

Frequently Asked Questions of Bank Islam Credit Card-i/Soalan Lazim Kad Kredit-i Bank Islam

No	English	Malay
1	<p>What are the advantages of Bank Islam Credit Card-i?</p> <ul style="list-style-type: none"> • Annual fee waiver (subject to a minimum of 12 transactions per annum) • No compounding finance charges • Grace period for 20 days from the posting date for retail transactions • Free Takaful coverage on outstanding balance and funeral expenses benefit of RM1,000 • Low cash withdrawal fee at Bank Islam ATM - 2.5% of the cash withdrawn or RM12.00 (whichever is higher). • 40% discount on Will-Writing Fee at Amanah Raya • Instalment Payment Plan (IPP) • Retail Spread Value Plan (RSVP) • TruRewards Loyalty Program <p>Additional advantages:</p> <p>Visa Infinite Credit Card-i & Mastercard World Credit Card-i</p> <ul style="list-style-type: none"> • Airport Independent Lounge at the selected Premium Lounge Network in Malaysia & Singapore • Travel Personal Accident (TPA) up to RM2,000,000 <p>Platinum Credit Card-i (Visa and Mastercard)</p> <p>Complimentary Travel Personal Accident (TPA) up to RM1,000,000</p>	<p>Apakah kelebihan Kad Kredit-i Bank Islam?</p> <ul style="list-style-type: none"> • Pengecualian yuran tahunan (tertakluk kepada sekurang-kurangnya 12 transaksi setahun) • Tiada caj kewangan berganda • Tempoh 20 hari pengecualian caj kewangan dari tarikh pos untuk transaksi runcit • Perlindungan Takaful percuma ke atas baki tertunggak bulanan dan manfaat khairat kematian RM1,000 • Kadar rendah pengeluaran tunai di ATM Bank Islam - 2.5% daripada nilai tunai yang dikeluarkan atau RM12.00 (yang mana lebih tinggi) • 40% diskaun fi penulisan wasiat di Amanah Raya • Pelan Bayaran Mudah (PBM) • Pelan Ansuran Transaksi Runcit (RSVP) • Program 'Loyalty' TruRewards <p>Kelebihan-kelebihan tambahan :</p> <p>Kad Kredit-i Visa Infinite & Kad Kredit-i Mastercard World</p> <ul style="list-style-type: none"> • 'Airport Independent Lounge' di Premium Lounge terpilih di Malaysia dan Singapura. • Perlindungan Takaful Perjalanan (TPA) sehingga RM2,000,000 <p>Kad Kredit-i Platinum (Visa & Mastercard)</p> <p>Perlindungan Takaful Perjalanan (TPA) sehingga RM1,000,000</p>
2	<p>How to apply for Retail Spread Value Plan (RSVP)?</p> <p>Every application by the Cardmembers to participate in the RSVP Program must be made by the telephone call to the Customer Service of Bank Islam Card Centre at 03 2726 7666 or Bank Islam Contact Centre at 03 26900 900. For more information, kindly refer Bank Islam Website > Personal Banking > Bank Islam Credit Card-i > RSVP</p>	<p>Bagaimanakah cara untuk memohon Pelan Transaksi Runcit (RSVP)?</p> <p>Setiap permohonan daripada Ahli Kad untuk menyertai program RSVP hendaklah dibuat melalui panggilan telefon ke Unit Khidmat Pelanggan Pusat Kad Bank Islam di talian 03 2726 7666 atau Pusat Panggilan Bank Islam di talian 03 26 900 900. Untuk maklumat lanjut, sila rujuk Laman Web Bank Islam > Perbankan Peribadi > Kad Kredit-i Bank Islam > RSVP</p>

