PRODUCT DISCLOSURE SHEET

BANK ISLAM BUSINESS CREDIT CARD-i (BIC-i)

BANK ISLAM

Date: 1 August 2026

Dear Valued Cardmember,
This Product Disclosure Sheet (PDS) provides you with key information on your Business Credit Card-i.
Other customers have read this PDS and found it helpful; **you should read it too**.

1 WHAT IS THE BANK ISLAM BUSINESS CREDIT CARD-i (BIC-i)?

Bank Islam Business Credit Card-i is a product designed for the Bank's Corporate & Commercial customers to cater for their business needs. The product offers you the convenience to better manage business expenses incurred by your employees who are nominated as authorised cardholders.

The applicable Shariah contract is Tawarruq which consists of two sale and purchase contracts. The first involves customer purchases a commodity from Bank Islam (also act as customer's purchase agent) on Murabahah (cost plus sale) basis at Bank Islam's Sale Price. Subsequently, customer (via Bank Islam as the sale agent), sells the commodity to a third party at cost price on a cash and spot basis, and the proceeds are given to the customer. The customer must pay Bank Islam's Sale Price as per the agreed terms.

2 KNOW YOUR OBLIGATIONS

Minimum monthly payment:
- (i) 5% of the Statement Balance (excluding Qard Balance) or RM50, whichever is higher; and
- (ii) Qard Balance (if any); and
- (iii) Overdue Minimum Payment (if any); and
- (v) The outstanding balance if the outstanding balance is below RM50.

It is your responsibility to:

Read and understand the **key terms** in the **contract** before you sign it.

Pay at least the minimum monthly payment **amount by the due date.**

Contact us immediately, after having discovered the loss **or** unauthorised use of your card.

Fees & Charges	Amount
Annual Fee	Waived
Late payment charges	1% of the outstanding balance or a minimum of RM5 whichever is higher or a maximum RM50.
Card replacement fee	RM50 per card
Sales draft retrieval fee*	1) Original Sales Draft – RM15.00 per draft. 2) Copy Sales Draft – RM5.00 per copy.
Copy of statement monthly request fee*	RM5.00 per monthly statement request.
Conversion fee for overseas transaction	The exchange rate is as determined by Visa International or any other brand owners of which the Bank is a member, plus a 1.25% conversion fee by the Bank on the converted Ringgit Malaysia amount.
Other fees and charges	Service Tax of RM25 per card per year.

** These fees and charges are subject to 8% Sales and Services Tax (SST).*

***Note**: Please refer to our website at www.bankislam.com for further details on fees and charges.*

Transaction	Profit Rate (p.a)	Entitlement
Retail	15%	Tier 1: The minimum payment is made on or before the due date for 12 consecutive months.
	17%	Tier 2: The minimum payment is made on or before the due date 10 or 11 times within a 12-month period.
	18%	Tier 3: The minimum payment is made on or before the due date 9 times or fewer within a 12-month period.

Note: To enjoy a lower profit rate, you should make payments at least 10 times within 12 consecutive months.

3 KNOW YOUR RISKS

1) What happen if you fail to pay the minimum monthly payment amount?
   a) You pay more in total due to late payment charges (compensation charges/ Ta`widh).
   b) We may deduct money from any account you have with us to set off your Business Credit Card-i.
   c) We may terminate your Business Credit Card-i.
   d) Your credit score may be affected, leading to credit being more difficult or expensive.
2) By making only the minimum payment, it will result in a longer payment period and higher overall costs.
3) If you use your Bank Islam Business Credit Card-i to make payment for other financing, it may cost you more.
4) If you miss a payment, Bank Islam may require you to pay the overdue amount immediately.
5) In the event of default of payment, it will trigger a cross default on other facilities with Bank Islam

4 OTHER KEY TERMS

1) You may be liable for unauthorised transactions if you have:
   a) Acted fraudulently;
   b) Refused to cooperate with Bank Islam in the investigation; or
   c) Failed to carry out the obligations informed by Bank Islam
2) You are responsible for using the Bank Islam Business Credit Card-i only for the purposes approved the company and legally acceptable and Shariah-compliant.
3) The contactless function of Bank Islam Business Credit Card-i (transaction with no signature is required) can be used at participating merchants for up to a maximum of RM250 per transaction or RM2,000 per day.
4) If you fail to abide by the terms and conditions of your Business Credit Card-i, we have the right to terminate your card.
5) Take reasonable steps to always keep the Bank Islam Business Credit Card-i and PIN secure, including at the place of residence.
6) Agensi Kaunseling Dan Pengurusan Kredit (AKPK) has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individual, sole proprietor and small and medium enterprise.

If you have any questions or require assistance on our Bank Islam Business Credit Card-i, you can:

Call us at	Visit us at	Email us at
+603-26 900 900	**https://www.bankislam.com**	**contactcentre@bankislam.com.my**