of transactions are not eligible for redeeming with reward points?

Cardholders will **NOT** be eligible to redeem reward points for below mentioned transactions:

- Cash Withdrawal
- Card Cheque
- EMI Facilities
- QR Transactions (for debit cards only)
- Any kind of Fees/Charges & VAT that may be applicable on the Card and levied by the Bank from time to time.**(Except Annual Fee)**

4. How to redeem reward points?

Reward points redemption can be made instantly with BRAC Bank Astha app. Reward points can also be redeemed by calling our 24-hour call center. 24-hour Call Center Number 16221 (Local) / 08 0000 16221 (Toll free number) or +88-09611223344, +880-2-

55668055-6 (Overseas)

Example-1

Credit card reward redemption
Cardholder selects a transaction he/she wants to redeem → Places a request for redemption through BRAC Bank Astha or Call Center on 23/02/2020

↓

Credit card transaction history as on 19-02-2020

Transaction Date	Description of Transaction	Transaction Currency	Transaction Amount
07-01-2020	ABC LTD. DHAKA BD	BDT	√ 1485
10-01-2020	XD LTD.	BDT	1750
01-02-2020	XYZ LTD.	USD	7.99

Transaction being redeemed with 4950 reward points

Available Reward Points: 82357

↓

Once redemption is processed

Credit card transaction history as on 23-02-2020

Transaction Date	Description of Transaction	Transaction Currency	Transaction Amount
07-01-2020	ABC LTD. DHAKA BD	BDT	1485
10-01-2020	XD LTD.	BDT	1750
01-02-2020	XYZ LTD.	USD	7.99
25-02-2020	RwR- ABC LTD. DHAKA BD	BDT	- 1485

Redemption processed

Updated available reward points: 82357- 4950=77407

Example-2

Debit card reward redemption
Cardholder selects a transaction he/she wants to redeem → Places a request for redemption through BRAC Bank Astha or Call Center on 23-02-2020

Debit card transaction history as on 01-02-2020

Transaction Date	Description of Transaction	Transaction Currency	Transaction Amount
07-01-2020	ABC LTD. DHAKA BD	BDT	1485
10-01-2020	XD LTD.	BDT	√1750
01-02-2020	XYZ LTD.	BDT	70.99

Transaction being redeemed with 5834 reward points

Available Reward Points: 62574

↓

Once redemption is processed

Debit card transaction history as on 2-02-2020

Transaction Date	Description of Transaction	Transaction Currency	Transaction Amount
07-01-2020	ABC LTD. DHAKA BD	BDT	1485
10-01-2020	XD LTD.	BDT	√1750
01-02-2020	XYZ LTD.	BDT	70.99
25-02-2020	RwR- XD LTD.	BDT	- 1750

Redemption processed

Updated available reward points: 62574-5834= 56740

5. How many points do you earn when you make a purchase?

- Classic/Silver, Gold Flexi, Gold, Platinum Flexi, Millennial, Platinum, World and TARA World credit cardholders will earn 1 reward point for every BDT 80 spent on purchases (POS, E-commerce & QR transactions except bKash QR transactions).
- Infinite and Signature credit cardholders will earn 2 reward points for every BDT 80 spent on purchases (POS, E-commerce & QR transactions except bKash QR transactions).
- TARA Platinum and TARA World credit cardholders will earn double reward points for purchases made on every Tuesday.
- All debit cardholders will earn 1 reward point for every BDT 100/ USD 1 spent on purchases. (POS & E-commerce transactions only)

6. What is the redemption value of each reward point?

BDT 0.30

7. What is the validity of newly earned reward points?

- The validity of the newly earned reward points for credit cards will be 12 months from the bill statement in which the newly earned reward points are reflected.
- The validity of the newly earned reward points for debit cards will be 12 months from the transaction posting date.

8. Can you avail Redeem with Reward (RwR) facility if the card is in block status?

No, the reward points cannot be redeemed if the card is in block status.

9. Can you redeem reward points once the card/account is closed/dormant?

No, the reward points cannot be redeemed once the card or account is closed/dormant.

10. What happens if you do not have sufficient points to cover the total cost of the transaction?

For a transaction to be redeemable, the transaction value must be less than or equal to the available reward redemption value.

11. How can you track your reward point balance?

You can track your reward point balance through Astha App. Reward point balance is also given in your account/credit card statement.

12. How soon will reward redemption be reflected on your account?

If reward point redemption is done through BRAC Bank Astha app, it will be reflected instantly in the app.

