

**BORANG PERMOHONAN KAD TAMBAHAN KAD KREDIT-i BANK ISLAM /
BANK ISLAM CREDIT CARD-i SUPPLEMENTARY CARD APPLICATION FORM**

Anda diwajibkan untuk membaca Lembaran Maklumat Produk tersebut sebelum anda membuat keputusan untuk mengambil Kad Kredit-i Bank Islam./ You are required to read the Product Disclosure Sheet before you decide to take out Bank Islam Credit Card-i.

Sila lengkapkan dan hantarkan borang ini berserta dokumen-dokumen yang diperlukan (tidak akan dikembalikan) ke: / Please complete and send this form and documents required (non-returnable) to:

Pusat Kad Bank Islam, Aras 24, Menara Bank Islam, No. 22, Jalan Perak, 50450 Kuala Lumpur, atau kunjungi cawangan Bank Islam yang berdekatan. / Or visit the nearest Bank Islam branch

KELAYAKAN UMUR / AGE REQUIREMENT

Pemohon Kad Tambahan mestilah berumur 18 tahun ke atas. / Supplementary Card Applicant must be 18 years and above.

DOKUMEN PENTING YANG DIPERLUKAN / IMPORTANT DOCUMENTS REQUIRED

Untuk memudahkan pemprosesan, sila sertakan: / To expedite processing, please enclose:

- Salinan kad pengenalan (depan dan belakang) / salinan pasport untuk pemohon Kad Utama dan Pemohon Kad Tambahan. / Copy of NRIC (both sides) / passport for Principal and Supplementary Card applicants.

Kod Sumber / Source Code	<input type="text"/>
Kod Cawangan / Branch Code	<input type="text"/>
Pakej / Kod / Package / Code / N / Y	<input type="text"/>
ID Staf / Kod Ejen / Staff ID / Agent Code	<input type="text"/>

BUTIRAN PERIBADI PEMEGANG KAD UTAMA / PERSONAL DETAILS OF PRINCIPAL CARDHOLDER

Gelaran / Title : <input type="checkbox"/> Encik / Mr <input type="checkbox"/> Puan / Madam <input type="checkbox"/> Cik / Ms <input type="checkbox"/> Lain-lain / Others: _____ (Sila nyatakan / Please specify)	
Jantina / Gender : <input type="checkbox"/> Lelaki / Male <input type="checkbox"/> Perempuan / Female	
Nama mengikut Kad Pengenalan / Pasport / Name as in NRIC / Passport : _____	
No. Tel. Rumah / House Tel No. _____	No. Tel. Bimbit / Handphone No. _____
No. KP (Baru) / NRIC No. (New) <input type="text"/> - <input type="text"/> - <input type="text"/>	No. KP (Lama) / IC No. (Old) <input type="text"/>

Kemaskini Butiran Perhubungan/ Update Contact details:

(Sila lengkapkan ruangan berikut jika ingin mengemaskini Butiran Perhubungan anda/ Please complete the followings area if you wish to update your contact details.)

Alamat / Address :	<input type="checkbox"/> Alamat Tetap Terkini / New Permanent Address :		
	<input type="checkbox"/> Alamat Surat Menyurat Terkini / New Correspondence Address :		
No. Baru Untuk dihubungi / New Contact Information :	Rumah / Home :	Pejabat / Office :	Alamat Emel / Email Address :
	Faks / Fax :	Bimbit / Mobile :	

Nota / Note : Butiran perhubungan baru anda akan dikemaskini untuk Akaun Kad Kredit-i anda sahaja. Jika anda ingin menukar butiran perhubungan anda untuk lain-lain akaun dengan Bank Islam, sila hubungi Pusat Panggilan Bank Islam di 603 26 900 900 atau kunjungi cawangan Bank Islam berhampiran anda./ Your new contact details will only be updated for your Credit Card-i Account. If you wish to change your contact details for other accounts with Bank Islam, you may call Bank Islam Contact Center at 603 26 900 900 or visit Bank Islam branch near you.

