

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
31 DECEMBER 2025**

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	<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	Card Type	Mastercard	
		Primary (RM)	Supplementary (RM)
	World	777	333
	World Premier Wealth	Waived	Waived
	Platinum	388	150
	Platinum (Inspire)	Waived	Waived
	Gold	130	60
	Card Type	Visa	
	Infinite	777	333
	Platinum	388	150
	Gold	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. 		
Conversion fee for overseas transaction	<ul style="list-style-type: none"> 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. 		
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 /transactional investment account*: <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 per year 		

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

5. What are my obligations?

Minimum Monthly Payment	<p>A minimum monthly payment by you as a Cardmember shall comprise the following:</p> <ol style="list-style-type: none"> 5% of the Statement Balance (excluding Monthly Instalment Program and Qard Balance) or RM50, whichever is higher; and Qard Balance (if any); and Overdue Minimum Payment (if any); and Monthly Instalment Program (if any); and The outstanding balance if the outstanding balance is below RM50. <p><u>Note:</u></p> <ul style="list-style-type: none"> Monthly Instalment Program - refers to Balance Transfer, GoFlexi, GoCash and Installment Plan Program 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. Overdue Minimum Payment- Means the previous month total minimum payment which remains unpaid.
Grace Period	<p>For retail transactions - 20 days from the posting date Not applicable to balance transfer or cash withdrawals</p>
Principal Cardholder Liability	<p>As the principal cardholder, you are liable to all transactions incurred by the supplementary cardholders.</p>
Contactless (payWave) transaction maintenance	<p>The "payWave" 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.</p>
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, stolen and/or card fraudulent	<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 Promptly review transaction alerts / Short Message Service (SMS) notifications and regularly check your account balance or statements. If any unauthorized transactions, errors, or discrepancies are detected, you must report them to the Bank immediately. Verify the authenticity of messages sent by the Bank and report to the Bank if the message is found to be fraudulent.
Others	<ul style="list-style-type: none"> Inform the Bank of any changes to your contact details to ensure that all correspondence and transaction alerts / Short Message Service (SMS) notifications are received by you in a timely manner. Use BIC-i responsibly, including not using BIC-i for any unlawful activities.

	<ul style="list-style-type: none"> • Read the security guides or warnings published on the Bank's website, BIMB Mobile, or BIMB Web, including the Bank's privacy policy statement, before providing confidential information to the Bank or any third party. • Abide by the terms and conditions for the use of BIC-i
--	--

6. What if I fail to fulfill my obligation?

Unauthorized transaction and fraud	<ul style="list-style-type: none"> • You will be liable on card-present unauthorized transactions which require PIN verification if you have: <ul 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 • You will be 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"> 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. left the BIC-i or an item containing the card unattended in places visible and accessible to others; or iv. Voluntarily allowed another person to use the BIC-i. • You are responsible for any losses resulting from fraudulent transactions if Bank Islam confirms that you have: <ul style="list-style-type: none"> i. Acted fraudulently; ii. Refused to cooperate with the Bank during an investigation; iii. Disclosed banking information such as access ID and passwords to a third party; iv. Failed to take reasonable security measures to ensure that security devices are safe at all times; and v. Failed to report any banking information leakage or loss of security devices to the Bank as soon as possible after the customer becomes aware of the situation.
Late Payment Charge	Late payment charges are 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 overdue amount from you and/ or the guarantor; b) the Bank reserves the right to set off any credit balance in your deposit and/or investment account(s) maintained with the Bank against any outstanding amounts under this financing.; 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, GoFlexi, GoCash and Installment Plan Program)

There is no lock-in period for Balance Transfer, GoFlexi, GoCash and Installment Plan 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 correspondence 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 or wish to make a complaint regarding our products or services, please 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 you have difficulties in making repayments, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK). AKPK has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals/ sole proprietor/ small medium enterprise. You may contact AKPK at:

Agensi Kaunseling dan Pengurusan Kredit (AKPK)

Level 5 and 6, Menara Aras Raya
Jalan Raja Laut, 50350 Kuala Lumpur.
Tel: 03-2616 7766
Website: www.akpk.org.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 31 December 2025

13. Acknowledge Receipt by Customer

.....
Name:

I/C Number:

Date: