

Purchase with Rewards

1. What is Purchase with Rewards?

Purchase with Rewards is a feature that allows you to pay for your next credit card transaction using your Reward Points.

You can use this feature by activating Purchase with Rewards on your selected credit card via Online Banking.

Upon the next transaction on the selected card, the points equivalent to your transaction amount will be automatically redeemed for that purchase thereby offsetting the transaction amount made on your credit card.

2. How do I activate Purchase with Rewards on my credit card?

Step 1: Log on to Online / Mobile Banking and click on “Card History”

Step 2: Click on “View My Rewards” button

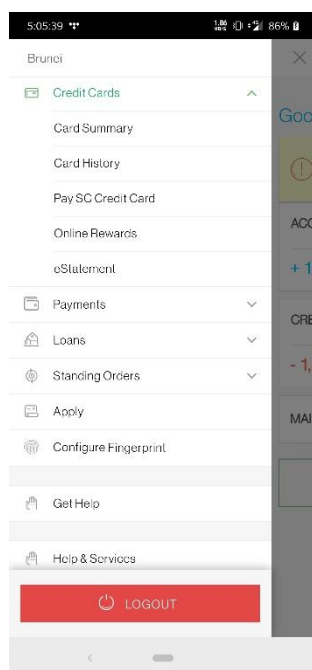
Step 3: Click on “Purchase with Rewards”

Step 4: Read and accept the Terms & Conditions

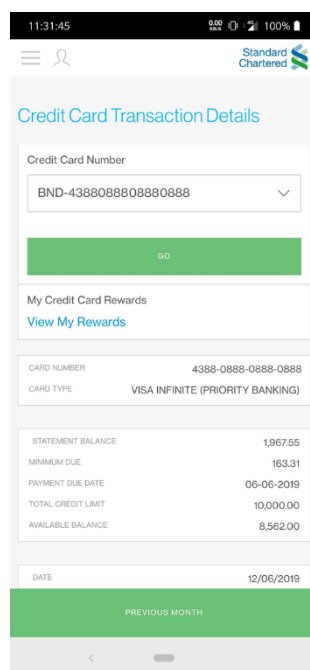
Step 5: Select the card to be activated and click “Submit”

Step 6: Your card is ready. When you perform your next transaction on this credit card the transaction will be paid using your Reward Points

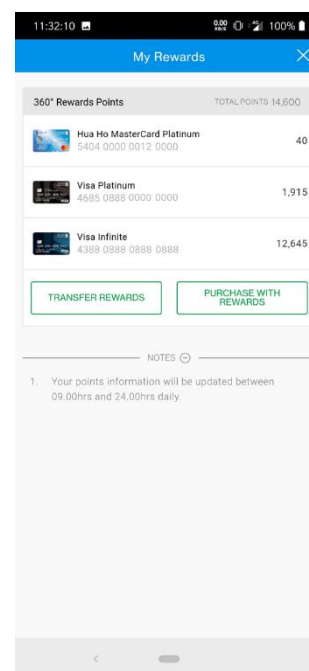
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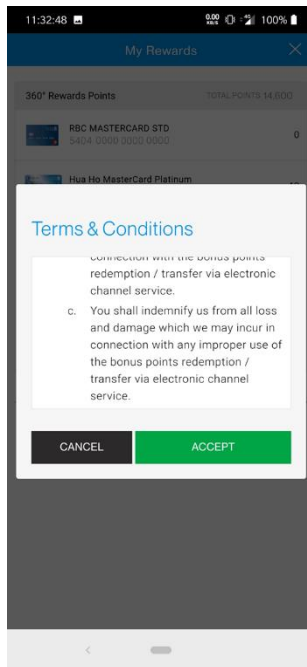
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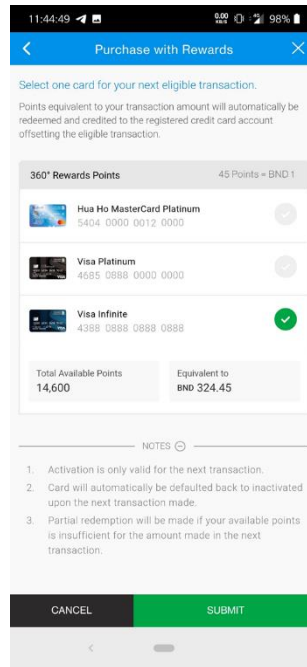
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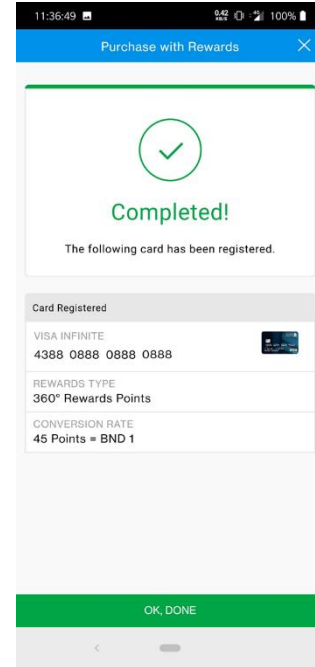
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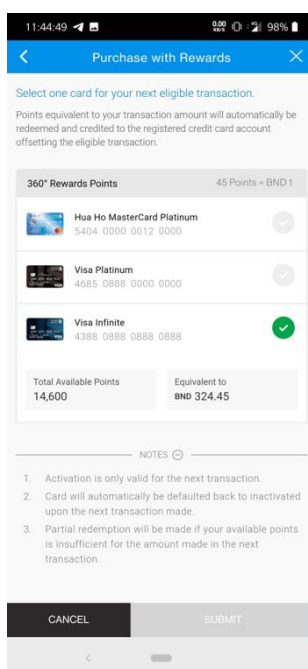
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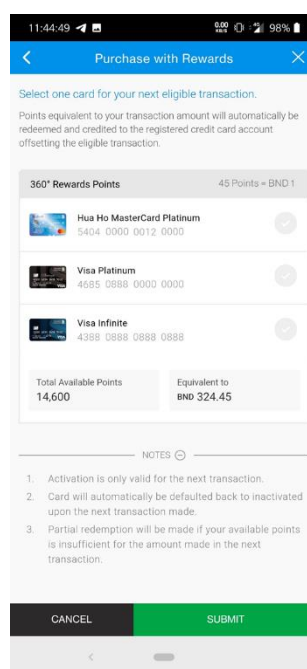
3. Do I need to deactivate my credit card after that?