PERMOHONAN KAD TAMBAHAN 1 / SUPPLEMENTARY CARD APPLICATION 1

Gelaran / Title <input type="checkbox"/> Encik / Mr <input type="checkbox"/> Puan / Madam <input type="checkbox"/> Cik / Ms <input type="checkbox"/> Lain-lain / Others: _____ (Sila nyatakan / Please specify)	
Jantina / Gender <input type="checkbox"/> Lelaki / Male <input type="checkbox"/> Perempuan / Female	
Nama mengikut Kad Pengenalan / Pasport / Name as in NRIC / Passport : _____	
Nama yang tertera pada Kad (tidak melebihi 19 huruf) / Name to appear on Card (not more than 19 characters) <input type="text"/>	
Tarikh Lahir / Date of Birth	<input type="text"/>
No. KP (Baru) / NRIC No. (New) <input type="text"/> - <input type="text"/> - <input type="text"/>	No. KP (Lama) / IC No. (Old) <input type="text"/>
Warganegara / Nationality :	
No. Tel. / Tel. No. : _____	No. Tel. Bimbit / Handphone No. : _____

Pekerjaan / Occupation : _____
Nama Majikan / Employer's Name : _____
Pertalian dengan Ahli Kad Utama / Relationship with Principal Cardmember :
Nama Ibu (Untuk Tujuan Pengesahan) / Mother's Maiden Name (For Verification Purpose) :

PERMOHONAN KAD TAMBAHAN 2 / SUPPLEMENTARY CARD APPLICATION 2

Gelaran / Title	<input type="checkbox"/> Encik / Mr	<input type="checkbox"/> Puan / Madam	<input type="checkbox"/> Cik / Ms	<input type="checkbox"/> Lain-lain / Others: _____ (Sila nyatakan / Please specify)																				
Jantina / Gender	<input type="checkbox"/> Lelaki / Male	<input type="checkbox"/> Perempuan / Female																						
Nama mengikut Kad Pengenalan / Pasport / Name as in NRIC / Passport : _____																								
Nama yang tertera pada Kad (tidak melebihi 19 huruf) / Name to appear on Card (not more than 19 characters)																								
<table border="1" style="width:100%; height:20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																								
Tarikh Lahir / Date of Birth		<table border="1" style="width:100%; height:20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																						
No. KP (Baru) / NRIC No. (New)		No. KP (Lama) / IC No. (Old)																						
<table border="1" style="width:100%; height:20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>										<table border="1" style="width:100%; height:20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>														
Warganegara / Nationality :																								
No. Tel. / Tel. No. : _____		No. Tel. Bimbit / Handphone No. : _____																						
Pekerjaan / Occupation : _____																								
Nama Majikan / Employer's Name : _____																								
Pertalian dengan Ahli Kad Utama / Relationship with Principal Cardmember :																								
Nama Ibu (Untuk Tujuan Pengesahan) / Mother's Maiden Name (For Verification Purpose) :																								

PENGAMBILAN KAD TAMBAHAN / COLLECTION OF SUPPLEMENTARY CARD

<input type="checkbox"/> Sila kurier ke alamat surat –menyurat saya/ Please courier to my mailing address
<input type="checkbox"/> Pengambilan di Pusat Kad Bank Islam, Tingkat 24, Menara Bank Islam, No.22, Jalan Perak, 50450 Kuala Lumpur /Collect at Bank Islam Card Centre, Level 24, Menara Bank Islam, No.22, Jalan Perak, 50450 Kuala Lumpur
<input type="checkbox"/> Pengambilan di Cawangan Bank Islam (Namakan Cawangan) /Collect at Bank Islam Branch (State the Branch) : _____

CADANGAN HAD KREDIT / NOMINATION OF CREDIT LIMIT

<input type="checkbox"/> Saya ingin mencadangkan had kredit untuk permohonan Kad Tambahan/ I would like to nominate a credit limit for this Supplementary Card application. Amaun Kredit / Credit Amount : RM _____
<input type="checkbox"/> Saya tidak ingin mencadangkan had kredit untuk permohonan Kad Tambahan. Pemohon Kad Tambahan ini akan berkongsi had kredit semasa saya./ I do not wish to nominate a credit limit for this Supplementary Card. This Supplementary Card application will share my current credit limit.
Peringatan : Di dalam mana-mana situasi di atas, jumlah gabungan had kredit tidak boleh melebihi had kredit semasa Ahli Kad Utama yang diluluskan. Jika tiada cadangan dibuat, Kad Tambahan akan berkongsi had kredit Kad Utama./Reminder : In either of the above instances, the total combined credit limit cannot exceed the Principal Cardmember's current approved credit limit. If no nomination is made specifically, this Supplementary Card will share the Principal credit limit.
Nota Penting / Important Note : Penyata Bulanan / Monthly Statement : Penyata bagi Kad Utama dan Kad Tambahan digabungkan dalam satu penyata dan dihantar kepada pemegang Kad Utama / Statement for Principal and Supplementary cards activities are combined and sent to Principal Cardmember.

