

TERMS AND CONDITIONS & DISCLAIMER
CORPORATE INFORMATION TRAVEL SDN BHD (CIT)
4 JANUARY 2023 UNTIL 17 AUGUST 2024

PROMOTION:
VISA CORPORATE TRAVEL SOLUTIONS FOR BANK ISLAM VISA INFINITE BUSINESS CREDIT CARD-I

TERMS AND CONDITIONS

1. The "Savings up to 20% for individual tickets for selected airlines" are subject to availability on the right booking class on dates and flights selected by the cardholders.
2. The complimentary travel takaful is only applicable for:

No.	Travel Item paid with Bank Islam Visa Infinite Business Credit Card-i.	Minimum Spend	Complimentary
a.	Domestic Ticket	Not required	5 days Domestic Travel Takaful
b.	Domestic Hotel	Not required	5 days Domestic Travel Takaful
c.	International Ticket	RM2000 & Below	5 days International Travel Takaful
d.	International Ticket	RM2000 & Above	5 days International Travel Takaful + RM200 hotel voucher*

*The hotel voucher must be redeemed using the same travelling dates as the ticket issuance date. The hotel voucher is not transferable, and cannot be kept for future use/redemption. If the hotel value redeemed is less than RM200, the difference will not be refunded in cash, and any excess of hotel charges must be swiped back to the same Bank Islam Visa Infinite Business Credit Card-i used to settle the issuance of international air-ticket.

Destinations covered for Z-Travel Takaful complimentary travel takaful are:

Area & Plan Covered	Destination	Covid-19 coverage
Area 1 (Silver Plan)	Australia, Bangladesh, Bhutan, Brunei, Cambodia, China [excluding Tibet & Mongolia (inner & outer)], Hong Kong, India,	included

	Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam	
Area 2 (Silver Plan)	Worldwide excluding Canada, Mongolia (Inner & Outer), Nepal, Tibet and USA	included
Area 3 (Silver Plan)	Worldwide	included
Domestic (Basic Plan)	Domestic	excluded

*The complimentary travel takaful above covers individual up to seventy (70) years old. For Domestic Travel, it is covered under Basic Plan and International travel is covered under Silver plan up to 5 days. For travel plan more than 5 days, the cardholder can choose to top-up the coverage for longer travel duration at own costs. Upgrade of premium plan is also allowed at own costs.