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<p>3</p>	<p>As a Supplementary Cardmembers, can I apply for Installment Payment Plan (IPP)?</p> <p>The IPP is opened to all Principal & Supplementary Cardmembers (except Visa Debit) residing in Malaysia with a valid Card Account. The Cardmembers account must be in current status and with sufficient financing limit for the execution of IPP. For more information, kindly refer Bank Islam Website > Personal Banking > Bank Islam Credit Card-i > IPP</p>	<p>Sebagai Ahli Kad Tambahan, bolehkah saya memohon Pelan Bayaran Mudah (PBM)?</p> <p>PBM terbuka kepada semua Ahli Kad Utama dan Tambahan (kecuali Debit Visa) yang menetap di Malaysia dengan Akaun Kad yang sah. Akaun Ahli Kad mestilah dalam status semasa dan dengan had pembiayaan yang mencukupi bagi pelaksanaan IPP. Untuk maklumat lanjut, sila rujuk Laman Web Bank Islam > Perbankan Peribadi > Kad Kredit-i Bank Islam > IPP</p>
<p>4</p>	<p>What types of Credit Card-i are offered by Bank Islam?</p> <ol style="list-style-type: none"> 1. Bank Islam Visa Infinite Credit Card-i 2. Bank Islam Visa Infinite Business Credit Card-i 3. Bank Islam Mastercard World Credit Card-i 4. Bank Islam Visa Platinum Credit Card-i 5. Bank Islam Mastercard Platinum Credit Card-i 6. Bank Islam Mastercard UiTM Alumni Platinum Credit Card-i 7. Bank Islam Visa Gold Credit Card-i 8. Bank Islam Mastercard Gold Credit Card-i 	<p>Apakah jenis Kad Kredit-i yang ditawarkan oleh Bank Islam?</p> <ol style="list-style-type: none"> 1. Kad Kredit-i Bank Islam Visa Infinite 2. Kad Kredit-i Bank Islam Visa Infinite Bisnes 3. Kad Kredit-i Bank Islam Mastercard World 4. Kad Kredit-i Bank Islam Visa Platinum 5. Kad Kredit-i Bank Islam Mastercard Platinum 6. Kad Kredit-i Bank Islam Mastercard Platinum Alumni UiTM 7. Kad Kredit-i Bank Islam Visa Emas 8. Kad Kredit-i Bank Islam Mastercard Emas
<p>5</p>	<p>What are the necessary documents needed to apply Bank Islam Credit Card-i?</p> <p>For employed applicants:</p> <ol style="list-style-type: none"> 1. Copy of NRIC (both sides) / Passport for Principal and Supplementary Card applicants (if applicable) 2. Copy of latest 3 months' pay slip or copy of latest EA form or EPF statement. <p>For self-employed applicants:</p> <ol style="list-style-type: none"> 1. Copy of NRIC (both sides)/Passport for Principal and Supplementary Card applicants (if applicable) 2. Copy of the form 9/24/49 or Business Registration Certificate 3. Copy of the latest 6 months bank statement 4. Latest B Form with the tax payment receipt. 	<p>Apakah dokumen-dokumen yang diperlukan untuk memohon Kad Kredit-i Bank Islam?</p> <p>Untuk permohonan yang berkerja:</p> <ol style="list-style-type: none"> 1. Salinan kad pengenalan (depan dan belakang) / salinan pasport untuk pemohon Kad Utama dan Pemohon Kad Tambahan (jika ada). 2. Salinan penyata gaji 3 bulan yang terkini atau salinan borang EA atau penyata KWSP. <p>Untuk permohonan yang bekerja sendiri:</p> <ol style="list-style-type: none"> 1. Salinan kad pengenalan (depan dan belakang)/salinan pasport untuk pemohon Kad Utama dan Pemohon Kad Tambahan (jika ada). 2. Salinan borang 9/24/49 atau salinan Sijil Pendaftaran Perniagaan 3. Salinan penyata bank 6 bulan terkini. 4. Borang B dengan bukti pembayaran cukai.