Purchase with Rewards on your credit card will automatically be deactivated after the redemption. If you choose not to redeem your credit card next purchase, you may follow the activation process and uncheck the previously selected card.

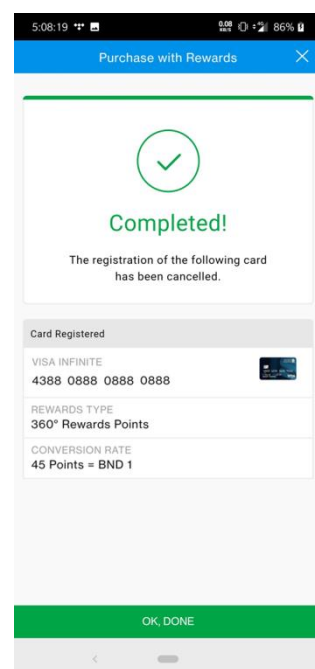
Step 1



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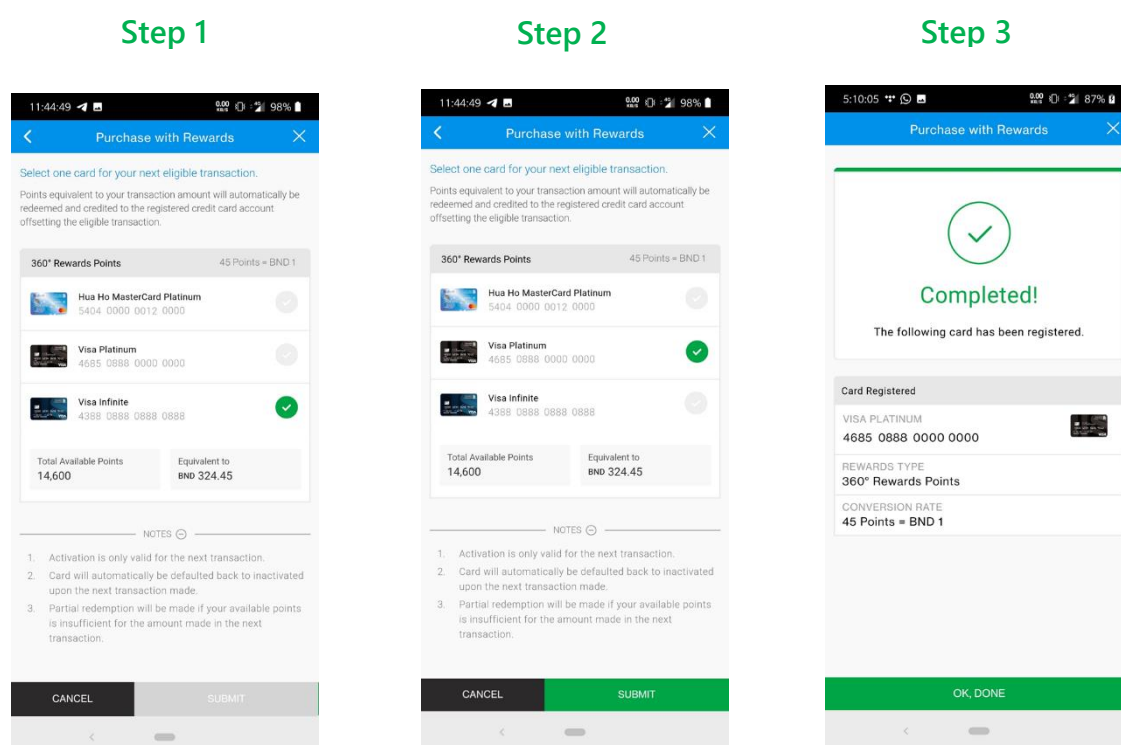
4. I have successfully activated Purchase with Rewards on one of my credit cards but the card is not with me. Can I switch the activation to a different card?

Yes you can. Just follow the steps to switch the activation to a different credit card.

Step 1: Enter the Purchase with Rewards page.

Step 2: Select another card you seek to register and click “Submit”

Step 3: Your card is successfully switched



5. How does Purchase with Rewards work?

You can either perform a full or partial redemption of your reward points. This is dependent on the amount of the transaction.

Scenario 1 – Full Redemption

Accumulated Reward Points for all eligible cards (and BND equivalent)	3825 points (=BND85)
Purchase Value	BND50
Amount credited to your credit card account	BND50
Reward Points Balance	1575 points (=BND35)

Note: Reward Points above are for illustrative purpose. Actual conversion rate of reward points may vary.

A purchase of BND50 will first be charged to the credit card as per normal. Thereafter, Purchase with Rewards will automatically credit back the full BND50 to fully offset the card transaction as there is enough points.

Scenario 2 – Partial Redemption

Accumulated Reward Points for all eligible cards (and BND equivalent)	3825 points (=BND85)
Purchase Value	BND150
Amount credited to your credit card account	BND85
Reward Points Balance	0 points

Note: Reward Points above are for illustrative purpose. Actual conversion rate of reward points may vary.

