

SOALAN & JAWAPAN BERKENAAN KAD DEBIT-i BANK ISLAM (BIDC-i)/ QUESTION & ANSWER ABOUT BANK ISLAM DEBIT CARD-i (BIDC-i)

| No | English | Malay |
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| 1. | <p>What is Bank Islam Debit Card-i (BIDC-i)?</p> <p>BIDC-i is one of the methods of payment which allows Cardholder to use Bank Islam’s services and perform payment transaction directly from Cardholder’s account in Bank Islam to any participating retail and service outlets.</p> <p>Cardholders are required to maintain an account with Bank Islam, to be linked to Cardholder’s BIDC-i. If the said account is closed, the BIDC-i will be automatically cancelled.</p> | <p>Apakah Kad Debit-i Bank Islam (BIDC-i)?</p> <p>BIDC-i ialah salah satu kaedah pembayaran yang membolehkan Ahli Kad menggunakan perkhidmatan Bank Islam dan membuat transaksi pembayaran secara terus dari akaun Ahli Kad di Bank Islam ke premis rangkaian-rangkaian perniagaan dan perkhidmatan yang mengambil bahagian.</p> <p>Ahli Kad perlu mempunyai akaun di Bank Islam agar ia dapat dihubungkan dengan BIDC-i Ahli Kad. Jika akaun tersebut ditutup, maka, perkhidmatan BIDC-i akan terbatal secara automatik.</p> |
| 2. | <p>What kind of BIDC-i offered by Bank Islam?</p> <p>a) Bank Islam Visa Debit Card-i Team Harimau payWave Bank Islam Visa Debit Card-i Team Harimau payWave is issued in collaboration with Football Association of Malaysia (FAM).</p> <p>b) Bank Islam Visa Debit Card-i State Football Club payWave Bank Islam Visa Debit Card-i State Football Club payWave is issued in collaboration with Malaysia State Football Associations Malaysia which are affiliated with Football Association of Malaysia (FAM) such as Kelantan FA, Kedah FA, Pahang FA and etc.</p> <p>c) Bank Islam Visa Debit Card-i University (UniDebit) Bank Islam Visa Debit Card-i University (UniDebit) is a combination of the Cardholder’s BIDC-i and University ID/Matriculation Card into a single card which allows Cardholder to access to Bank Islam’s services and University’s application.</p> <p>d) Bank Islam Visa Debit Card-i Malaysian Hockey Confederation payWave issued in collaboration with Malaysia Hockey Confederation (MHC).</p> <p>e) Bank Islam Visa Debit Card-i with Badminton Association of Malaysia issued in collaboration with Badminton Association of Malaysia (BAM).</p> | <p>Apakah jenis BIDC-i yang ditawarkan oleh Bank Islam?</p> <p>a) Kad Debit-i Bank Islam Visa Team Harimau payWave Kad Debit-i Visa Team Harimau payWave dikeluarkan dengan kerjasama pihak Bank Islam dan Persatuan Bola Sepak Malaysia (FAM).</p> <p>b) Kad Debit-i Bank Islam Visa Kelab Bola Sepak Negeri payWave Kad Debit-i Visa Kelab Bola Sepak Negeri payWave dikeluarkan dengan kerjasama pihak Bank Islam dan Persatuan Bola Sepak Negeri di bawah gabungan bersama Persatuan Bola Sepak Malaysia (FAM) seperti Kelantan FA, Kedah FA, Pahang FA dan lain-lain.</p> <p>c) Kad Debit-i Bank Islam Visa Universiti (UniDebit) Kad Debit-i Bank Islam Visa Universiti (UniDebit) adalah gabungan fungsi BIDC-i dan ID/Kad Matrikulasi Universiti di dalam satu (1) kad yang membolehkan Ahli Kad menggunakan perkhidmatan Bank Islam dan aplikasi Universiti.</p> <p>d) Kad Debit-i Bank Islam Visa Konfederasi Hoki Malaysia payWave dikeluarkan dengan kerjasama Konfederasi Hoki Malaysia (MHC).</p> <p>e) Kad Debit-i Bank Islam Visa Persatuan Badminton Malaysia payWave dikeluarkan dengan kerjasama Persatuan Badminton Malaysia (BAM).</p> <p>f) Kad Debit-i Bank Islam Visa Malaysia Rugby Union payWave</p> |