FI DAN CAJ/ FEES AND CHARGE

Fi Tahunan (dikecualikan sekiranya melebihi 12 transaksi Setahun untuk setiap kad) / Annual Fee (waiver subject to a minimum of 12 transactions per annum for each card)	MasterCard/ Visa (RM)		
	Jenis Kad /Card Type	Kad Utama/ Principal Card	Kad Tambahan/ Supplementary Card
	Infinite	RM777.00	RM333.00
	World	RM777.00	RM333.00
	Platinum	RM388.00	RM150.00
	Emas/ Gold	RM130.00	RM60.00
Cukai Perkhidmatan / Service Tax	RM25 setiap kad / RM25 per card		

PENGAKUAN / DECLARATION

"Saya/kami mengesahkan bahawa maklumat yang saya/kami berikan ini adalah benar, sahih dan lengkap. Saya/ kami dengan ini memberi kuasa kepada Bank Islam Malaysia Berhad ("Bank Islam") untuk mendapatkan atau memberi apa-apa maklumat tentang saya/kami daripada majikan saya/kami, mana-mana institusi kewangan, Ketua Pengarah Lembaga Hasil Dalam Negeri dan mana-mana sumber yang difikirkan sesuai oleh Bank Islam. Saya/ kami adalah tertakluk kepada Terma-Terma dan Syarat-Syarat untuk Pembiayaan Kad Kredit-i Bank Islam ("Terma-Terma dan Syarat-Syarat Kad") dan segala pindaan-pindaan ke atasnya pada masa akan datang sejajar dengan pengeluaran atau penggunaan Kad(-kad) Kredit-i Bank Islam. Saya/ kami seterusnya bersetuju bahawa Ahli Kad Utama adalah bertanggungjawab terhadap semua liabiliti dan obligasi Ahli Kad Utama serta Ahli(-ahli) Kad Tambahan. Saya/ kami juga bersetuju bahawa Bank Islam mempunyai hak untuk melulus atau menolak mana-mana permohonan saya/ kami tanpa memberi apa-apa sebab. Saya/ kami faham bahawa Kad(-kad) Kredit-i Bank Islam akan tetap menjadi hak milik Bank Islam dan tertakluk kepada mana-mana pembatalan dengan notis awal dan dikembalikan setelah diminta oleh Bank Islam. Saya/ kami dengan ini memberi kebenaran kepada Bank Islam untuk mendedahkan maklumat berhubung pembiayaan kad kredit atau akaun saya/ kami kepada Bank Negara Malaysia atau mana-mana pihak yang dibenarkan atau diluluskan oleh Bank Negara Malaysia, seperti mana yang ditetapkan oleh undang-undang atau sebaliknya." / "I/ we confirm that the information given by me/ us is true, valid and complete. I/we hereby authorise Bank Islam Malaysia Berhad ("Bank Islam") to obtain or verify any information on me/ us from my/ our employer(s), any financial institution, the Director General of Inland Revenue Board or any other source that Bank Islam deems appropriate. I/we shall be bound by the Terms and Conditions in relation to the Bank Islam Credit Card-i Financing ("Card Terms and Conditions") and all future amendments thereto upon issuance or use of Bank Islam Credit Card-i(s). I/we further agree that the Principal Cardmember shall be responsible for all liabilities and obligations of the Principal Cardmember as well as those of the Supplementary Cardmember(s). I/we also agree that Bank Islam reserves the right to approve or decline any application without assigning any reason whatsoever. I/ we understand that the Bank Islam Credit Card-i(s) shall remain the property of Bank Islam and shall be subject to any cancellation with prior notice and would be returned upon request by Bank Islam. I/we hereby agree to Bank Islam disclosing information to Bank Negara Malaysia or any other party which legally permitted or approved by Bank Negara Malaysia, as may be required, whether pursuant to law or otherwise.

"Saya/ kami secara nyata mengizinkan Bank Islam untuk memproses dan menggunakan maklumat yang telah saya/ kami beri untuk tujuan penjualan silang, pemasaran dan promosi termasuk untuk menjalankan tawaran dan peraduan dan pendedahan maklumat-maklumat tersebut kepada syarikatsyarikat lain di dalam Bank Islam, agen-agennya, pekerja-pekerjanya dan / atau mana-mana orang atau pihak ketiga sebagaimana yang difikirkan sesuai oleh Bank Islam". / "I/ we expressly consent and authorize Bank Islam to process and use the information which I/ we have provided for the purposes of cross selling, marketing and promotions including administering offers and competitions and disclosure to other companies within Bank Islam, its agent, employees and/or such persons or third parties as Bank Islam deem fit".