A purchase of BND150 will first be charged to the credit card as per normal. As the Reward Points balance is not enough to fully redeem for the purchase, the points will be exhausted to partially redeem the purchase by crediting BND85 in this scenario.

6. Is there a minimum number of Reward Points to be eligible for a Purchase with Rewards Transaction?

You can perform a Purchase with Rewards as long as you have 1 Reward Point on your credit card.

7. Can I choose how many Reward Points to offset for my next transaction with Purchase with Rewards?

No, the number of points deducted will depend on the amount of your next transaction. Please refer to question 5 above on partial and full redemptions.

8. How long will the redemption take?

Redemption via Purchase with Rewards will be immediately processed after your card transaction. You will be notified through SMS upon successful redemption.

9. When will the redeemed amount reflect in my credit limit?

This will be reflected after 2 working days.

10. Will I be able to use the Purchase with Rewards feature for overseas transaction?

Yes, you can. Note that overseas or non-local transactions are subject to the same exchange rate which apply to currency conversions on your credit card. The amount redeemed via Purchase with Rewards will be the authorised amount.

11. What kind of transactions can I not use Purchase for Rewards for?

- a. Standing Instruction
- b. Bank initiated charges such as fees and interest
- c. Cash advance
- d. Balance Transfers
- e. Instalments

12. What happens if my credit card transaction gets voided or reversed after a transaction due to being incorrectly charged?

The Purchase with Rewards credited to your credit card remains and the deduction of your reward points will not be reversed.

13. How can I view the status of my previous Purchase with Rewards transaction?

Your Purchase with Rewards transactions are viewable in your monthly credit card statements as well as in Online Banking.

