

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 Cashback Credit Card	100% waiver	1,500
8	Annual fee waiver for Cashback Credit Card	50% waiver	750
9	Annual fee waiver for Millennial Titanium Credit Card	100% waiver	2,500
10	Annual fee waiver for Millennial Titanium Credit Card	50% waiver	1,250
11	Annual fee waiver for Platinum Flexi Credit Card	100% waiver	2,500
12	Annual fee waiver for Platinum Flexi Credit Card	50% waiver	1,250
13	Annual fee waiver for Platinum Credit Card	100% waiver	5,000
14	Annual fee waiver for Platinum Credit Card	50% waiver	2,500
15	Annual fee waiver for TARA Platinum Credit Card	100% waiver	2,000
16	Annual fee waiver for TARA Platinum Credit Card	50% waiver	1,000
17	Annual fee waiver for World Credit Card	100% waiver	5,000
18	Annual fee waiver for World Credit Card	50% waiver	2,500
19	Annual fee waiver for Diners Emerald Credit Card	100% waiver	5,000

20	Annual fee waiver for Diners Emerald Credit Card	50% waiver	2,500
21	Annual fee waiver for TARA World Credit Card	100% waiver	3,500
22	Annual fee waiver for TARA World Credit Card	50% waiver	1,750
23	Annual fee waiver for Signature Credit Card	100% waiver	8,000
24	Annual fee waiver for Signature Credit Card	50% waiver	4,000
25	Annual fee waiver for Infinite Credit Card	100% waiver	9,000
26	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
	Annual fee waiver for Cashback Credit Card (from 2nd card onwards)	100% waiver	750
	Annual fee waiver for Cashback Credit Card (from 2nd card onwards)	50% waiver	375
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 Diners Emerald Credit Card (from 3rd card onwards)	100% waiver	2,500
18	Annual fee waiver for Diners 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	4,000
22	Annual fee waiver for Signature Credit Card (from 3rd card onwards)	50% waiver	2,000
*From June 1, 2020 the validity of the newly earned reward points will be 12 months from the transaction posting date.			

FAQ:

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 cards.

Reward point assignment:

- Classic/Silver, Gold Flexi, Gold, Cashback, Platinum Flexi, Millennial, Platinum, Emerald, 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 2 reward points for purchases made on every Tuesday.
- 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 (POS, E-commerce & QR transaction made with the card within **last 60 days**
- 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 **earn** reward points for below mentioned transactions:
 - Cash Withdrawal
 - Card Cheque
 - bKash QR Payment
 - 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**)

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)

5. 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.

6. 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.

7. 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.

8. 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

9. 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.

10. 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)

Note:

- 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.