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| | <p>f) Bank Islam Visa Debit Card-i Malaysia Rugby Union issued in collaboration with Malaysia Rugby Union (MRU).</p> <p>g) Bank Islam Visa Debit Card-i Perbadanan Tabung Pendidikan Tinggi Nasional issued in collaboration with Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN).</p> <p>h) Bank Islam Visa Sapphire Debit Card-i</p> | <p>dikeluarkan dengan kerjasama Kesatuan Ragbi Malaysia (MRU).</p> <p>g) Kad Debit-i Bank Islam Visa Perbadanan Tabung Pendidikan Tinggi Nasional payWave dikeluarkan dengan kerjasama Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN).</p> <p>h) Kad Debit-i Bank Islam Visa Sapphire</p> |
| <p>3.</p> | <p>Who is eligible to apply for BIDC-i?</p> <p>Customers who have an account with Bank Islam according to below categories are eligible to apply for BIDC-i:</p> <ol style="list-style-type: none"> Savings Account for customers aged 12 years and above. Current Account or transactional investment account for customers aged 18 years and above. Current Account for registered owner of sole-proprietor company may apply for one (1) BIDC-i under its business name. The BIDC-i can only be held or used by the registered owner of the sole-proprietor company. <p>Note:</p> <ol style="list-style-type: none"> Minors aged 12 to 17 years old are allowed to apply and use BIDC-i which is known as Minor Card. For joint account, only account with instructions of “either to sign” is eligible to apply for BIDC-i and only one (1) BIDC-i will be issued. <p>Apart from the above, there are specific criteria for customers who wanted to apply for Bank Islam Visa Sapphire Debit Card-i as follows:</p> <ul style="list-style-type: none"> Eligible for individual customer only; and Maintain Current Account/Savings Account plus Term Deposit Tawarruq Account with balance of RM200,000 and above; OR Combination of Unit Trust and Deposits of RM200,000 and above OR; House Financing of more than RM1.0 million and Deposits of RM100,000. | <p>Siapakah yang layak untuk membuat permohonan BIDC-i?</p> <p>Pelanggan-pelanggan yang mempunyai akaun dengan Bank Islam mengikut kategori berikut layak memohon BIDC-i:</p> <ol style="list-style-type: none"> Akaun Simpanan untuk pelanggan berumur 12 tahun ke atas; Akaun Semasa atau akaun pelaburan transaksi untuk pelanggan berumur 18 tahun ke atas; Akaun Semasa untuk Pemilik berdaftar syarikat perniagaan tunggal layak untuk memohon satu (1) BIDC-i di bawah nama syarikat perniagaan tunggal tersebut. BIDC-i hanya boleh dipegang atau digunakan oleh pemilik berdaftar syarikat perniagaan tunggal tersebut. <p>Nota:</p> <ol style="list-style-type: none"> Pemegang akaun yang berumur 12 ke 17 tahun layak untuk memohon dan menggunakan BIDC-i yang lebih dikenali sebagai Kad Minor. Untuk akaun bersama, hanya akaun dengan arahan "sama ada untuk menandatangani" layak memohon BIDC-i dan hanya satu (1) BIDC-i akan dikeluarkan. <p>Selain itu, terdapat kriteria khusus bagi pelanggan yang ingin memohon Kad Debit-i Bank Islam Visa Sapphire seperti berikut:</p> <ul style="list-style-type: none"> Layak bagi pelanggan individu sahaja; dan Mengekalkan baki Akaun Semasa/Akaun Simpanan dan Akaun Deposit Bertempoh (Tawarruq) sebanyak RM200,000 dan lebih ATAU Gabungan Unit Amanah dan Deposit sebanyak RM200,000 dan lebih ATAU Pembiayaan Rumah yang melebihi RM1.0 juta dan Deposit sebanyak RM100,000. |