Schedule of Benefits – International Travel takaful

Schedule of Benefits:		Silver Plan	Gold Plan	Diamond Plan
Benefit	Benefit Description	Maximum Sum Covered (RM)		
Section A - Unlimited Cover & Medical Related Covers				
1	Medical Expenses	300,000	500,000	Unlimited
1A	Overseas Medical Expenses	Included in 1A	Included in 1A	Included in 1A
1B	Overseas Dental Expenses	50,000	50,000	50,000
1C	Follow Up Treatment in Malaysia	500	500	1,000
1D	Alternative Medicine	Included in 1C	Included in 1C	Included in 1C
1E	Outpatient Treatment in Malaysia	15,000	15,000	30,000
2	Overseas Hospital Income (RM50 per day)	7,000	10,000	16,000
3	Child Care Benefit	7,000	10,000	16,000
4	Compassionate Visit	7,000	10,000	16,000
5	Emergency Medical Evacuation	Unlimited	Unlimited	Unlimited
6	Medical Repatriation	Unlimited	Unlimited	Unlimited
7	Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited
Section B - Travel Inconvenience Covers				
8	Travel Cancellation	20,000	25,000	30,000
8A	Travel Cancellation	20,000	25,000	30,000
8B	Travel Alteration	20,000	25,000	30,000
9	Travel Curtailment	20,000	25,000	30,000
10	Travel Interruption	1,000	1,000	1,000
11	Travel Delay - more than 6 consecutive hours (RM50 for every 6 consecutive hours)	Overseas 3,600, within Malaysia 450	Overseas 3,600, within Malaysia 450	Overseas 7,200, within Malaysia 900
12	Travel Misconnection - more than 6 consecutive hours (RM50 for every 6 consecutive hours)	400	800	1,200
13	Travel Re-route - more than 6 consecutive hours (RM50 for every 6 consecutive hours)	400	800	1,200
14	Baggage Delay - more than 6 consecutive hours (RM50 for every 6 consecutive hours)	Overseas 800, within Malaysia 200	Overseas 800, within Malaysia 200	Overseas 2,000, within Malaysia 800
15	Baggage & Personal Effects Sub-lim: for Benefit 15	5,000	7,000	10,000
	(i) Anyone (5 items or Pair or Set of Items)	500	500	500
	(ii) Portable Personal Computers	1,000	1,500	2,000
	(iii) Baggage	250	250	250
16	Personal Money	1,000	2,000	3,000
17	Travel Documents	5,000	6,000	8,000
18	Personal Credit Card Theft	1,000	1,500	3,000
Section C - Personal Accident & Liability Covers				
19	Accidental Death and Permanent Disablement (i) 30 days to 17 years old (ii) 18 years old to 85 years old	75,000	75,000	125,000
20	Personal Liability	1,000,000	1,000,000	1,000,000
Section D - Urban Traveller's Covers				
21	Home Care Benefits	2,000	3,000	5,000
22	Pet Care Benefits	1,000	1,000	1,000
23	Rental Car Excess	2,000	3,000	5,000
23A	Car Excess	Included in 23A	Included in 23A	Included in 23A
23B	Car Return	Included in 23A	Included in 23A	Included in 23A
24	Emergency Telephone and Internet Usage	100	200	500
25	Special Coverage (i) 30 days to 17 years old (ii) 18 years old to 85 years old	75,000	75,000	125,000
Section E - Additional Benefits				
26	Bekal Hajj (only applicable to Muslim)	3,000	5,000	3,000
27	Wakaf (only applicable to Muslim)	1,000	1,000	1,000
28	Qurban (only applicable to Muslim)	1,000	1,000	1,000
29	Emergency Cash (only applicable to non-Muslim)	5,000	5,000	5,000
Section F - Travel Assistance Benefits				
30	Travel Assist	Included	Included	Included
Section G - Covid-19 Benefits (optional) NEW				
31	Travel Cancellation due to Covid-19	20,000	25,000	30,000
31A	Travel Cancellation due to Covid-19	10,000	10,000	10,000
31B	Travel Alteration due to Covid-19	10,000	10,000	10,000
32	Overseas Medical Expenses due to Covid-19	100,000	300,000	600,000
33	Hospital Allowance due to Covid-19 (RM150 per day)	9,000	9,000	9,000
34	Child Care Benefit due to Covid-19	10,000	10,000	10,000
35	Death due to Covid-19	10,000	10,000	10,000

Note: Please refer to the certificate wording for full description of benefits, terms, conditions and exclusions under this product.

Schedule of Benefits – Domestic Travel Takaful

Benefits	Basic Plan (RM)	VIP Plan (RM)
Section 1 – Personal Accident Cover		
Accidental Death and Permanent Disablement	50,000	100,000
Accidental Medical Expenses	5,000	10,000
NEW Accidental Hospital Income	100 per day, max up to 60 days	
Section 2 – Travel Inconvenience Cover		
Evacuation and Repatriation	Within Malaysia – Unlimited Outside of Malaysia – 50,000	
Travel Cancellation	2,000	
NEW Travel Interruption (By Flight only) more than 6 hours	2,000	
NEW Travel Delay (By Flight only) more than 6 consecutive hours	Up to 450	
Baggage Delay (By Flight only)	Up to 200	
Baggage and Personal Effects	500	
Sub-limit		
i) Any one item/pair/set of items	100	
ii) Baggage	250	
Personal Liability	500,000	
Golf Equipment (Theft or Damage Only)	1,000	
NEW Section 3 – Covid-19 Benefits (Optional)		
NEW Travel Cancellation	2,000	
NEW Travel Alteration	2,000	
NEW Medical Expenses	5,000	
NEW Hospital Allowance	150 per day, up to 3,000	
NEW Death Benefit	10,000	