Ya / Yes Tidak / No

***Jika tiada sebarang pilihan dibuat, Pemohon / Ahli Kad dianggap tidak bersetuju berkenaan pendedahan maklumat.** / In the event the Applicant / Cardmember is not selecting any of the above option, Bank Islam will assume that the Applicant / Cardmember disagree with such disclosure of information.

Saya/ kami mengesahkan bahawa saya/ kami sedar dan faham maklumat yang saya/ kami berikan adalah selaras dengan Kenyataan Privasi Bank Islam. / I/ we hereby confirm that I/we have been made aware and understand that the information provided by me/us is in accordance to Bank Islam's Privacy Statement.

Tandatangan / Signature :

Pemegang Kad Utama/ Principal Cardholder	Pemegang Kad Tambahan 1/ Supplementary Cardholder 1	Pemegang Kad Tambahan 2/ Supplementary Cardholder 2

Tarikh / Date :

Jawatan (jika ada) / Title (if any) :

PRIVACY NOTICE IN RELATION TO PERSONAL DATA PROTECTION ("PRIVACY NOTICE")

This Privacy Notice relates to the personal information Bank Islam Group (referred to as "the Bank" / "we" which shall include Bank Islam's holding company(s), subsidiaries, associated companies, affiliates, representatives and branch offices) collects in relation to the products and services we offer (referred to as "Facilities") to you. This Privacy Notice is intended to be addressed to, without limitation, individual customers, individuals in body corporate / business enterprise (e.g directors, shareholders, managers, authorized signatories and persons and company secretary), beneficial owners (e.g. sole proprietor, partners and joint names), guarantors and obligors (referred to as "Identified Individuals" / "you"). This Privacy Notice explains the types of personal information we collect from all Identified Individuals for the Facilities you are enjoying, you have requested, you intend to request and further explains how the information is processed, used, protected and stored.

Your application and continued usage of our Facilities shall be deemed as your consent for the Bank to continue collecting, use, process and store your personal information. Please review our detailed Privacy Notice prior to providing us your personal information. If you are reading and signing this Privacy Notice on behalf of body corporate / body enterprise and the beneficial owners, you shall undertake to ensure all Identified Individuals understand and agree to the Privacy Notice.

TYPES OF YOUR PERSONAL INFORMATION WE COLLECT AND HOW WE USE YOUR PERSONAL INFORMATION

The personal information we collect from you in relation to our Facilities that you have requested or requested by others whose obligation is guaranteed by you, or whom you represent and are authorized to act on behalf of you, or whom you are associated with, shall be deemed willfully provided by you.

The personal information we collect from you in relation to the Facilities includes but not limited to:

- full name
- race
- spouse name
- annual income
- contact details (such as address, phone number, email address)
- identification number
- religion
- number of dependents
- financial information
- date of birth
- citizenship / residency
- occupation
- tax details
- gender
- marital status
- employer
- education

The Bank may also collect your personal information from other sources, including but not limited to regulatory bodies, supervisory authority, credit bureaus, credit reporting agencies, financial crime reference agencies, your employer, your guarantors and from other sources which the Bank has access to.

FAILURE TO SUPPLY YOUR PERSONAL INFORMATION

The supply of your personal information to the Bank is necessary in connection to the provision of the Facilities we offer. Failure to supply such information may result in the Bank being unable to provide you the Facilities and / or failure to comply with regulatory requirements.

PURPOSES FOR COLLECTING YOUR PERSONAL INFORMATION

The purposes ("Purpose") for which your personal information are collected and processed depends on the nature of the relationship which you as a data subject have with the Bank. Broadly, the Purpose may comprise part or all of the followings:-