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| <p>4.</p> | <p>What is Minor Card?</p> <p>BIDC-i issued to individual aged between 12 to 17 years old (except for UniDebit card) with Savings Account. However, the request for Minor Card must be accompanied with letter of indemnity signed by parents/guardian.</p> | <p>Apa itu Kad Minor?</p> <p>BIDC-i yang dikeluarkan untuk individu yang berumur 12 hingga 17 tahun (kecuali Kad UniDebit) bersama Akaun Simpanan. Walau bagaimanapun, permohonan untuk Kad Minor mestilah disertakan dengan surat akuan ganti rugi yang ditandatangani oleh ibu bapa/penjaga.</p> |
| <p>5.</p> | <p>What are the necessary documents needed to facilitate the application or replacement of BIDC-i?</p> <p>a) Complete application form; b) Old ATM card (if any) or passbook/statement of Savings Account/ Current Account/transactional investment account; c) Letter of indemnity signed by parents/guardian of minor (aged 12 to 17 years old) is required for Minor Card application.</p> <p>Note: Application form and letter of indemnity are available at Bank Islam branches.</p> | <p>Apakah dokumen yang perlu dibawa jika ingin membuat permohonan atau penggantian BIDC-i?</p> <p>a) Borang permohonan yang lengkap; b) Kad ATM lama (jika ada) atau buku/penyata Akaun Simpanan/ Akaun Semasa/akaun pelaburan transaksi; c) Surat akuan ganti rugi yang ditandatangani oleh ibu bapa/penjaga untuk pemohon Kad Minor (yang berumur 12 hingga 17 tahun).</p> <p>Nota: Borang permohonan dan surat akuan ganti rugi boleh didapati di cawangan-cawangan Bank Islam.</p> |
| <p>6.</p> | <p>Can I create my own PIN number for my BIDC-i?</p> <p>Yes, you may create your own PIN number via PINPAD.</p> <p>Note:</p> <ul style="list-style-type: none"> You shall not write PIN number or kept it in close proximity which could be easily taken/stolen/lost with the BIDC-i. You shall not use birth date, identity card, passport, driving license or telephone number as PIN number. You shall take reasonable precautionary steps to keep the BIDC-i and PIN number secure at all times. | <p>Bolehkah saya menetapkan nombor PIN sendiri untuk BIDC-i saya?</p> <p>Ya, anda boleh menetapkan nombor PIN anda sendiri menggunakan PINPAD.</p> <p>Nota:</p> <ul style="list-style-type: none"> Anda tidak digalakkan menulis nombor PIN atau menyimpannya secara berdekatan yang membolehkan ianya mudah diambil/dicuri/hilang bersama BIDC-i. Anda tidak digalakkan menggunakan tarikh lahir, nombor kad pengenalan, pasport, lesen memandu atau nombor telefon sebagai nombor PIN. Anda juga hendaklah mengambil langkah yang sewajarnya untuk memastikan BIDC-i dan nombor PIN sentiasa berada dalam keadaan selamat. |
| <p>7.</p> | <p>Where can I use my BIDC-i?</p> <p>The BIDC-i can be used to:</p> <ul style="list-style-type: none"> purchase goods and services in Malaysia and at merchants worldwide that display the VISA PLUS logo, provided that the cash in | <p>Di manakan BIDC-i boleh digunakan?</p> <p>BIDC-i boleh digunakan untuk:</p> <ul style="list-style-type: none"> pembelian barangan dan perkhidmatan di Malaysia dan di rakan dagang seluruh dunia yang mempamerkan logo VISA PLUS dengan |

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| | <p>your account is sufficient to effect the transaction. You are responsible for ensuring sufficient funds in your account before effecting the transaction;</p> <ul style="list-style-type: none"> • make an application to have access to Internet Banking Service (subject to the Terms and Conditions of Bank Islam Internet Banking Service); • effect Internet transaction and make cash withdrawals at the Authorised Cash Outlets or Financial Institutions with BANKCARD or MEPS (for MyDebit transaction) and VISA PLUS (for Europay, Mastercard