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6	<p>How to become a Supplementary Cardmember?</p> <p>Supplementary Card applicants need to fill up the Supplementary Card Application Form and Principal Cardmember need to submit completed form to the nearest Bank Islam branches for further processing. Kindly refer Bank Islam Website > Personal Banking > Bank Islam Credit Card-i > Form > Bank Islam Credit Card-i Supplementary Card Application Form</p>	<p>Bagaimanakah cara untuk memohon sebagai Ahli Kad Tambahan?</p> <p>Pemohon Kad Tambahan perlu mengisi Borang Permohonan Kad Tambahan dan Ahli Kad Utama perlu menyerahkan borang tersebut kepada cawangan-cawangan Bank Islam yang terdekat untuk proses selanjutnya. Sila rujuk Laman Web Bank Islam > Perbankan Peribadi > Kad Kredit-i Bank Islam > Borang > Borang Permohonan Kad Tambahan Kad Kredit-i Bank Islam</p>																				
7	<p>Can Supplementary Cardmembers apply to become Principal Cardmembers?</p> <p>Yes. The application procedure is the same as new application. Cardmembers also can stop or continue being Supplementary Cardmembers.</p>	<p>Bolehkah Ahli Kad Tambahan memohon untuk menjadi Ahli Kad Utama?</p> <p>Ya. Prosedur permohonan adalah sama seperti permohonan baru. Ahli Kad juga boleh berhenti atau terus menjadi Ahli Kad Tambahan.</p>																				
8	<p>How long does it take to process the application of Bank Islam Credit Card-i?</p> <p>Seven (7) to fourteen (14) working days provided that all necessary documents are completed and/or provided.</p>	<p>Berapakah tempoh masa yang akan diambil untuk memproses permohonan Kad Kredit-i Bank Islam?</p> <p>Tujuh (7) hingga empat belas (14) hari bekerja dengan syarat semua dokumen yang diperlukan adalah lengkap.</p>																				
9	<p>What is the minimum age requirement for the application of Bank Islam Credit Card-i?</p> <p>Principal Card applicants must be 21 years old and above, while Supplementary Card applicants must be 18 years old and above.</p>	<p>Berapakah kelayakan umur minimum bagi permohonan Kad Kredit-i Bank Islam?</p> <p>Pemohon Kad Utama mestilah berumur 21 tahun dan ke atas manakala pemohon Kad Tambahan mestilah berumur 18 tahun dan ke atas.</p>																				
10	<p>What is the minimum income requirement to apply for Bank Islam Credit Card-i?</p> <table border="1" data-bbox="248 1038 1128 1203"> <thead> <tr> <th>Card Type</th> <th>Minimum Annual Income</th> </tr> </thead> <tbody> <tr> <td>Visa Infinite</td> <td>RM 100,000</td> </tr> <tr> <td>Mastercard World</td> <td>RM 100,000</td> </tr> <tr> <td>Platinum /Platinum UiTM</td> <td>RM 48,000</td> </tr> <tr> <td>Gold</td> <td>RM 24,000</td> </tr> </tbody> </table>	Card Type	Minimum Annual Income	Visa Infinite	RM 100,000	Mastercard World	RM 100,000	Platinum /Platinum UiTM	RM 48,000	Gold	RM 24,000	<p>Berapakah syarat pendapatan minimum untuk memohon Kad Kredit-i Bank Islam?</p> <table border="1" data-bbox="1153 1038 2047 1203"> <thead> <tr> <th>Jenis Kad</th> <th>Minimum Pendapatan Tahunan</th> </tr> </thead> <tbody> <tr> <td>Visa Infinite</td> <td>RM 100,000</td> </tr> <tr> <td>Mastercard World</td> <td>RM 100,000</td> </tr> <tr> <td>Platinum / Platinum UiTM</td> <td>RM 48,000</td> </tr> <tr> <td>Emas</td> <td>RM 24,000</td> </tr> </tbody> </table>	Jenis Kad	Minimum Pendapatan Tahunan	Visa Infinite	RM 100,000	Mastercard World	RM 100,000	Platinum / Platinum UiTM	RM 48,000	Emas	RM 24,000
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11	<p>How much is the annual fee for Bank Islam Credit Card-i?</p> <p>Kindly refer Product Disclosure Sheet (PDS): Bank Islam Website > Personal Banking > Bank Islam Credit Card-i > Product Disclosure Sheet</p>	<p>Berapakah yuran tahunan untuk Kad Kredit-i Bank Islam?</p> <p>Sila rujuk Lembaran Maklumat Produk (PDS): Laman Web Bank Islam > Perbankan Peribadi > Kad Kredit-i Bank Islam > Lembaran Maklumat Produk</p>																				

