

PRODUCT DISCLOSURE SHEET



IMPORTANT: READ THIS PRODUCT DISCLOSURE SHEET BEFORE YOU DECIDE TO TAKE OUT THE BANK ISLAM DEBIT CARD-i (BIDC-i). BE SURE TO ALSO READ THE BANK ISLAM DEBIT CARD-i TERMS AND CONDITIONS.

**BANK ISLAM DEBIT CARD-i
EFFECTIVE 13 FEBRUARY 2019**

1. What is the Bank Islam Debit Card-i (BIDC-i)?

BIDC-i is one of the methods of payment which allows you to use Bank Islam's services and perform payment transaction directly from your account in Bank Islam to any participating retail and service outlets. You are required to maintain an account with Bank Islam, to be linked to your BIDC-i. If the said account is closed, your BIDC-i will be automatically cancelled.

BIDC-i is based on the concept of Ujrah where a payment is made by a party for the utilization of services rendered by the other party. Ujrah occurs when the Cardholder agrees and paid for the fees and charges imposed by Bank Islam for the services rendered through the usage of BIDC-i.

Below are the Bank Islam co-brand Debit Cards-i :-

- Bank Islam VISA Debit Card-i Team Harimau payWave is issued in collaboration with Football Association of Malaysia (FAM).
- Bank Islam VISA Debit Card-i State Football Club payWave is issued in collaboration with Malaysia State Football Association Malaysia affiliate with Football Association of Malaysia (FAM).
- Bank Islam VISA Debit Card-i University (UniDebit) is a combination of the Cardholder's Bank Islam VISA Debit Card-i and University ID/Matric Card into a single card which allows Cardholder to access to Bank Islam's services and University's application.
- Bank Islam VISA Debit Card-i Malaysian Hockey Confederation payWave issued in collaboration with Malaysia Hockey Confederation (MHC).
- Bank Islam Visa Debit Card-i with Badminton Association of Malaysia payWave issued in collaboration with Badminton Association of Malaysia (BAM)
- Bank Islam Visa Debit Card-i Malaysia Rugby Union payWave issued in collaboration with Malaysia Rugby Union (MRU).
- Bank Islam Visa Debit Card-i Perbadanan Tabung Pendidikan Tinggi Nasional payWave issued in collaboration with Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN)
- Bank Islam Visa Debit Card-i Koperasi Telekom Malaysia Berhad payWave issued in collaboration with Koperasi Telekom Malaysia Berhad (KOTA MAS)
- Bank Islam Visa Debit Card-i Universiti Tun Hussien Onn Malaysia Alumni payWave issued in collaboration with Universiti Tun Hussien Onn Malaysia (UTHM)

Minors (aged 12 to 17 years old) are allowed to apply and use BIDC-i (except for UniDebit card) with Qard Savings Account-i. However the request for minor BIDC-i must be accompanied with letter of indemnity approved by parents/guardians.

***Note:** VISA payWave is contactless payment using VISA payWave platform for any retail purchases at any participating retail and service outlets. BIDC-i with VISA payWave function will carry the Contactless logo.