and Visa (EMV) transaction) logo; • perform interbank fund transfer at any Bank’s ATM or other Financial Institutions’ ATM that displays MEPS logo; and • perform Cash withdrawal via Point-of-Sale (POS) terminal at the selected Authorized Merchant. | <p>syarat wang di dalam akaun anda mencukupi untuk transaksi dilakukan. Anda bertanggungjawab untuk memastikan akaun mempunyai wang yang mencukupi sebelum melakukan transaksi;</p> <ul style="list-style-type: none"> • melakukan permohonan untuk mendapatkan akses kepada Perkhidmatan Perbankan Internet (tertakluk kepada Terma dan Syarat Perkhidmatan Perbankan Internet); • melakukan transaksi Internet dan pengeluaran tunai di Pusat Pengeluaran Tunai Sah atau Institusi Kewangan yang mempunyai logo BANKCARD atau MEPS (untuk transaksi MyDebit) dan VISA PLUS (untuk transaksi Europay, Mastercard dan Visa (EMV)); • melakukan pindahan dana antara bank di mana-mana ATM Bank atau ATM Institusi-institusi Kewangan lain yang memaparkan logo MEPS; dan • melakukan pengeluaran tunai melalui terminal 'Point-of-Sale' (POS) di Saudagar Sah yang terpilih. |
| <p>8.</p> | <p>Why didn't I receive the i-Access Code (IAC) when I perform Internet transaction?</p> <p>Please update your phone number to receive the IAC for every Internet transaction that you perform.</p> <p>Note: If you use the account linked with the BIDC-i for the purchase of goods and/or services through Internet sites or portals, you shall be solely responsible for the security of such use at all times.</p> | <p>Mengapakah saya tidak menerima Kod-i Akses (IAC) apabila saya melakukan transaksi Internet?</p> <p>Sila kemas kini nombor telefon bimbit anda bagi menerima IAC untuk setiap transaksi Internet yang dilakukan.</p> <p>Nota: Sekiranya anda menggunakan akaun yang dihubungkan dengan BIDC-i untuk pembelian barangan dan/atau perkhidmatan menerusi Internet atau portal, anda bertanggungjawab sepenuhnya terhadap keselamatan penggunaannya pada setiap masa.</p> |
| <p>9.</p> | <p>What is the daily cash withdrawal limit of BIDC-i?</p> <ul style="list-style-type: none"> • At Bank Islam’s cash outlet and any Authorised Cash Outlet with VISA PLUS logo and/or MEPS logo: RM5,000 (RM1,000 for Minor Card) • At Point-of-Sale (POS) terminal at the selected Authorised Merchant* up to RM500 per transaction subject to daily limit of RM2,000 (RM1,000 for Minor Card). <p>*Provided that a retail purchase shall be performed at Authorised Merchant using BIDC-i. However, the transaction to be performed (as requested by the Cardholder) shall be at the absolute discretion of the said Authorised Merchant.</p> | <p>Berapakah had pengeluaran tunai harian untuk BIDC-i?</p> <ul style="list-style-type: none"> • Di pusat pengeluaran tunai Bank Islam dan di mana-mana Pusat Pengeluaran Tunai Sah yang mempamerkan logo VISA PLUS dan/atau logo MEPS: RM5,000 (RM1,000 untuk Kad Minor). • Di terminal Point-of-Sale (POS) di Saudagar Sah* yang terpilih sehingga RM500 setiap transaksi tertakluk kepada had harian sebanyak RM2,000 (RM1,000 untuk Kad Minor). <p>*Dengan syarat pembelian runcit dibuat di Saudagar Sah menggunakan BIDC-i. Walau bagaimanapun, urusan niaga yang akan dilaksanakan (seperti yang diminta oleh Ahli Kad) adalah mengikut budi bicara mutlak pihak Saudagar Sah.</p> |