- i. the processing of the Facilities you are currently enjoying and / or the Facilities you have requested;
- ii. for prevention and detection of financial crime (including, without limitation, money laundering, and fraud prevention, detection and prosecution);
- iii. notifying you on the important changes to the features of the Facilities;
- iv. to support the operational activities of the Facilities;
- v. updating and managing the accuracy of the data you have provided the Bank;
- vi. the enforcement of your obligations to the Bank within the provision of the Facilities, including the collection and recovery of amounts outstanding from you or obligated upon you;
- vii. determining your credit worthiness and maintaining your credit history for present and future references. This includes, but is not limited to checking your CCRIS and any other credit reporting agencies under Credit Reporting Agencies Act 2010 (CRAA 2010)
- viii. determining the amount of indebtedness owed by you / to you and designing improved financial solutions for you;
- ix. assessment and analysis including credit / lending / insurance risks / behaviour scoring / product analysis and market research;
- x. as required by any law or regulation;
- xi. communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of the Facilities, responding to inquiries and complaints and to generally resolve disputes; and
- xii. protecting Bank Islam Group's interest and other ancillary and / or related purposes.
- xiii. performing an employment check with the personnel empowered to give such confirmation in your organisation.

DISCLOSURE OF YOUR PERSONAL INFORMATION

The Bank will not reveal your personal information including your address, telephone number or email address to any external party other than parties listed below (the "Authorized Parties") other than for the Purpose above, unless the Bank has your permission, or is under either a legal obligation or any other duty to do so:-

- a) any officer, employee, agent or director of the Bank
- b) relevant third parties such as professional advisers, strategic business partners and alliances, service providers, insurers / Takaful operator or insurance / Takaful brokers, outsourced agents, merchants, vendors, business partners and business agents who supports the operational activities of the Bank and whom are under legal obligation to the confidentiality of your information;
- c) any actual or potential participants or assignee, novatee or transferee of the Bank's rights and / or obligations under any transaction between the Bank and you (or any agents or professional advisers);
- d) any rating agency or direct / indirect provider of credit protection to the Bank;
- e) any party as required by any law or any government, quasi-government, administrative, regulatory / supervisory body or authority, court or tribunal;
- f) any credit reference agency that the Bank uses for credit assessment or credit review of you and parties related to the facilities provided by the Bank to you;
- g) any financial crime references agencies, other financial institution and any of their respective agents;
- h) any security party, guarantor or collateral provider for your facilities.
- i) any parties who the bank seeks employee reference from.

The above disclosure is subject at all times to any laws (including regulations, standards, guidelines and / or obligations) applicable to the Bank. In addition, this Privacy Notice serves as a consent for any credit reporting agency to disclose your credit information to the Bank pursuant to section 24(1)(a) of the CRAA 2010.

TRANSFER OF YOUR PERSONAL INFORMATION OUTSIDE MALAYSIA

The Bank may transfer your personal information outside of Malaysia if any of the Bank's service providers are located in countries outside Malaysia. Such transfers for the purpose are necessary to perform or conclude the Bank's services to you, to perform or conclude the Bank's contract(s) with the relevant third parties, and for legal proceedings or obtaining legal advice. Should the operational need arise where your personal information is to be processed, used, transferred to, or stored at a location outside of Malaysia, the Bank will take necessary steps to ensure that your personal information is treated securely and any service providers engaged by the bank are contractually bound to not use your personal information for any reasons other than what they are contracted to provide and is in accordance to this Privacy Notice and the respective jurisdictions' personal data laws. In these regards, you give your consent to us transfer to your personal information outside Malaysia.

RETENTION OF YOUR PERSONAL INFORMATION

Information provided by you shall be retained as long as the Purpose for which the information was collected continues to exist; destruction / permanent deletion of data will be made once the purpose information collected has ceased permanently unless it is to be retained to meet any legal and / or regulatory requirements or to protect the Bank's legitimate interest.

THIRD PARTY DATA / INFORMATION

Where you shall be required and have provided the personal information relating to others including that of co-applicant(s), spouse, related parties, contact person, referees, and employer's (including, but not limited to from Suruhanjaya Syarikat Malaysia (SSM) and any credit reporting agency governed by CRAA 2010) for the Purpose, you shall undertake and be deemed that you have obtained their consent or that you are entitled to provide their information to the Bank.

DIRECT MARKETING OPTION

The Bank would like to contact you to keep you informed of our latest products and services, other products and services offered, marketing campaigns, advertisements and promotions including those jointly run with our current and future partners and affiliates (referred to as "direct marketing"). Hence, the Bank will use your contact details including your address, telephone numbers and email address for the purpose of direct marketing activities including the administration of offers and competitions.

In case you do not wish to be contacted for direct marketing activities, you may opt out via telephone, post or email our Contact Centre:

Bank Islam Contact Center & Customer Care
Level 17, Menara Bank Islam
No. 22, Jalan Perak
50450 Kuala Lumpur
Telephone: +603 26 900 900
email: contactcenter@bankislam.com.my

Please be informed that we will process your request within 3 months from the date of your request.

