

## TruRewards Loyalty Program FAQ

- 1. If I spend RM60 using Credit Card-i, how many TruPoints will I earn?**  
The Cardholder will get 1 TruPoints, for every RM1 spent with Credit Card-i. For RM60 spending, Cardholder will get 60 TruPoints.
- 2. If I close my Bank Islam Card-i will the TruPoints still be available?**  
No. The Cardholder needs to redeem the TruPoints before you close the account.
- 3. Will there be any expiry period on the TruPoints?**  
Yes. Your TruPoints will be expired after 36 months if there is no redemption made by the Cardholder.
- 4. How do I redeem?**  
Through our website at <https://trurewards.bankislam.com.my>
- 5. Can my supplementary cardholder perform instant/TruPoints redemption on my behalf?**  
No. Redemption can only be made by the Principal Cardholder. However, that Supplementary Cardholder is qualified to receive TruPoints.
- 6. How do I check my TruPoints?**  
You can either visit our website at <https://trurewards.bankislam.com.my> or contact the following channel to make TruPoints balance enquiries:  
a) Bank Islam Contact Centre 03-26 900 900  
b) Bank Islam Card Centre Customer Service **03-2726 7666**
- 7. Can I redeem my TruPoints if I don't have email?**  
Yes, Cardholder can redeem the TruPoints via any of following options.  
a) Call Bank Islam Contact Centre **03-26 900 900**  
b) Call Bank Islam Card Centre Customer Service **03-2726 7666**  
c) Complete and send the TruRewards Redemption Form (TRF) to Bank Islam via facsimile, mail as stipulated in the TruRewards Redemption Form or submit to the nearest branch
- 8. Is my TruPoints transferable?**  
TruPoints is non-transferable to any other person or entity.
- 9. Can I convert my TruPoints to cash?**  
The TruPoints are not exchangeable for cash.
- 10. Is my Trupoints will be forfeited if my Credit Card-i is blocked?**  
Yes, TruPoints will be forfeited and Cardholder will not be able to redeem or collect TruPoints.
- 11. Is my Trupoints will be forfeited if my Credit Card-i is temporary blocked?**  
No, TruPoints is not forfeited and the Cardholder still can perform redemption after regularizing the account.
- 12. When will I receive the redemption items?**  
Redeemed item will be couriered to designated address latest by 21 working days.
- 13. Can I send my redemption item to another address?**  
Yes. The Cardholder needs to key in recipient address in the online redemption webpage. No delivery will be made to P.O Box address as well as address outside Malaysia.
- 14. Can I exchange the merchandise item after the redemption has been made?**

All item redeemed are non exchangeable unless gifts received are damaged or faulty and are reported to courier service within 24 hours upon receipt. Otherwise, request will not be entertained.

**15. Can I redeem my TruPoints to contribute for wakaf @ sadaqah program?**

The Cardholder may redeem their TruPoints and contribute it to the Corporate Responsibility (CR) program organized by Bank Islam from time to time as stipulated in the TruRewards website. The TruPoints will be converted to ringgit and will be channeled to charity funds selected by the Cardholder.

**16. Can I pay the annual fees using my TruPoints?**

Yes, Cardholder may pay the annual fee for their Credit Card-i, using their TruPoints. However, such option must be exercised by the Cardholder within two (2) months from the date the annual fee is charged to the Cardholder account as stated in Credit Card-i statement.