| <p>10. What is the daily transaction limit of BIDD-i?</p> <p>Maximum 20 retail transactions are allowed subject to maximum amount of RM2,000 per day. For Minor Card, maximum 20 retail transactions are allowed subject to maximum amount of RM 300 per day.</p> <p>It is the Cardholder’s responsibility to ensure that the BIDD-i is utilised for transactions which are not contrary or repugnant to the Shariah requirements.</p> | <p>Berapakah had transaksi harian untuk BIDD-i?</p> <p>Maksimum 20 transaksi runcit dibenarkan, tertakluk kepada jumlah maksimum sebanyak RM2,000 sehari. Bagi Kad Minor, maksimum 20 transaksi runcit dibenarkan tertakluk kepada jumlah maksimum RM300 sehari.</p> <p>Ahli Kad bertanggungjawab untuk memastikan BIDD-i digunakan untuk transaksi yang tidak bercanggah atau bertentangan dengan Syariah.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|-------------|------|--------------------------------------|------|--------------------------|------|------------------------------------|------|---------------------------|------|--------------------|------|---|------|--|---|-----|--------------------|------|--------------------------------------|------|--------------------------|------|------------------------------------|------|---------------------------|------|--------------------|------|---|------|--|
| <p>11. Can the BIDD-i be used at non-Shariah or non-halal merchants?</p> <p>All Muslim Cardholders are advised to observe Shariah rules and principles while using the BIDD-i. BIDD-i cannot be used at non-halal merchants categorized by Merchant Category Codes (MCC) as follows:-</p> <table border="1" data-bbox="254 683 1031 1032"> <thead> <tr> <th>MCC</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>5921</td> <td>“Package Stores, Beer, Wine, Liquor”</td> </tr> <tr> <td>5973</td> <td>“Religious Goods Stores”</td> </tr> <tr> <td>7261</td> <td>“Funeral Services and Crematories”</td> </tr> <tr> <td>7273</td> <td>“Dating, Escort Services”</td> </tr> <tr> <td>7297</td> <td>“Massage Parlours”</td> </tr> <tr> <td>7995</td> <td>“Betting (including lottery tickets, chips and gaming casinos, off-track betting and wagers and online gaming)”</td> </tr> <tr> <td>9754</td> <td>“Gambling – Horse Racing, Dog Racing, State Lotteries”</td> </tr> </tbody> </table> | MCC | Description | 5921 | “Package Stores, Beer, Wine, Liquor” | 5973 | “Religious Goods Stores” | 7261 | “Funeral Services and Crematories” | 7273 | “Dating, Escort Services” | 7297 | “Massage Parlours” | 7995 | “Betting (including lottery tickets, chips and gaming casinos, off-track betting and wagers and online gaming)” | 9754 | “Gambling – Horse Racing, Dog Racing, State Lotteries” | <p>Adakah BIDD-i boleh digunakan di rakan dagang yang tidak mematuhi Syariah atau tidak halal?</p> <p>Ahli Kad yang beragama Islam dinasihatkan untuk mematuhi prinsip-prinsip dan undang-undang Syariah semasa menggunakan BIDD-i. BIDD-i tidak boleh digunakan di rakan dagang yang dikategorikan sebagai tidak halal berdasarkan ‘Merchant Category Code’ (MCC) seperti berikut:-</p> <table border="1" data-bbox="1161 743 1969 1092"> <thead> <tr> <th>MCC</th> <th>Kategori Transaksi</th> </tr> </thead> <tbody> <tr> <td>5921</td> <td>“Package Stores, Beer, Wine, Liquor”</td> </tr> <tr> <td>5973</td> <td>“Religious Goods Stores”</td> </tr> <tr> <td>7261</td> <td>“Funeral Services and Crematories”</td> </tr> <tr> <td>7273</td> <td>“Dating, Escort Services”</td> </tr> <tr> <td>7297</td> <td>“Massage Parlours”</td> </tr> <tr> <td>7995</td> <td>“Betting (including lottery tickets, chips and gaming casinos, off-track betting and wagers and online gaming)”</td> </tr> <tr> <td>9754</td> <td>“Gambling – Horse Racing, Dog Racing, State Lotteries”</td> </tr> </tbody> </table> | MCC | Kategori Transaksi | 5921 | “Package Stores, Beer, Wine, Liquor” | 5973 | “Religious Goods Stores” | 7261 | “Funeral Services and Crematories” | 7273 | “Dating, Escort Services” | 7297 | “Massage Parlours” | 7995 | “Betting (including lottery tickets, chips and gaming casinos, off-track betting and wagers and online gaming)” | 9754 | “Gambling – Horse Racing, Dog Racing, State Lotteries” |
