

## **Meghna 360°Rewards - Terms and Conditions**

The terms and Conditions are applicable to regulate Meghna 360°Rewards Program and inclusive to but not limited to the terms and conditions regulating the card facilities of Meghna Bank Limited.

1. Meghna 360°Rewards are subject to Meghna Credit Card Terms and Conditions, Meghna Credit Card Rewards Guidelines, FAQ's and Brochures which are promptly accessible at MGBL branches and on the site of MGBL.
2. In order to avail of reward points, the customer has to have/avail Visa Credit Card issued by Meghna Bank Limited.
3. Any Visa Credit Card (Platinum, Gold, Silver) issued by Meghna Bank Limited will be enrolled in the program.
4. Meghna 360°Rewards will not be accrued on Corporate Credit Cards.
5. Reward Points from usage by the Supplementary Cardholders will be consolidated under the card account of the corresponding Primary Cardholder for the purposes of the Program.
6. If Cardholder discontinue his Card account or terminated by MGBL (by any reason), both the Primary and Supplementary Cardholders will automatically be disqualified from the Meghna 360°Rewards Program. The unutilized Reward Points shall automatically be nullified and no longer be available for redemption or unutilized Reward Points shall not be transferable to any other card accounts of the Cardholder.
7. If a cardholder discontinues the Supplementary card, the Primary Cardholder can continue to the program unless MGBL determines otherwise.
8. MGBL reserves the right to restrict, modify, withdraw, or cancel the Reward Points, at any time, with/without prior notice to the Cardholder. The customer shall be responsible for regularly viewing these Terms & Conditions.
9. In case of any breach or breach suspected of the primary terms and conditions by the Cardholder and/or Supplementary Cardholder, MGBL reserves the full authority to suspend or exclude the cardholder from participating in the Meghna 360°Rewards Program.
10. MGBL reserves the right to cancel all reward points if there should arise an occurrence of any extortion or maltreatment by the Cardholder and/or Supplementary Cardholder.
11. In case of any fraud or abuse relating to the reward points, MGBL reserves the right of termination of MGBL Credit Card and Card Account of the Cardholder(s).
12. Reward points cannot be redeemed against any additional fees, charges, taxes, duties, or any other government or public fees.
13. MGBL will mention the number of reward points accrued to the Primary Cardholder, in the monthly statement against the card (Primary Account).
14. The Reward Points redemption request shall be made against the card account through Call Center (16735) or Digital Service Desk (<https://digitaldesk.meghnabank.com.bd>).
15. The redemption rate will be applied by the cards' team while the customer requests any redemption request.
16. Once reward points have been redeemed upon Cardholders' solicitation, such points cannot be refunded or transferred back into the Cardholder's program account.
17. The customer will get 24 months of substantial period from the rewards point acquiring date.
18. Despite any issues articulated in these terms and conditions, MGBL shall have the absolute discretion to decide the Card accounts qualified to participate in the Rewards Program and shall be entitled to preclude any Card account and additionally Cardholder from taking an interest in the Program without subscribing in any reasons therefor.

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

- Q. Who are eligible for Meghna 360°Rewards Program?**  
A. Any Visa Credit Cardholder (Platinum/Gold/ Silver) except corporate credit cards of MGBL are eligible to participate in this program.
- Q. How do I apply for redemption of Meghna 360°Reward Points?**  
A. The Reward Points redemption request shall be made by the primary cardholder against the card account through Call Center (16735) or Digital Service Desk (<https://digitaldesk.meghnabank.com.bd>).
- Q. How do I know the numbers of Reward Points accrued against the credit card?**  
A. MGBL will mention the number of reward points accrued to the Primary Cardholder, in the monthly statement against the card (Primary Account). The Primary Cardholder can make query through the Call Center (16735).
- Q. Can Debit Cardholders participate in Meghna 360°Rewards Program?**  
A. No, only Credit Cardholders of MGBL are eligible to participate in this program.
- Q. Can I use Reward Points to redeem Credit Card Renewal Fees?**  
A. Yes, Any Visa credit Cardholder (Platinum/Gold/ Silver) except corporate Credit Cardholder of MGBL can use Reward Points to waive renewal fees.
- Q. Can I use Reward Points to Cash-Out?**  
A. No, Visa Credit cardholders can use their Reward Points to pay the outstanding but the amount will be credited to the primary cardholder's card account.
- Q. Will redemption request be made automatically to waive Credit Card Renewal Fee?**  
A. No, redemption request needs to be made by the primary cardholder which will be applied by the cards team.
- Q. What is the validity period of Meghna 360°Reward Points?**  
A. The customer will get 24 months' substantial period from the rewards point acquiring date.
- Q. Can Supplementary Cardholders also participate in Meghna 360°Rewards Program?**  
A. Yes, but Reward points from usage by the supplementary cardholders will be consolidated under the card account of the corresponding primary Cardholder for the purposes of the Program.
- Q. Can Reward points be refunded back if the redeem request made by the Primary Cardholder has already implemented?**  
A. No, once reward points have been redeemed upon Cardholders' solicitation, such points cannot be refunded or transferred back into the Cardholder's program account.