2. What are the fees and charges I have to pay?

Issuance Fee	<ul style="list-style-type: none">• RM10.00 – VISA Debit Card-i University (Unidebit)• RM12.00 – VISA Debit Card-i Harimau payWave• RM12.00 – VISA Debit Card-i State Football Club payWave• RM12.00 – VISA Debit Card-i Malaysia Hockey Confederation payWave• RM12.00 – VISA Debit Card-i Badminton Association of Malaysia payWave• RM12.00 – VISA Debit Card-i Malaysia Rugby Union payWave
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	<ul style="list-style-type: none"> • RM10.00 - VISA Debit Card-i Perbadanan Tabung Pendidikan Tinggi Nasional payWave • RM12.00 – VISA Debit Card-i Koperasi Telekom Malaysia Berhad payWave • RM12.00 – VISA Debit Card-i Universiti Tun Hussien Onn Malaysia Alumni payWave
Annual Fee (Annual Fee will not be charged to Cardholder on the same year of BIDC-i is issued)	<ul style="list-style-type: none"> • RM10.00 – VISA Debit Card-i University (Unidebit) • RM13.00 – VISA Debit Card-i Harimau payWave • RM15.00– VISA Debit Card-i State Football Club payWave • RM13.00– VISA Debit Card-i Malaysia Hockey Confederation payWave • RM13.00 – VISA Debit Card-i Badminton Association of Malaysia payWave • RM13.00 – VISA Debit Card-i Malaysia Rugby Union payWave • RM10.00 – VISA Debit Card-i Perbadanan Tabung Pendidikan Tinggi Nasional payWave • RM13.00 – Visa Debit Card-i Koperasi Telekom Malaysia Berhad payWave • RM13.00 – Visa Debit Card-i Universiti Tun Hussien Onn Malaysia Alumni payWave
Cash Withdrawal at Bank Islam ATM	Free
Cash Withdrawal at ATM via MEPS	<ul style="list-style-type: none"> • Local Bank - RM1.00 per withdrawal. • Foreign Bank - RM4.00 per withdrawal
Cash Withdrawal at any bank via VISA Plus	<ul style="list-style-type: none"> • RM10.00 per withdrawal
Overseas transaction conversion fees	Subject to exchange rate determined by VISA at that particular time
BIDC-i Replacement Fee due to Lost, Stolen or Damaged	<ul style="list-style-type: none"> • Charge on VISA Debit Card-i University (Unidebit) Replacement Fee is determined by the University • RM12.00 – VISA Debit Card-i Harimau payWave • RM12.00 – VISA Debit Card-i State Football Club payWave • RM12.00 – VISA Debit Card-i Malaysia Hockey Confederation payWave • RM12.00 – VISA Debit Card-i Badminton Association of Malaysia payWave • RM12.00 – VISA Debit Card-i Malaysia Rugby Union payWave • RM12.00 - VISA Debit Card-i Perbadanan Tabung Pendidikan Tinggi Nasional payWave • RM12.00 – Visa Debit Card-i Koperasi Telekom Malaysia Berhad payWave • RM12.00 – Visa Debit Card-i Universiti Tun Hussien Onn Malaysia Alumni payWave
Sales Draft Retrieval Fee	<ul style="list-style-type: none"> • Original – RM15.00 per slip. • Copy - RM5.00 per slip.
Statement Request Fee for Current Account	<ul style="list-style-type: none"> • Daily – RM3.00 per request • Weekly – RM5.00 per request • Within 1 year – RM1.00 per copy + RM5.00 per request • More than 1 year – RM1.00 per copy + RM10.00 per request

Balance Enquiry at Bank Islam ATM and via MEPS	Free
Tabung Haji Transaction at Bank Islam ATM	<ul style="list-style-type: none"> • RM1.00 per withdrawal transaction • RM1.00 per cash deposit transaction
SSPN-i Transaction at Bank Islam	<ul style="list-style-type: none"> • Free for account balance inquiry • Free for every deposit to SSPN-i account transaction • RM0.50 per fund transfer from/to SSPN-i account transaction • RM0.50 per withdrawal from SSPN-i account transaction

3. What are the key terms and conditions?

a) Pre-authorization for payment using BIDD-i

When you are using your BIDD-i at self-service pump (automated fuel dispenser), the pre-authorization amount of RM200 will be temporarily held from your deposit account. The exact transaction amount will be charged and any extra held amount (if any) will be returned into the same account within 3 working days from the transaction date. However, the pre-authorization is not applicable when you are paying using your BIDD-i at the counter.

b) Minimum Balance

You need to maintain minimum balance in your account for the purpose of debiting Annual Fee. The minimum balance may differ according to the type of account linked to the BIDD-i. Kindly refer to Bank Islam website at www.bankislam.com.my for more information on the respective account's minimum balance requirement.

c) Retail Transaction

The retail transaction for BIDD-i is limited to 20 transactions subject to a maximum of RM2,000.00 per day. Any changes to this limit will be effected by Bank Islam upon receipt of instruction from the Cardholder.

d) Contactless (payWave) transaction

The "wave" function of BIDD-i (transaction with no signature is required) can be used at participating merchants with "wave" acceptance terminal for up to a maximum RM250 per transaction or RM2,000 per day. "Wave" function for Minor BIDD-i is up to RM250 per transaction, subject to maximum amount of RM300 per day.