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| <p>12. What is contactless Visa payWave transaction?</p> <p>It is a transaction for retail purchase that requires no signature and has ‘wave’ function which can be used at participating merchants with “wave” acceptance terminal for up to a maximum RM250 per transaction or RM2,000 per day.</p> <p>“Wave” function for Minor Card is RM250 per transaction, subject to maximum amount of RM300 per day. Any transaction exceeding maximum/cumulative limit, PIN or signature is required as per normal</p> | <p>Apakah pembayaran tanpa sentuh Visa payWave?</p> <p>Ia adalah transaksi untuk pembelian runcit yang tidak memerlukan tandatangan dan mempunyai ciri tanpa sentuh yang boleh digunakan di kesemua rakan dagang yang mengambil bahagian dengan jumlah maksimum setiap transaksi sebanyak RM250 atau RM2,000 sehari.</p> <p>Fungsi “Wave” untuk Kad Minor ialah RM250 setiap transaksi tertakluk kepada jumlah maksima RM300 sehari. Sebarang transaksi yang melebihi had maksimum/kumulatif memerlukan PIN atau tandatangan seperti</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>retail purchase.</p> <p>You may request to disable, enable, and manage your daily cumulative contactless transaction limit by visiting our nearest branch or call our Contact Centre at +603 26 900 900.</p> | <p>pembelian runcit biasa.</p> <p>Anda boleh meminta untuk menyekat, mengaktifkan dan menentukan had kumulatif transaksi tanpa sentuh harian anda melalui cawangan kami yang berhampiran atau hubungi Pusat Panggilan kami di +603 26 900 900.</p> |
| 13. | <p>If there is campaign/ promotion related to BIDD-i, how can I get the information?</p> <p>For more information about campaign/ promotion of BIDD-i, please visit Bank Islam website > Personal Banking> Bank Islam Card-i > Promotions</p> | <p>Jika ada kempen/promosi berkaitan BIDD-i, bagaimana saya boleh mendapatkan maklumat lanjut mengenainya?</p> <p>Untuk maklumat mengenai kempen BIDD-i, anda boleh melayari laman sesawang Bank Islam > Perbankan Peribadi > Kad-i Bank Islam > Promosi</p> |
| 14. | <p>What are the fees and charges applicable to BIDD-i?</p> <p>Kindly refer Product Disclosure Sheet (PDS): Bank Islam Website > Personal Banking > Bank Islam Card-i > Bank Islam Debit Card-i > Product Disclosure Sheet.</p> | <p>Apakah fi dan caj yang dikenakan ke atas BIDD-i?</p> <p>Sila rujuk Lembaran Maklumat Produk (PDS): Laman sesawang Bank Islam > Perbankan Peribadi > Kad-i Bank Islam > Kad Debit-i Bank Islam > Lembaran Maklumat Produk.</p> |
| 15. | <p>How do I check the current balance of my account which are linked to BIDD-i?</p> <p>All transactions are processed online & current balance can be viewed at the ATM and via Bank Islam's Internet Banking facility.</p> | <p>Bagaimanakah cara menyemak baki semasa akaun saya yang dihubungkan dengan BIDD-i?</p> <p>Semua transaksi diproses secara atas talian & baki semasa boleh disemak di ATM dan melalui kemudahan Perbankan Internet Bank Islam.</p> |
| 16. | <p>How long does it take to obtain a replacement of BIDD-i?</p> <p>Within 24 hours.</p> | <p>Berapa lamakah masa yang diambil untuk menggantikan BIDD-i?</p> <p>Dalam masa 24 jam.</p> |
