

Credit Card-i Fee & Charges

Transaction	Profit Rate (p.a)	Entitlement
Retail	15%	Tier 1: With prompt minimum payments for 12 consecutive months.
	17%	Tier 2: Make 10 or 11 times prompt minimum payments in the last 12 months.
	18%	Tier 3: Make 9 or less prompt minimum payments in the last 12 months.
Cash Withdrawals & Transfer to Bank Islam Account	18%	

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) Annual fees are waived for Primary Card and Supplementary Card subject to a minimum of 12 transactions per annum or total retail spending of RM120 per annum. 2) A full annual fee waiver is granted to both the Primary Card and Supplementary Card 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Cash withdrawal fee*	1) Bank Islam's ATM – 2.5% of the cash withdrawn or RM12.00 (whichever is higher). 2) Other than Bank Islam's ATM – 3% of the cash withdrawn or RM50 (whichever is higher).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 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).*