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<p>12</p>	<p>How much financing limits can I apply?</p> <p>Financing limit for Bank Islam Credit Card-i is as follows:</p> <ul style="list-style-type: none"> • (For income RM24K – RM36K per year) Monthly salary x 2 • (For income RM36K above) Monthly salary x 2.5 <p><i>Note: Financing limit is subject to the discretion of the Bank based on the information and documents from each application.</i></p>	<p>Berapakah had pembiayaan yang boleh saya mohon?</p> <p>Had pembiayaan untuk Kad Kredit-i Bank Islam adalah seperti berikut:</p> <ul style="list-style-type: none"> • (Untuk pendapatan RM24K-RM36K setahun) Gaji sebulan x 2 • (Untuk pendapatan RM36K ke atas setahun) Gaji sebulan x 2.5 <p><i>Nota: Had pembiayaan adalah tertakluk kepada budi bicara pihak Bank berdasarkan maklumat dan dokumen pendapatan bagi setiap permohonan.</i></p>
<p>13</p>	<p>How do I increase Bank Islam Credit Card-i limit?</p> <p>Financing limit can be increased by filling up The Increase/Decrease Limit and Card Upgrade/Downgrade Form with a copy of latest 2 months pay slip or 6 months' bank statements with the latest B Form and tax payment receipt (if self-employed) for processing. If you have changed jobs, please include a job validation letter.</p> <p>The Increase/Decrease Limit and Card Upgrade/Downgrade Form can be found at Bank Islam Website > Personal Banking > Bank Islam Credit Card-i > Form > Request for Increase/Decrease Limit and Card Upgrade/Downgrade Form</p>	<p>Bagaimanakah cara untuk saya meningkatkan had pembiayaan Kad Kredit-i Bank Islam?</p> <p>Had pembiayaan boleh ditingkatkan dengan mengisi Borang Permohonan untuk Penambahan/Penurunan Had Pembiayaan dan Menaik Taraf Kad/Menurun Taraf Kad dengan menyertakan salinan penyata gaji 2 bulan yang terkini atau salinan penyata bank 6 bulan terkini dengan Borang B dan bukti pembayaran cukai untuk proses selanjutnya. Jika anda sudah bertukar tempat kerja, sila sertakan surat pengesahan jawatan.</p> <p>Borang Permohonan untuk Penambahan/Penurunan Had Pembiayaan dan Menaik Taraf Kad/Menurun Taraf Kad boleh didapati di Laman Web Bank Islam > Perbankan Peribadi > Kad Kredit-i Bank Islam > Borang > Borang Permohonan untuk Penambahan/Penurunan Had Pembiayaan dan Menaik Taraf Kad/Menurun Taraf Kad</p>
<p>14</p>	<p>Are Principal Cardmember and Supplementary Cardmember (s) enjoying separate financing limit?</p> <p>No. Principal Cardmembers and Supplementary Cardmembers share the same financing limit. The Bank did not set-up limit for Supplementary Card. Principal Cardmember has discretion to either share the financing limit or set financing limit for Supplementary.</p> <p>Example A: A Principal Cardmember has RM10,000 financing limit and has a Supplementary Cardmember under him/her. The Principal Cardmember has used the financing limit up to RM8000. Therefore, Supplementary Cardmember can use the financing limit up to RM2000 only.</p> <p>Example B: A Principal Cardmember has RM10,000 financing limit and</p>	<p>Adakah Ahli Kad Utama dan Ahli Kad Tambahan menikmati had pembiayaan yang berasingan?</p> <p>Tidak. Ahli Kad Utama dan Ahli Kad Tambahan berkongsi had pembiayaan yang sama. Pihak Bank tidak menetapkan had untuk Kad Tambahan. Ahli Kad Utama berhak untuk sama ada berkongsi had pembiayaan atau menetapkan had pembiayaan tambahan.</p> <p>Contoh A: Ahli Kad Utama mempunyai had RM10,000 dan mempunyai Ahli Kad Tambahan di bawahnya. Ahli Kad Utama telah menggunakan had pembiayaannya sehingga RM8000. Oleh itu, Ahli Kad Tambahan boleh menggunakan had pembiayaan sehingga RM2000 sahaja.</p> <p>Contoh B: Ahli Kad Utama mempunyai had RM10,000 dan mempunyai Ahli Kad Tambahan di bawahnya. Ahli Kad Utama menetapkan RM4000</p>

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	has a Supplementary Cardmember under him/her. The Principal Cardmember set RM4000 as a financing limit for the Supplementary Cardmember in the Supplementary Card Application Form.	sebagai had pembiayaan untuk Ahli Kad Tambahan di dalam Borang Permohonan Kad Tambahan.