| 17. | <p>What do I do if my BIDD-i is blocked, or I could not make cash withdrawal or retail purchase transactions?</p> <p>You can contact Bank Islam at:</p> <ul style="list-style-type: none"> • Bank Islam Contact Centre: 03-26 900 900 • E-mail: contactcenter@bankislam.com.my | <p>Apa yang perlu saya lakukan sekiranya BIDD-i saya disekat, atau tidak boleh melakukan transaksi pengeluaran tunai atau pembelian runcit?</p> <p>Anda boleh menghubungi Bank Islam di:</p> <ul style="list-style-type: none"> • Pusat Panggilan Bank Islam: 03-26 900 900 • E-mel : contactcenter@bankislam.com.my |
| 18. | <p>What is the minimum balance that I should maintain in my account which is linked to BIDD-i?</p> <p>You need to maintain minimum balance in your account linked to your BIDD-i account for the purpose of debiting Annual Fee. The minimum</p> | <p>Berapakah baki minimum yang perlu saya kekalkan dalam akaun yang dihubungkan dengan BIDD-i?</p> <p>Untuk tujuan pembayaran Yuran Tahunan, baki minimum perlu disimpan di dalam akaun yang dihubungkan dengan BIDD-i anda. Baki minimum berbeza</p> |

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| | <p>balance may differ according to the type of account linked to the BIDD-i.</p> <p>For more information, kindly refer to: Bank Islam Website > Personal Banking > Deposit and Investment Products > Choose the account type that is linked to your BIDD-i.</p> | <p>mengikut jenis akaun yang dihubungkan dengan BIDD-i.</p> <p>Untuk maklumat lanjut, sila rujuk: Laman sesawang Bank Islam > Perbankan Peribadi > Produk Deposit dan Pelaburan > Pilih jenis akaun yang dihubungkan dengan BIDD-i anda.</p> |
| 19. | <p>What should I do if there are changes to my contact details?</p> <p>You should inform Bank Islam at 03-26 900 900 for any changes or updates relating to your contact details i.e telephone number or billing address to ensure that you receive all alerts and communication pertaining to the BIDD-i.</p> | <p>Apa yang perlu dilakukan sekiranya ada perubahan pada maklumat untuk menghubungi saya?</p> <p>Anda dinasihati untuk menghubungi pihak Bank Islam di talian 03-26 900 900 untuk sebarang pertukaran atau pengemaskinian maklumat yang berkaitan dengan anda seperti nombor telefon dan alamat surat menyurat untuk memastikan anda menerima semua pemberitahuan atau maklumat berkaitan BIDD-i.</p> |
| 20. | <p>What is the meaning of Card Not Present (CNP) transaction?</p> <p>CNP transaction is the transaction effected without physically presenting the BIDD-i at the point of sale such as E-Commerce (online), direct debit and Mail Order and Telephone Order (MOTO) transactions.</p> | <p>Apakah yang dimaksudkan dengan transaksi tanpa kad (CNP)?</p> <p>Transaksi CNP ialah transaksi yang dilakukan tanpa mengemukakan BIDD-i fizikal sewaktu pembelian seperti transaksi melalui Internet, transaksi debit secara langsung, dan transaksi 'Mail Order Telephone Order' (MOTO).</p> |
| 21. | <p>Can I perform overseas and/or Card Not Present (CNP) transactions using my BIDD-i?</p> <p>Effective 1st January 2016, all overseas and CNP transactions using BIDD-i which are not authenticated via strong authentication method were disabled in order to safeguard your interest.</p> <p>However, you may opt to enable/continue enjoying overseas and/or CNP transactions by calling our Contact Centre at 03-26 900 900 to opt-in.</p> <p>For security reasons, you should notify Bank Islam each time you plan to use the card for overseas transactions and if you will be staying overseas for more than thirty (30) days.