

## Meghna 360° Rewards Program – Terms & Conditions

### **1. Program Overview**

The Meghna 360° Rewards Program is governed by these Terms & Conditions, the Meghna Credit Card Terms & Conditions, Rewards Guidelines, FAQs, and supplementary materials available at Meghna Bank PLC branches or [meghnabank.com.bd](http://meghnabank.com.bd).

### **2. Eligibility & Enrollment**

- ✓ **Eligible Cards:** All Visa Credit Cards (Platinum/Gold/Silver) issued by Meghna Bank PLC.
- ✓ **Exclusions:** Debit and Prepaid cards.
- ✓ **Shared Reward Points:** Transactions by Supplementary Cardholders accrue Reward Points under the Primary Cardholder's account.
- ✓ **Supplementary Card Discontinuation:** Discontinuing a Supplementary Card does not affect the Primary Cardholder's eligibility unless Meghna Bank PLC decides otherwise.

### **3. Reward Points Management**

- ✓ **Eligible Transactions:** Retail POS and E-commerce transactions.
- ✓ **Exclusions:** Add money to mobile wallet, fuel purchases, and transactions at telecommunication merchants.
- ✓ **Nullification:** Meghna Bank PLC reserves the right to nullify earned Reward Points if transactions are found to be of a commercial nature.
- ✓ **Validity:** Points expire 24 months from the date of earning.

### **4. Redemption Process**

- ✓ **Redemption Channels:**
  - Call Center: 16735 (Toll-Free)
  - Digital Service Desk: <https://digitaldesk.meghnabank.com.bd>
- ✓ **Redemption Rules:**
  - Points cannot offset government taxes, duties, or non-card fees.
  - Redemption rates are determined at the Bank's discretion.
  - Redeemed points are non-refundable, non-transferable, and cannot be reversed.

### **5. Card Closure & Termination**

- ✓ **Closure by Cardholder/Bank:** All unutilized points are forfeited if the Card account is closed or terminated.
- ✓ **Supplementary Card Impact:** Closure/Termination of the Primary Card account disqualifies Supplementary Cardholders from the Program.

### **6. Fraud & Misuse**

- ✓ **The Bank reserves the right to:**
  - Suspend/terminate Program participation.
  - Cancel all Reward Points.
  - Close the Card account(s) entirely in cases of fraud, abuse, or breach of terms.

### **7. Modifications & Discretion**

- ✓ **The Bank retains absolute discretion to:**
  - Modify, withdraw, or cancel the Program or Reward Points without prior notice.
  - Exclude any Cardholder(s) from the Program without any prior notice.

## Meghna 360° Rewards - Frequently Asked Questions (FAQs)

**1. Who is eligible for the Program?**

- All Visa Credit Cardholders (Platinum/Gold/Silver) Credit Cardholders.

**2. How do I check my Reward Points balance?**

- Your monthly statement reflects accrued points. For real-time updates, contact our Call Center (16735).

**3. Can I redeem points for cash?**

- No. Points may only offset your credit card outstanding balance (*credited to the Primary Cardholder's account*).

**4. Can I redeem points for annual fee waivers?**

- Yes. Submit a redemption request via Call Center (16735) or Digital Service Desk.

**5. How long are points valid?**

- Points expire 24 months after being earned.

**6. Do Supplementary Cardholders earn points?**

- Yes, but all points are credited to the Primary Cardholder's account.

**7. What transactions are excluded from earning points?**

- Add money to mobile wallet, fuel purchases, and transactions at telecommunication merchants.

**8. How do I redeem Meghna 360° Reward Points?**

- **Call Center:** 16735 (Toll-Free)
- **Digital Service Desk:** <https://digitaldesk.meghnabank.com.bd>

**9. Are redeemed points refundable?**

- No, redeemed points cannot be reversed.

**10. Which transactions earn Reward Points?**

- POS and E-Commerce transactions, excluding adding money to Mobile Wallet, Fuel Purchase and Transactions at Telecommunication Merchant.

**11. Is renewal fee waiver automatic?**

- No. The Primary Cardholder must submit a redemption request through Call Center or Digital Service Desk.

**12. Can I earn points on business or commercial transactions?**

- No. Reward Points are only accrued on personal, non-commercial transactions. The Bank may cancel points if commercial activity is detected.

**13. What happens if I use my card for business purposes?**

- Reward Points earned from commercial transactions will be nullified, and repeated misuse may lead to account termination.

**14. Can Debit/Prepaid Cardholders join the program?**

- No. Only Credit Cardholders are eligible.