ACCESS AND CORRECTION TO YOUR PERSONAL INFORMATION

You have the right to request access to your personal information held by the Bank. The Bank may charge you a nominal fee for such request. You may also update and correct your personal information held by the Bank. For such request, you may visit any of our branches or you may speak to our Contact Centre & Customer Care agents at the given address. You will be required to fill in the 'Data Access Request' form or 'Data Correction Request' form available at our branches.

HOW TO CONTACT US

If you have any questions concerning this Privacy Notice, you may visit any of our branches which location you can obtain from our website or you may call our Contact Centre & Customer Care or write to the Bank, at the given address. You may also contact us to convey your complaints relating to this Privacy Notice or otherwise relating to any misuse or suspected misuse of your personal information.

CHANGES TO THIS PRIVACY NOTICE

The Bank reserves the rights to amend this Privacy Notice at any time and will place notice of such amendments via public announcement posted at any of Bank's Branches, website, and/or official channels i.e ATM, social media, mobile banking, internet banking or etc. This Privacy Notice is not intended to, nor does it, create any contractual rights / nor any contractual obligations on the Bank or any other party or on behalf of any party. Any references made to 'privacy statement' in any of the Bank's documentation, refers to this 'Privacy Notice'.

DECLARATION

I hereby acknowledge that I have read this Privacy Notice and understand the content and agree to be bound by this Privacy Notice. I hereby explicitly consent that for financing applications the Bank can contact the relevant personnel to conduct my employment verification.

Signature:

Principal Cardmember

Name:
I.C. No:

Supplementary Cardmember

Name:
I.C. No:

Date:

PRODUCT DISCLOSURE SHEET

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



**BANK ISLAM CREDIT CARD-i
23 NOVEMBER 2022**

1. What is the Bank Islam Credit Card-i (BIC-i)?

This is a Visa/MasterCard Credit Card-i, with a line of financing granted by us to you and where any amount of the financing utilized by you has not been settled in full on or before the due date, the unsettled amount will be subject to profit charges.

2. What is the Shariah concept applicable?

The Shariah concept used is Tawarruq, i.e. the purchase of a commodity (i.e. assets to be transacted in the order of Tawarruq) on deferred payment basis by way of either Bai' Musawamah or Bai' Murabahah. The commodities are then sold for cash to a party other than the original seller. Tawarruq concept is further described as below.

The customer purchases the commodity from the Bank on Murabahah basis at the Bank's Sale Price. In this arrangement, the purchase will be performed by the Bank as the Purchase Agent for the customer. As the Sale Agent for the customer, the Bank shall sell the commodity to a commodity purchaser at cost price. Proceeds from the transaction will be credited for customer's utilization. The customer is obliged to pay the amount due from the Murabahah transaction as per the agreed terms.

"Commodity" means any commodity acceptable to the Bank e.g. palm oil, plastic resin, rubber, cocoa beans, soy beans, timber and metal (excluding gold and silver) traded at any commodity trading platform approved by the Bank. The purchase and sale of the commodity are performed based on the mandate of the customer, where the Bank as Purchase Agent and Sale Agent trades the Commodity as made available and provided by commodity providers subject to the Bank prevailing policies.

3. What do I get from BIC-i?

BIC-i Financing Limit:

- 2 times salary (for income earners of RM24,000 - RM36,000 per annum); or
- 2.5 times your salary (for income earners of RM36,000 and above per annum); or
- Applicant who is unable to provide any income evidence, but meets the minimum age requirement, is required to deposit in a Term Deposit-i (Tawarruq), an amount equivalent to the BIC-i financing limit applied. The deposit in the Term Deposit-i (Tawarruq) shall be maintained for as long as the BIC-i is active.

Note: the limit of BIC-i financing is subject to approval and discretion of the Bank.

	Transaction Type	Annual Rate	Entitlement
Profit Rate	Purchase & Balance Transfer	<ul style="list-style-type: none">13.5% (Tier 1)16.0% (Tier 2)17.5% (Tier 3)	<ul style="list-style-type: none">With prompt payments for 12 consecutive monthsMake 10 or 11 times prompt payments in the last 12 monthsMake 9 or less prompt payments in the last 12 months
	Cash Withdrawal & Transfer to Bank Islam Account	18.00%	

To enjoy lower profit/Ujrah rates for retail transactions, you should make at least 10 prompt payments in the last 12 months.

