PRODUCT DISCLOSURE SHEET

KAD KREDIT-i BANK ISLAM (BIC-i)

BANK ISLAM

Date: 1 August 2026

Dear Valued Cardmember,

This Product Disclosure Sheet (PDS) provides you with key information on your Credit Card-i.

Other customers have read this PDS and found it helpful, **you should read it too**.

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

Bank Islam Visa/MasterCard Credit Card-i provides you with a financing limit approved by us. You can use the card to pay for goods and services, and to withdraw cash through the Cash Advance facility at ATMs. If you do not pay the full outstanding amount by the payment due date, profit charges will be applied to the remaining unpaid balance.

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 Monthly Instalment Program and Qard Balance) or RM50, whichever is higher; and

(ii) Qard Balance (if any); and

(iii) Overdue Minimum Payment (if any); and

(iv) Monthly Instalment Program (include *Balance Transfer, GoFlexi, GoCash and Installment Plan Program*)(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	Card Type / Primary Card (RM) / Supplementary Card (RM): Mastercard World / Visa Infinite – 777 / 333 Platinum Mastercard / Visa – 388 / 150 Gold Mastercard / Visa – 130 / 60 **Note:** 1) The annual fee for the Principal Card and Supplementary Card is waived, subject to a minimum of 12 transactions per year or a minimum annual retail spending of RM120. 2) A full annual fee waiver is granted to Principal Cardholders and Supplementary Cardholders of the **Mastercard World Premier Wealth** and **Mastercard Platinum (Inspire)** cards.
Cash withdrawal fee*	1) Bank Islam's ATM – 2.5% of the cash withdrawn or RM12.00 (whichever is higher). 2) Other than Bank Islam's ATM – 3% of the cash withdrawn or RM50 (whichever is higher). The fees charged varies from bank to bank.
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 monthly statement request*	RM5.00 per monthly statement request.
Conversion fee for overseas transaction	The exchange rate is as determined by Mastercard International or 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	1) Transfer Fees from Bank Islam Credit Card-i to Bank Islam Savings/Current Account/transactional investment account*: 2.5% from transferred amount or RM12.00, whichever is higher. 2) GoFlexi Program Handling Fee*: 4.5% of transaction amount (one-time fee) 3) Service Tax: 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.*

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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.
Cash Withdrawals & Transfer to Bank Islam Account	18%	

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 Credit Card-i.
   c) We may terminate your 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 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) The contactless function of Bank Islam 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.
3) If you fail to abide by the terms and conditions of your Credit Card-i, we have the right to terminate your card.
4) Take reasonable steps to always keep the Bank Islam Credit Card-i and PIN secure, including at the place of residence.
5) 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 Credit Card-i, you can:

Call us at
+603-26 900 900

Visit us at
https://www.bankislam.com

Email us at
contactcentre@bankislam.com.my