**Please refer to the Policy Wording for full details, terms and conditions of these benefits and coverage.*

3. 3 X yearly complimentary access to Plaza Premium Lounges in Malaysia & Singapore. Please visit www.bankislam.com for further details on this benefit.

4. Travel Management Reporting.

Below report will be provided to cardholder on Annual Basis:

CORPORATE INFORMATION TRAVEL SDN BHD

TRAVEL ANALYSIS REPORT

Report Date: 15/11/18

For the period 01-01-2018 to 31-12-2018

Invoice Date	Invoice No	Pax Name	Cust ID/Name	Itinerary	Product Desc.	Airline/Carrier	Flight No	Depart. Date	Arr Date	Airfare	Airport Tax	Total Invoice
DD-MM-YYYY	INVT123456	ABCMS	ABC001 - ABC BHD	KUL/HKT/KUL	Int'l Air Ticket-BSP	MALAYSIA AIRLINES	MH123	DD-MM-YYYY	DD-MM-YYYY	1,390.00	137.00	1,527.00
Total										1,390.00	137.00	1,527.00

5. Zero service fee for the first month is for New to CIT client. There should be no purchase record/history with CIT.

6. The complimentary air-ticket upgrade from Economy to Business class on any ASEAN route on Malaysia Airlines is redeemable by the corporate after their first purchase with CIT. Per corporate is allowed one upgrade only within one year, subject to availability of upgrade booking class. If the request for upgrade is not available on the requested

date, alternative upgrade date and flight options will be offered to the cardholder.

7. For the Annual Cash Back, the following terms and conditions would be applicable:
 - a. The accumulation of the annual travel expenditure is on per company level. Annual expenditure is calculated based on 12 months from the first invoice issued by CIT to the cardholder.
 - b. The redemption is capped to one per company per year.
 - c. The cashback reward is in the form of electronic Travel Gift Voucher.

Total 12 months swiped in CIT	Cashback reward in the form of Travel Gift Voucher
RM350,000 – RM599,999	RM2,500
RM600,000 - RM849,999	RM5,000
RM850,000 – RM1,099,999	RM7,500
RM1,100,000	RM10,000

GENERAL TERMS & CONDITIONS

- Eligible Cardholders are advised to read and understand these Terms and Conditions before participating in any of our campaigns and / or promotions.
- The Terms and Conditions herein contained are in addition to and without prejudice to the Product / Facility terms and conditions. In the event of any inconsistency between these terms and conditions, this Terms and Conditions shall prevail with regards to this Campaign / Promotion.
- The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
- For more information, please visit Bank Islam branches or call our Contact Centre & Customer Care at 03 26 900 900 or visit our website at <https://www.bankislam.com> .

DISCLAIMER

- Bank Islam shall not be responsible or liable for any claims, loss or damage whatsoever, resulting from or in connection with this promotion.
- Bank Islam's prevailing terms and conditions governing the use of Bank Islam Card-i shall continue to apply in addition to the terms and conditions of this promotion.
- All cardholders are advised to observe the Shariah principles while enjoying this promotion.
- Promotion is subject to the terms and conditions of respective merchant.
- Payment must be made by using the Bank Islam Visa Infinite Business Credit Card-i.
- In the event of any dispute relating to any promotion, the decision of the merchant is final.
- This is a promotion by CIT. There is no Bahasa Malaysia version available for this Terms and Conditions.

- Cardholders are advised to visit <https://www.bankislam.com/promotions/> or www.cit.travel for further information.