14. Are all my credit cards eligible for Purchase with Rewards?

All your reward points earning credit cards are eligible for Purchase with Rewards.

15. Are transactions on my supplementary cards eligible for Purchase with Rewards transactions?

Only primary cardholders can activate Purchase with Rewards. However, a transaction on a supplementary card (which has the same credit card number as your primary card) can trigger a Purchase with Rewards transaction. It is advised that Purchase with Rewards activation is done just prior to making the intended purchase.

16. I have performed a Purchase with Rewards transaction with my Visa Platinum Card and noticed points from my Hua Ho MasterCard Platinum being deducted instead. Why did this happen?

Purchase with Rewards will deduct reward points that will expire first regardless of which credit card was used to earn the points. Deduction is not restricted to the credit card being used to trigger the Purchase with Rewards transaction. This will help you utilise your points prior to expiry and does not limit Purchase with Rewards transactions to the points on each credit card.

17. I do not have points in one of my 3 credit cards, am I able to activate the credit card with no points?

Yes, all reward points earning cards are eligible. Points from your other eligible credit cards will be deducted instead. Points with the earliest expiry dates will be deducted first.

Transfer Rewards

1. What is Transfer Rewards?

Transfer Rewards is a feature that allows you to convert your Reward Points to partner airline miles and hotel loyalty points.

2. How do I use the Transfer Reward feature?

Step 1: Log on to Online / Mobile Banking and click on “Card History”

Step 2: Click on “View My Rewards” button

Step 3: Click on Transfer Rewards.

Step 4: Select the partner from the dropdown list, indicate the number of reward points to be transferred and click “Next”

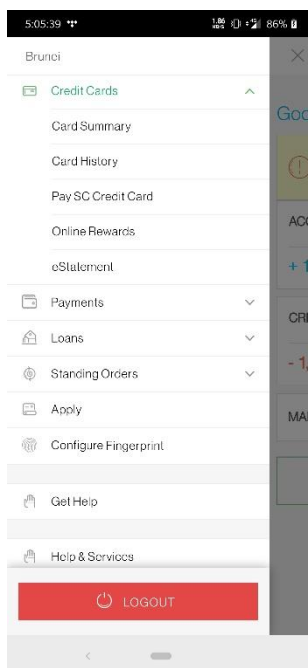
Step 5: Enter the mandatory details and click “Next”

Step 6: Confirm the details

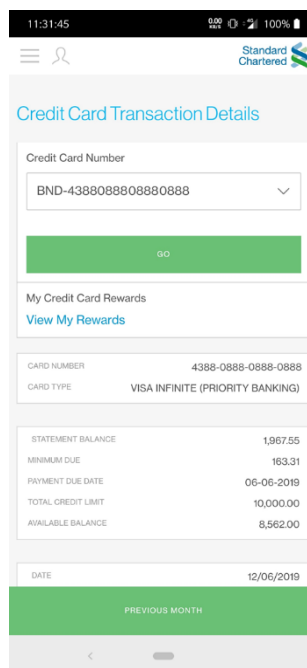
Step 7: Enter the One Time Password (OTP) sent via SMS and click “Submit”