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

Annual fee	<table border="1"> <thead> <tr> <th rowspan="2">Card Type</th> <th colspan="2">Mastercard</th> </tr> <tr> <th>Primary (RM)</th> <th>Supplementary (RM)</th> </tr> </thead> <tbody> <tr> <td>World</td> <td>777</td> <td>333</td> </tr> <tr> <td>Platinum</td> <td>388</td> <td>150</td> </tr> <tr> <td>Gold</td> <td>130</td> <td>60</td> </tr> <tr> <th>Card Type</th> <th colspan="2">Visa</th> </tr> <tr> <td>Infinite & Infinite payWave</td> <td>777</td> <td>333</td> </tr> <tr> <td>Platinum payWave</td> <td>388</td> <td>150</td> </tr> <tr> <td>Gold payWave</td> <td>130</td> <td>60</td> </tr> </tbody> </table>	Card Type	Mastercard		Primary (RM)	Supplementary (RM)	World	777	333	Platinum	388	150	Gold	130	60	Card Type	Visa		Infinite & Infinite payWave	777	333	Platinum payWave	388	150	Gold payWave	130	60
	Card Type		Mastercard																								
		Primary (RM)	Supplementary (RM)																								
	World	777	333																								
	Platinum	388	150																								
	Gold	130	60																								
	Card Type	Visa																									
	Infinite & Infinite payWave	777	333																								
	Platinum payWave	388	150																								
Gold payWave	130	60																									
Cash withdrawal fee	<ul style="list-style-type: none"> Bank Islam's ATM – 2.5% of the cash withdrawn or RM12.00 (whichever is higher). Other than Bank Islam's ATM – 3% of the cash withdrawn or RM50 (whichever is higher). The fees charged varies from bank to bank. 																										
Card replacement fee	<ul style="list-style-type: none"> RM50 																										
Sales draft retrieval fee	<ul style="list-style-type: none"> Original – RM15.00 per draft. Copy – RM5.00 per copy. 																										
Copy of statement request	<ul style="list-style-type: none"> RM5.00 per request. 																										
Overseas transaction conversion fee	<ul style="list-style-type: none"> The currency conversion rate is determined by MasterCard Worldwide / Visa Worldwide on the date the transactions are received and / or processed by the Bank. 																										
Over limit compensation fee / charge	None																										
Other fees and charges	<ul style="list-style-type: none"> Transfer Fees from BIC-i to Bank Islam Savings/Current Account / Al Awfar: <ul style="list-style-type: none"> ➢ 2.5% from transferred amount or RM12.00, whichever is higher. GoFlexi Program Handling Fee <ul style="list-style-type: none"> ➢ 4.5% of transaction amount (one-time fee) Installment Payment Plan (IPP) <ul style="list-style-type: none"> ➢ Free Service Tax <ul style="list-style-type: none"> ➢ RM25 per card 																										

5. What are my obligations?

Minimum Monthly Payment	<p>A minimum monthly payment by you as a Cardmember shall comprise the following:</p> <ul style="list-style-type: none"> 5% of the Statement Balance (excluding monthly Installment Payment Plan (IPP), GoFlexi Program and Qard Balance) or RM50, whichever is higher; and Qard Balance (if any); and Overdue Minimum Payment (if any); and The monthly Installment Payment Plan (IPP) and GoFlexi Program (if any)* <p>Note:</p>
-------------------------	--

	<p>Qard Balance- Means an approved transaction resulting in excess of credit card usage above the financing limit on the request by the Cardmember and at the bank's discretion. Qard Balance can be calculated by deducting Statement Balance amount with the financing limit.</p> <p>Overdue Minimum Payment- Means the previous month total minimum payment which remains unpaid.</p> <p><i>*Only for new IPP and GoFlexi Program subscription from 2nd October 2019 onwards</i></p>
Grace Period	For retail transactions - 20 days from the posting date Not applicable to balance transfer or cash withdrawals
Principal Cardholder Liability	As the principal cardholder, you are liable to all transactions incurred by the supplementary cardholders.
Contactless (payWave) transaction maintenance	The "wave" function of BIC-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. For purchase more than RM250 per transaction or RM2,000 per day, you are required to sign the sales slip or enter your PIN number as per normal purchase.
Security	<p>Take reasonable steps to keep the BIC-i and PIN secure at all times, including at the place of residence. These include not:</p> <ul style="list-style-type: none"> • Disclosing the BIC-i details or PIN to any other person; • Writing down / recording the PIN on the BIC-i, or on anything kept in close proximity with the card; • Using a PIN selected from your birth date, identity card, passport, driving license or contact numbers; and • Allowing any other person to use the BIC-i and PIN. • Leaving the BIC-i or an item containing the Credit Card-i unattended, in places visible and accessible to others
Lost or Stolen	<ul style="list-style-type: none"> • Notify the Bank as soon as reasonably practicable after having discovered that the BIC-i is lost, stolen, an unauthorized transaction had occurred or the PIN may have been compromised • Notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized
Others	<ul style="list-style-type: none"> • Notify the Bank immediately on any change in the cardholder's contact number • Use the BIC-i responsibly, including not using the BIC-i for unlawful activity • Check the account statement and report any discrepancy without undue delay • Abide by the terms and conditions for the use of BIC-i