If reward point redemption is done through Call Center the redemption will be processed within 2-3 working days. (Both Credit and Debit cards)

13. Will the previous reward catalogue be valid anymore?

No, with the implementation of this new program, existing reward catalogue will be discontinued.

14. Can you transfer your available reward points from Debit Card to Credit Card & vice versa?

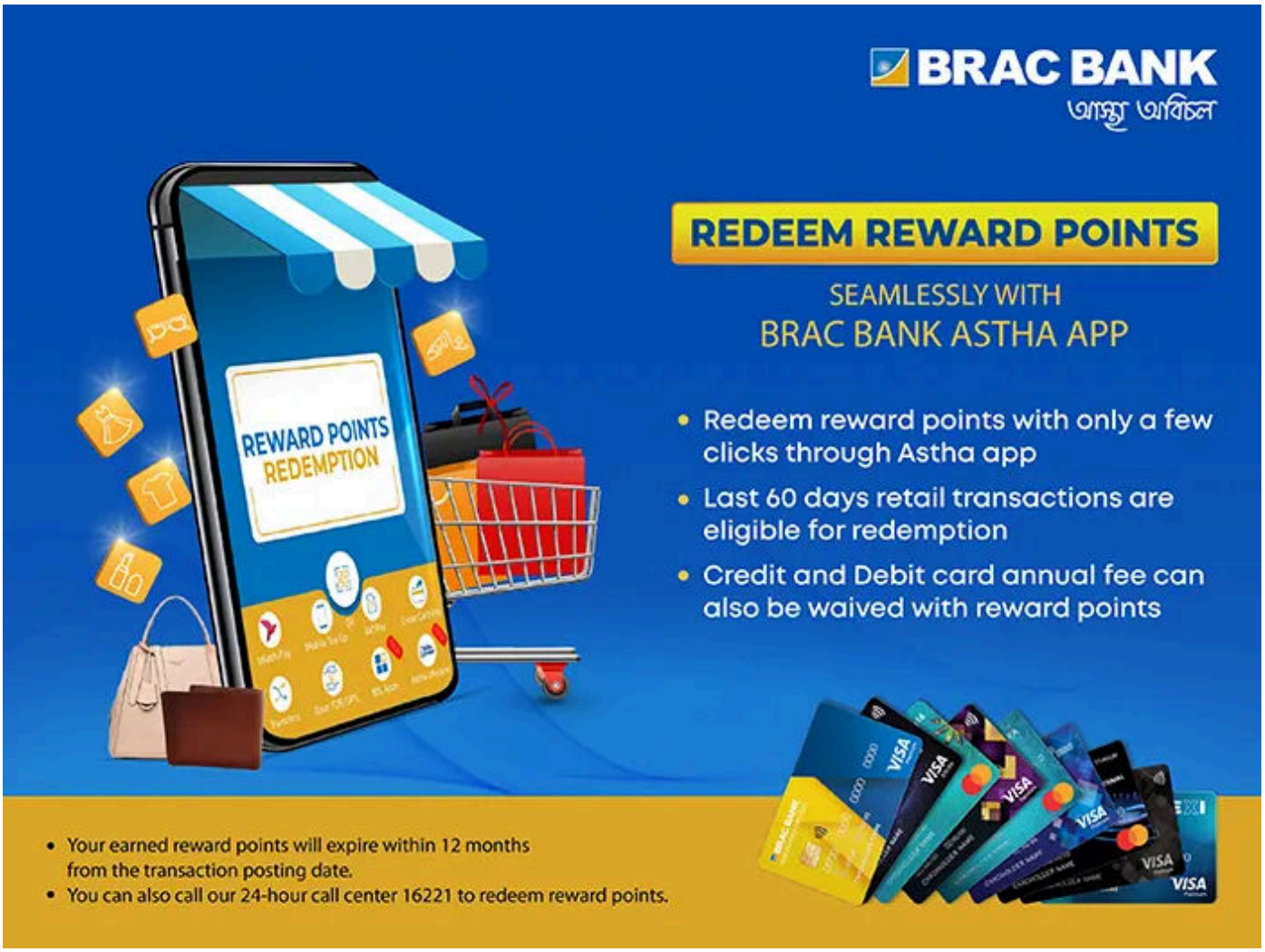
No, the accrued reward points are not transferrable from Debit Card to Credit Card & vice versa.

15. What types of transactions are not eligible to earn reward points?

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- Card Cheque
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- QR Payment (for debit card only)
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*** Effective from 1 June'20**

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