

## Frequently Asked Questions (FAQ)

### Card Reward Program

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**Q) What is SJIBL Cards Reward Program?**

Ans: SJIBL Cards Reward Program is a loyalty program for SJIBL Credit Cardholders that rewards Cardholders for every purchase made with their Credit Card.

**Q) Who are eligible to participate in the SJIBL Credit Cards Reward Program?**

Ans: All SJIBL Credit Cardholders, holding valid Card Accounts are eligible to participate in the Reward Program.

**Q) How can I enroll myself in the Reward Program?**

Ans: All SJIBL Cardholder is auto Enrolled for Reward Program by activation of their Card.

**Q) How do I earn Reward Point?**

Ans: You will earn 1 point for every BDT 50 or USD 1 spent on qualifying purchases (POS & E-Com) with your SJIBL credit card. The Bank reserves the right to change that at any time.

**Q) Can Supplementary Cardholders earn Reward Points?**

Ans: Yes, but these points will be accumulated in the Basic Cardholder's account, and only the Basic Cardholder can redeem the Rewards Points.

**Q) When will be the Reward Point awarded?**

Ans: For every BDT 50 or USD 1 retail spend charged to the Cardholder's relevant Card Account, 1 Reward Point will be awarded immediately and will be reflected in Cardholder's monthly statement.

**Q) Is there minimum threshold of Reward Points for redeem?**

Ans: Yes. There is a minimum threshold of Reward Point for redeem. The minimum value as under:

Card Product	Reward Point Redemption Minimum value
Platinum	12,000
Gold	8,000
Classic	6,000

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### Q) What benefit a Cardholder can get by redeeming his/her available Reward Point?

Ans: Cardholder can redeem his/her available Reward points at the rate of 10 (Ten) percent to pay card related fees and outstanding. Example, if a Platinum Cardholder want to redeem of 12,000 reward points, S/he will get  $12,000 * 10\% = \text{BDT } 1,200/-$  in his/her card account.

### Q) Can I club the reward points across multiple cards or transfer the points from one card account to another?

Ans: No, Clubbing can not be possible. Rewards redemption can only be done against the card on which the reward points were accrued.

### Q) What happens if the Card account is terminated?

Ans: If the Basic Cardholder's Card Account is terminated at any time for any reason, either by the Basic Cardholder or the Bank, the Basic Cardholder and Supplementary Cardholder(s) will forthwith be disqualified from participating in the Program and all unused Reward Points then accrued shall automatically be cancelled and forfeited, without further notice from the Bank.

### Q) What happens to my reward points when my Card limit is upgraded/downgraded?

Ans: In the event of an upgrade/downgrade, your reward points will be transferred to your new account.

### Q) What is the validity of my Rewards Points?

Ans: Validity of reward points is 3 years from the date of reward points earned. However, it is sole discretion of the Bank to determine the validity period.

### Q) Where can I view my Rewards Points balance?

Ans: Your Rewards Points balance will be reflected on your monthly Credit Card statement.

### Q) How do I redeem my Rewards Points?

Ans: Reward Points Redeeming is easy.

You can redeem Reward Points in any one of the following ways:

- Submit reward redemption request through Call Center (16302) or Branch or E-mail to [card@sjibld.com](mailto:card@sjibld.com) from your registered e-mail address mentioning redemption point.