6. What if I fail to fulfill my obligations?

Unauthorized transaction	<ul style="list-style-type: none"> • You will liable on card-present unauthorized transactions which require PIN verification if you have: <ol style="list-style-type: none"> i. acted fraudulently; ii. delayed in notifying the issuers as soon as reasonably practicable after having discovered the loss or unauthorised use of the BIC-i; iii. voluntarily disclosed the PIN to another person; or iv. recorded the PIN on the BIC-i or on anything kept in close proximity with the card
--------------------------	--

	<ul style="list-style-type: none"> You will liable on card-present unauthorized transactions which require signature verification or the use of contactless card if you have: <ul style="list-style-type: none"> acted fraudulently; delayed in notifying the issuers as soon as reasonably practicable after having discovered the loss or unauthorised use of the BIC-i; left the BIC-i or an item containing the card unattended in places visible and accessible to others; or Voluntarily allowed another person to use the BIC-i.
Late Payment Charge	Late payment charges is 1% of the outstanding balance or a minimum of RM5 whichever is higher or a maximum of RM50
Event of Default	<p>Upon Default:</p> <ul style="list-style-type: none"> a) the Bank may by written notice to you, demand for immediate payment of amount overdue from you and/ or the guarantor; b) the Bank have the right to set off your deposit or any other account(s) maintained with the Bank towards settlement of overdue payment under this facilities granted by the Bank; c) the Bank have the right to take legal action against you if you fail to response to the reminder notices. The Bank shall exercise its right on any security pledged with the Bank and you are to bear all the cost involved. You are also responsible to settle any shortfall. Legal action against you may affect your credit rating leading to any future credit assessment being more difficult or expensive to you; and d) Cross default of other facilities with the Bank may be triggered.
Termination	Bank Islam has the right to terminate your card if you fail to abide with terms and conditions of Bank Islam Credit Card-i

7. What if I fully settle the balance before its maturity? (For Balance Transfer / Installment Payment Plan / GoFlexi Program)

There is no lock-in period for Balance Transfer, Installment Payment Plan (IPP) and GoFlexi Program. Thus, there is no charge on early settlement.

8. What are the major risks?

Lost or Stolen	Your BIC-i or PIN may be lost, stolen or misused. Please call the Bank at +603 26 900 900 IMMEDIATELY after having found your BIC-i is lost or stolen or your PIN has been compromised.
Payment Capacity	If you pay only the minimum amount due, it will take you longer and cost you more to settle the outstanding balance. Think about your payment capacity when charging the Bank Islam Credit Card-i.
Payment for Other Financing	If you use your Bank Islam Credit Card-i to make payment for other financing, it may cost you more
Payment Difficulties	If you have problems paying for your Bank Islam Credit Card-i balances, contact us early to discuss payment alternatives

9. Does Bank Islam provide Plan for Takaful Coverage for Bank Islam Credit Card-i?

Yes, Bank Islam provides Takaful coverage plan for Bank Islam Credit Card-i cardmember. For more info, please refer to: <https://www.bankislam.com/takaful-coverage/>

10. 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 of your contact details to ensure that all correspondences and transaction alerts reach you in a timely manner. You may call our Contact Centre & Customer Care at +603 26 900 900 or update the information at any of our branches near you.

11. 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

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

12. Other credit card packages available?

All available generic and co-brands BIC-i are stated in this document.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR BIC-i BALANCES.

This information provided in this disclosure sheet is valid effective 23 November 2022

13. Acknowledge Receipt by Customer

.....
Name:
I/C Number:
Date: