



## **Debit Card-i and Credit Card-i Cardholder's / Cardmember's Responsibilities and Liabilities**

---

As a Bank Islam Debit Card-i and/or Credit Card-i Cardholders / Cardmembers, you should understand your responsibilities and liabilities in order to eliminate / reduce the risks of unauthorised transactions due to loss, stolen, card fraud and compromised PIN.

### **YOUR RESPONSIBILITIES ARE:**

- a) Abide by the terms and conditions for the use of the Debit Card-i and/or Credit Card-i;
- b) Take reasonable steps to keep the Debit Card-i and/or Credit Card-i and PIN secure at all times, including at the Cardholder's / Cardmember's place of residence. These include not:
  - i. disclosing the Debit Card-i and/or Credit Card-i details or PIN to any other person;
  - ii. writing down the PIN on the Debit Card-i and/or Credit Card-i, or on anything kept in close proximity with the card;
  - iii. using a PIN selected from the Cardholder's / Cardmember's birth date, identity card, passport, driving licence or contact numbers; and
  - iv. allowing any other person to use the Debit Card-i and/or Credit Card-i and PIN.
- c) Notify the Bank as soon as reasonably practicable after having discovered that the Debit Card-i and/or Credit Card-i is lost, stolen, or there is an unauthorised transaction or the PIN may have been compromised;
- d) Notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised;
- e) To notify the Bank on any change in your contact details to ensure that all correspondences and transaction alerts reach you in a timely manner. You may call our Contact Centre at +603 26 900 900 or update the information at any of our branches near you;
- f) Use the Debit Card-i and/or Credit Card-i responsibly, including not using the Debit Card-i and/or Credit Card-i for unlawful activity; and
- g) Check the account statement and report any discrepancy without undue delay.



**YOUR LIABILITIES ON UNAUTHORISED TRANSACTIONS  
(CARD PRESENT) ARE:**

- a) You will liable on card-present unauthorized transactions which require PIN verification if you have:
- i. acted fraudulently;
  - ii. delayed in notifying the issuers as soon as reasonably practicable after having discovered the loss or unauthorised use of the Debit Card-i and/or Credit Card-i;
  - iii. voluntarily disclosed the PIN to another person; or
  - iv. recorded the PIN on the Debit Card-i and/or Credit Card-i or on anything kept in close proximity with the card
- b) You will liable on card-present unauthorized transactions which require signature verification or the use of contactless card if you have:
- i. acted fraudulently;
  - ii. delayed in notifying the issuers as soon as reasonably practicable after having discovered the loss or unauthorised use of the Debit Card-i and/or Credit Card-i;
  - iii. left the Debit Card-i and/or Credit Card-i or an item containing the card unattended in places visible and accessible to others; or
  - iv. voluntarily allowed another person to use the Debit Card-i and/or Credit Card-i.