</p> | <p>Bolehkah saya melakukan di luar negara dan/atau transaksi tanpa kad (CNP) menggunakan BIDD-i saya?</p> <p>Bermula 1 Januari 2016, sebagai langkah berjaga-jaga dalam melindungi anda, semua BIDD-i akan disekat dari transaksi di luar negara dan transaksi CNP yang tidak dilengkapi dengan ciri-ciri keselamatan yang tinggi.</p> <p>Walaupun bagaimanapun, anda boleh memilih untuk bersetuju dengan membenarkan BIDD-i anda untuk melakukan transaksi luar negara dan transaksi CNP tersebut dengan menghubungi Pusat Panggilan kami di 03-26 900 900.</p> <p>Atas dasar keselamatan, anda hendaklah memaklumkan kepada pihak Bank Islam terlebih dahulu setiap kali anda hendak melakukan transaksi di luar negara dan sekiranya anda berhasrat untuk berada di luar negara bagi tempoh melebihi tiga puluh (30) hari.</p> |

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| <p>22.</p> | <p>Can I link my BIDD-i with my Tabung Haji account?</p> <ul style="list-style-type: none"> • Yes, however, this is only applicable to individual Tabung Haji (TH) depositor who has Current Account/Saving Account (CASA) and/or transactional investment account with Bank Islam and not applicable to sole-proprietor and Minor Card. • For the purpose of this linkage, you must have: <ol style="list-style-type: none"> a) An active Bank Islam account with the physical BIDD-i; and b) An active TH account. <p>For more information, kindly refer BIDD-i Terms & Conditions: Bank Islam Website > Personal Banking > Bank Islam Card-i > Bank Islam Debit Card-i > Bank Islam Debit Card-i Terms & Conditions.</p> | <p>Bolehkah saya menghubungkan BIDD-i dengan akaun Tabung Haji?</p> <ul style="list-style-type: none"> • Boleh, walaubagaimanapun, peruntukan ini hanya berkaitan dengan pendeposit individu Tabung Haji (TH) yang mempunyai Akaun Semasa/Akaun Simpanan (CASA) dan/atau akaun pelaburan transaksi dengan Bank Islam dan tidak terpakai kepada pemilik perniagaan tunggal dan Kad Minor. • Bagi tujuan peruntukan ini, anda perlu mempunyai: <ol style="list-style-type: none"> a) Akaun Bank Islam yang aktif dan BIDD-i fizikal; dan b) Akaun TH yang aktif. <p>Untuk maklumat lanjut, sila rujuk Terma dan Syarat BIDD-i: Laman sesawang Bank Islam > Perbankan Peribadi >Kad-i Bank Islam > Kad Debit-i Bank Islam > Terma & Syarat Kad Debit-i Bank Islam.</p> |
| <p>23.</p> | <p>How do I know the validity of my BIDD-i?</p> <p>The BIDD-i is valid only up to the Valid Thru date displayed on your BIDD-i. Upon the expiry of the BIDD-i, it must be destroyed (by cutting it diagonally in half) or return it to Bank Islam during replacement of BIDD-i.</p> | <p>Bagaimana saya boleh mengetahui tamat tempoh BIDD-i saya?</p> <p>BIDD-i hanya sah sehingga tarikh 'Valid Thru' (Tempoh Sah) yang tertera di atas BIDD-i anda. Apabila BIDD-i anda telah tamat tempoh, ia perlu dimusnahkan (dengan memotongnya kepada dua) atau dikembalikan kepada Bank Islam sewaktu penggantian BIDD-i dilakukan.</p> |
| <p>24.</p> | <p>Where can I get more information about BIDD-i?</p> <p>If you have enquiries about BIDD-i, please refer to Bank Islam website at www.bankislam.com.my or contact us at:</p> <ul style="list-style-type: none"> • Bank Islam Contact Centre: 03-26 900 900 • E-mail: contactcenter@bankislam.com.my | <p>Dimanakah saya boleh mendapatkan maklumat lanjut mengenai BIDD-i?</p> <p>Jika anda ingin mendapatkan maklumat lanjut mengenai BIDD-i, sila rujuk laman sesawang Bank Islam di www.bankislam.com.my atau hubungi kami di:</p> <ul style="list-style-type: none"> • Pusat Panggilan Bank Islam: 03-26 900 900 • E-mel : contactcenter@bankislam.com.my |