15	How to get a new PIN number if I forgot the PIN number? Please contact Bank Islam Contact Center at 03-26 900 900.	Bagaimanakah cara untuk mendapatkan nombor PIN baru sekiranya saya terlupa nombor PIN? Sila hubungi Pusat Panggilan Bank Islam di talian 03-26 900 900.
16	What should I do if I did not receive statement? Please contact Bank Islam Contact Center at 03-26 900 900.	Apakah yang perlu saya lakukan sekiranya saya tidak menerima penyata bulanan saya? Sila hubungi Pusat Panggilan Bank Islam di talian 03-26 900 900.
17	How can I check the application status of Bank Islam Credit Card-i? Please contact Bank Islam Contact Center at 03-26 900 900.	Bagaimanakah cara untuk saya mengetahui status permohonan Kad Kredit-i Bank Islam? Sila hubungi Pusat Panggilan Bank Islam di talian 03-26 900 900.
18	Why is my Bank Islam Credit Card-i application declined? Your Bank Islam Credit Card-i application is declined due to credit evaluation of the Bank and the Bank has the right not to disclose any reason for declining.	Mengapa permohonan Kad Kredit-i Bank Islam saya ditolak? Permohonan Kad Kredit-i Bank Islam anda ditolak kerana penilaian kredit Bank dan Bank berhak sepenuhnya untuk tidak mendedahkan butiran penolakan.
19	Can I re-apply for Bank Islam Credit Card-i after my previous application has been declined? Yes. You can re-apply and the Bank will reconsider your application. Please provide other supporting documents related to income.	Bolehkah saya memohon semula Kad Kredit-i Bank Islam selepas permohonan saya sebelum ini ditolak? Ya. Anda boleh membuat permohonan semula dan pihak Bank akan mempertimbangkan semula permohonan anda. Sila sertakan dokumen-dokumen sokongan yang lain berkaitan maklumat pendapatan.
20	What are the currency conversion rates when performed transaction overseas? The currency conversion rate is determined by Mastercard Worldwide/Visa Worldwide on the date the transaction is received by the bank.	Apakah kadar mata wang ketika melakukan transaksi di luar negara? Kadar pertukaran wang asing bagi transaksi luar negara adalah seperti yang ditentukan oleh Mastercard Worldwide/Visa Worldwide pada tarikh penerimaan transaksi oleh pihak bank.
21	I have been using Credit Card-i for a month and wanted to cancel card. Can I get my annual fee back? The Bank will not charge the annual fee for the first year.	Saya telah menggunakan Kad Kredit-i selama sebulan dan ingin membatalkan kad. Bolehkah saya mendapatkan yuran tahunan saya semula? Pihak Bank tidak akan mengecaj yuran tahunan untuk tahun pertama.