Step 8: Your request is successfully submitted to our partner for conversion

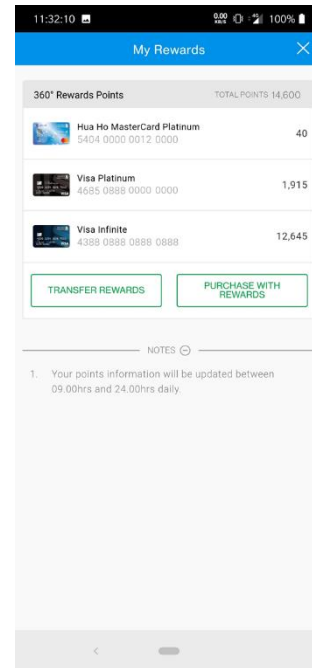
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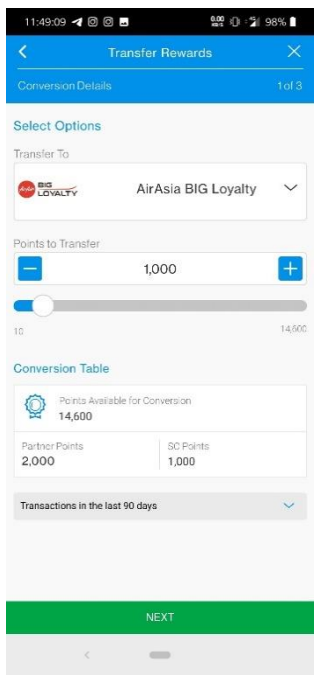
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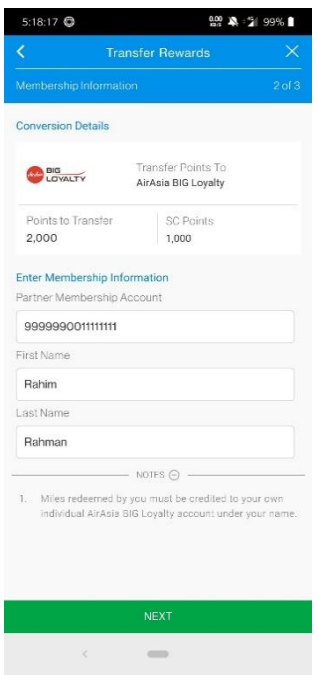
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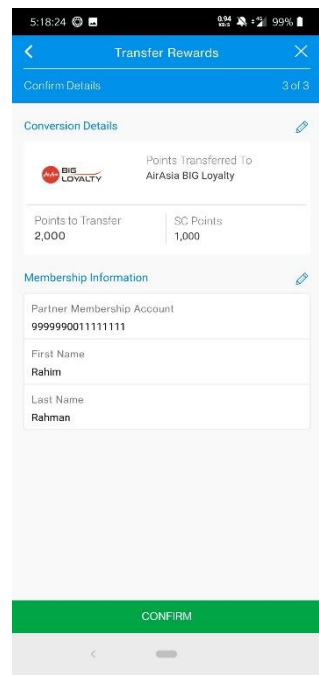
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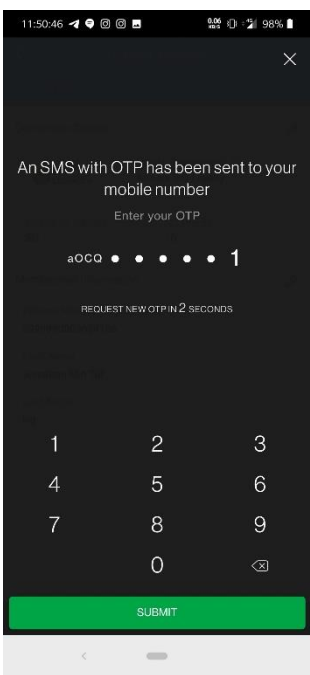
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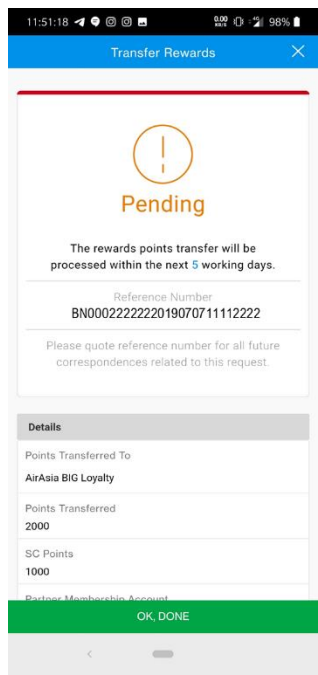
Step 6



Step 7



Step 8



3. Is there a fee on converting rewards to partner points?

No, there is no conversion fee.

4. Can I select a particular credit card to Transfer Rewards with?

No. Transfer Rewards will deduct points that will expire first to offset your transfer accordingly, as such you cannot select a particular credit card's points to redeem first.

5. Are all my credit cards eligible for Transfer Rewards?

All your reward points earning cards are eligible for Transfer Rewards.

6. How long will it take for the points to be converted?

The transfer of your reward points to the selected partner miles/points will take up to 5 working days.

7. How can I view the status of my Transfer Rewards orders?

For both successful and rejected transactions you will receive a real time in-app notification. For pending transactions, you will receive an SMS.

8. Will I still be able to redeem my reward points using eKiosk machines at Branches?

Purchase with Rewards and Transfer Rewards gives you the freedom to redeem wherever you want instead of queuing in Branches and going through pages and pages of a reward catalogue. Our eKiosk machines will no longer be available from 1st October 2019 onwards, however, you can still redeem points for airmiles, cashback and annual fee waiver by calling our Client Care Centre or requesting through Online Banking.