Any purchase of more than RM250 per transaction will require signature / or enter 6-digit PIN. You may request to disable, enable, and manage your daily cumulative contactless transaction limit by visiting our nearest branch or call our Contact Centre at +603 26 900 900.

e) Overseas and Card-Not-Present (CNP) Transaction

BIDD-i provides you with the convenience to perform retail transactions including overseas and CNP transactions as our BIDD-i comes with high safety security feature through the application of "3D secured" which require One-Time-Password (OTP) verification. However, there are certain merchants of overseas and CNP transactions that do not equipped with high safety security features. You are required to decide whether to agree and participate in overseas and CNP transactions or not upon BIDD-i issuance. If you have already agreed to participate before and would like to change your decision, you may visit our nearest branch or call our Contact Centre at +603 26 900 900.

f) Minor BIDD-i

Below is the minor BIDD-i limit for retail transactions and cash withdrawal:-

- i. Maximum 20 retail transactions allowed subject to maximum amount of RM 300.00 per day ;
- ii. Maximum cash withdrawal is RM1,000 per day.

4. What are my obligations?

As a Cardholder, you are required to:-

- a) Abide by the terms and conditions for the use of BIDD-i;

- b) Take reasonable steps to keep the BIDD-i and PIN secure at all times, including at the place of residence. These include not:
 - i. disclosing the BIDD-i details or PIN to any other person;
 - ii. writing down / recording the PIN on the BIDD-i, or on anything kept in close proximity with the BIDD-i;
 - iii. using a PIN selected from your birth date, identity card, passport, driving license or contact numbers;
 - iv. allowing any other person to use the BIDD-i and PIN; or
 - v. leaving the BIDD-i or an item containing the BIDD-i unattended, in places visible and accessible to others
- c) Notify the bank as soon as reasonably practicable after having discovered that the BIDD-i is lost, stolen, an unauthorized transaction had occurred or the PIN may have been compromised;
- d) Notify the bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized;
- e) Notify the bank immediately on any change in the Cardholder's contact number;
- f) Use the BIDD-i responsibly, including not using the BIDD-i for unlawful activity; and
- g) Check the account statement and report any discrepancy without undue delay.

5. What if I fail to fulfill my obligations?

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

6. What are the major risks?

Your BIDD-i may be lost, stolen or misused. Please call the Bank at +603 26 900 900 **IMMEDIATELY** after having found your BIDD-i is lost or stolen.

7. What do I need to do if there are changes to my contact details?

It is important for you to inform 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.

8. Where can I get further information?

If you have any enquiries, please contact us at:

Bank Islam Card Centre
Level 24, Menara Bank Islam,
No 22, Jalan Perak, 50450 Kuala Lumpur
Telephone: 03-2726 7666
Fax: 03-2726 7606
E-mail: bicc.customer.service@bankislam.com.my
Website: www.bankislam.com.my

If you wish to complaint on the products or services provided by us, you may contact us at:

Contact Centre & Customer Care

Bank Islam Malaysia Berhad

Aras 17, Menara Bank Islam

No 22, Jalan Perak,

50450 Kuala Lumpur

Tel: 03-2690 0900

Fax: 03-2782 1337

Email: contactcenter@bankislam.com.my or customercare@bankislam.com.my

If your query or complaints is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia,

Jalan Dato' Onn,

50480 Kuala Lumpur.

Tel: 1-300-88-5465

Fax: 03-2174 1515

Email: bnmtelelink@bnm.gov.my

9. Other debit card packages available?

All available BIDC-i for generic and co-brands are listed in this document.

The information provided in this disclosure sheet is valid effective 13 February 2019