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<p>22</p>	<p>How and where can I make payment for Bank Islam Credit Card-i?</p> <p>Cardmembers can make a payment through:</p> <ol style="list-style-type: none"> 1. Auto Debit from Bank Islam savings/current account by filling out Auto Debit Form at Bank Islam branches. 2. Internet banking 3. TAP Mobile Banking-i 4. Cash Deposit Machines at Bank Islam branches. 5. Cash or cheque deposit at Bank Islam counters. 6. Interbank fund transfer from other banks'. 	<p>Bagaimana dan di manakah saya boleh membuat bayaran untuk Kad Kredit-i Bank Islam?</p> <p>Ahli Kad boleh membuat pembayaran melalui;</p> <ol style="list-style-type: none"> 1. Auto Debit daripada akaun simpanan/semasa Bank Islam dengan mengisi Borang Arahan Auto Debit di cawangan-cawangan Bank Islam. 2. Perbankan internet 3. Perbankan Mudah Alih-i TAP 4. Mesin Deposit Tunai di cawangan-cawangan Bank Islam. 5. Tunai atau cek deposit di kaunter Bank Islam. 6. Pindahan dana antara bank dari bank-bank lain.
<p>23</p>	<p>Can I pay Zakat using Bank Islam Credit Card-i?</p> <p>Yes, you can pay Zakat using Bank Islam Credit Card-i.</p>	<p>Bolehkah saya membayar Zakat menggunakan Kad Kredit-i Bank Islam?</p> <p>Ya, anda boleh membayar Zakat menggunakan Kad Kredit-i Bank Islam.</p>
<p>24</p>	<p>When is the implementation of Sales & Services Tax (SST) for Bank Islam Credit Card-i?</p> <p>The effective date of the Sales & Service Tax (SST) for Bank Islam Credit Card-i is 1 September 2018.</p>	<p>Bilakah pelaksanaan Cukai Jualan & Perkhidmatan (SST) untuk Kad Kredit-i Bank Islam?</p> <p>Perlaksanaan Cukai Jualan & Perkhidmatan (SST) untuk Kad Kredit-i Bank Islam berkuatkuasa pada 1 September 2018.</p>
<p>25</p>	<p>What are the Bank Islam Credit Card-i charge that are subject to SST?</p> <p>All Principal and Supplementary Bank Islam Credit Card-i are subjected to SST charge of RM25 per card per year.</p>	<p>Apakah caj Kad Kredit-i Bank Islam yang akan tertakluk dengan SST?</p> <p>Semua Kad Kredit-i Bank Islam Utama dan Tambahan adalah tertakluk kepada caj SST sebanyak RM25 setiap kad setiap tahun.</p>
<p>26</p>	<p>Are replacement card(s) subject to SST charge?</p> <p>Replacement card(s) are not subject to SST charge.</p>	<p>Adakah kad penggantian tertakluk kepada SST?</p> <p>Kad penggantian tidak tertakluk kepada SST.</p>
<p>27</p>	<p>What do I need to do if there are changes to my contact details?</p> <p>You may call our Contact Centre at 03-26 900 900 or visit any of our branches near you.</p>	<p>Apakah yang perlu saya lakukan jika terdapat perubahan maklumat untuk menghubungi saya?</p> <p>Anda boleh hubungi Pusat Panggilan kami di 03-26 900 900 atau kunjungi mana-mana cawangan yang berhampiran.</p>

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28	How can I obtain information about Takaful Coverage Plan? For information on Takaful Coverage Plan, kindly refer to Bank Islam Website > Personal Banking > Bank Islam Credit Card-i > Types of Credit Card-i > Click on each card	Bagaimana saya boleh dapatkan informasi mengenai Pelan Perlindungan Takaful? Untuk maklumat mengenai Pelan Perlindungan Takaful, sila rujuk Laman Web Bank Islam > Perbankan Peribadi > Kad Kredit-i Bank Islam > Jenis Kad Kredit-i > Klik pada setiap kad
29	How can I obtain further information? Should you have any inquiries, please contact us: Bank Islam Contact Centre: 03-26 900 900 E-mail: contactcenter@bankislam.com.my Website: www.bankislam.com.my	Bagaimanakah saya boleh dapatkan maklumat lanjut? Jika anda mempunyai sebarang pertanyaan, sila hubungi kami di: Pusat Panggilan Bank Islam: 03-26 900 900 E-mel : contactcenter@bankislam.com.my Laman Sesawang: www.bankislam.com.my