

**Frequently Asked Questions of Minimum Payment for Bank Islam Credit Card-i/Soalan Lazim Bayaran Minimum Kad Kredit-i Bank Islam**

No.	English	Malay
1	<p><b>What is the new calculation for the Minimum Payment of my Bank Islam Credit Card-i (BICC-i) balance?</b>            A minimum monthly payment by you as a Cardmember shall comprise the following:</p> <ul style="list-style-type: none"> <li>• 5% of the Statement Balance (excluding monthly Installment Payment Plan (IPP), Retail Spread Value Plan (RSVP) and Qard Balance) or RM50, whichever is higher; and</li> <li>• Qard Balance (if any); and</li> <li>• Overdue Minimum Payment (if any); and</li> <li>• The monthly Installment Payment Plan (IPP) and Retail Spread Value Plan (RSVP) (if any)*</li> </ul> <p>Note:</p> <p><b>Qard Balance-</b> 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.</p> <p><b>Overdue Minimum Payment-</b> Means the previous month total minimum payment which remains unpaid.</p> <p>*Only for new IPP and RSVP subscription from 2<sup>nd</sup> October 2019 onwards</p>	<p><b>Apakah cara pengiraan baharu untuk Bayaran Minimum baki Kad Kredit-i Bank Islam saya?</b>            Bayaran minimum setiap bulan oleh anda sebagai Ahli Kad adalah seperti yang berikut:</p> <ul style="list-style-type: none"> <li>• 5% dari Baki Penyata (tidak termasuk Pelan Bayaran Ansuran (IPP), Pelan Ansuran Transaksi Runcit (RSVP) dan Baki Qard) atau RM50, mana-mana yang lebih tinggi; dan</li> <li>• Baki Qard (jika ada); dan</li> <li>• Bayaran Minimum Tertunggak (jika ada); dan</li> <li>• Pelan Bayaran Ansuran (IPP) dan Pelan Ansuran Transaksi Runcit (RSVP) (jika ada)*</li> </ul> <p>Nota:</p> <p><b>Baki Qard-</b> Bermaksud mana-mana transaksi yang diluluskan yang menyebabkan penggunaan kad kredit melebihi had pembiayaan melalui permohonan Ahli Kad dan dengan budi bicara bank. Baki Qard boleh dikira dengan menolak amaun Baki Penyata dengan had pembiayaan.</p> <p><b>Bayaran Minimum Tertunggak-</b> Bermaksud jumlah bayaran minimum bulan sebelumnya yang masih belum dilunaskan.</p> <p>*Hanya untuk langganan IPP dan RSVP baharu dari 2 Oktober 2019 dan seterusnya</p>

<p><b>2</b></p>	<p><b>Why is the change &amp; how do I benefit from it?</b></p> <p>As a Cardmember, you are encouraged to make full payment of your statement balances before or during payment due date to avoid higher finance charges and settle the outstanding card balance earlier. This new calculation is already implemented by other banks in Malaysia and in accordance with Bank Negara Malaysia's guideline.</p>	<p><b>Mengapakah pertukaran ini &amp; apakah faedah yang saya perolehi?</b></p> <p>Sebagai Ahli Kad, anda digalakkan untuk membuat bayaran penuh baki penyata sebelum atau pada tarikh matang supaya tidak dikenakan caj kewangan yang lebih tinggi dan dapat melunaskan bayaran tertunggak lebih awal. Cara pengiraan baharu ini telah dipraktikkan oleh bank-bank lain di Malaysia dan ianya selari dengan panduan Bank Negara Malaysia.</p>								
<p><b>3</b></p>	<p><b>What is the minimum amount that I have to pay every month according to the new calculation?</b></p> <p><b>Illustration :</b>  <b>Financing Limit</b> – RM5,000  <b>*Statement Balance</b> – RM5,400  <i>*Note: Statement Balance is inclusive of RSVP of RM100 per month, IPP of RM100 per month and Qard Balance of RM400.</i></p> <p><b>Overdue Minimum Payment</b> – RM300</p> <table border="1" data-bbox="163 1052 1052 1344"> <thead> <tr> <th>Previous Calculation :</th> <th>New Calculation :</th> </tr> </thead> <tbody> <tr> <td> <math display="block">= [5\% \times (RM5,400 - (RM5,400 - RM5,000))] + RM400 + RM300</math> <math display="block">= RM950</math> </td> <td> <math display="block">= [5\% \times (RM5,400 - RM100 - RM100 - (RM5,400 - RM5,000))] + RM400 + RM300 + RM100 + RM100</math> <math display="block">= RM1,140</math> </td> </tr> </tbody> </table>	Previous Calculation :	New Calculation :	$= [5\% \times (RM5,400 - (RM5,400 - RM5,000))] + RM400 + RM300$ $= RM950$	$= [5\% \times (RM5,400 - RM100 - RM100 - (RM5,400 - RM5,000))] + RM400 + RM300 + RM100 + RM100$ $= RM1,140$	<p><b>Berapakah amaun minimum yang perlu saya bayar setiap bulan mengikut pengiraan baharu ini?</b></p> <p><b>Ilustrasi :</b>  <b>Had Pembiayaan</b> – RM5,000  <b>*Baki Penyata</b> – RM5,400  <i>*Nota: Baki Penyata termasuk RSVP sebanyak RM100 sebulan, IPP sebanyak RM100 sebulan dan Baki Qard sebanyak RM400.</i></p> <p><b>Bayaran Minimum Tertunggak</b> – RM300</p> <table border="1" data-bbox="1102 1052 1990 1344"> <thead> <tr> <th>Pengiraan Sebelum :</th> <th>Pengiraan Baharu :</th> </tr> </thead> <tbody> <tr> <td> <math display="block">= [5\% \times (RM5,400 - (RM5,400 - RM5,000))] + RM400 + RM300</math> <math display="block">= RM950</math> </td> <td> <math display="block">= [5\% \times (RM5,400 - RM100 - RM100 - (RM5,400 - RM5,000))] + RM400 + RM300 + RM100 + RM100</math> <math display="block">= RM1,140</math> </td> </tr> </tbody> </table>	Pengiraan Sebelum :	Pengiraan Baharu :	$= [5\% \times (RM5,400 - (RM5,400 - RM5,000))] + RM400 + RM300$ $= RM950$	$= [5\% \times (RM5,400 - RM100 - RM100 - (RM5,400 - RM5,000))] + RM400 + RM300 + RM100 + RM100$ $= RM1,140$
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<p><b>4</b></p>	<p><b>When is the effective date of the new calculation?</b></p> <p>2<sup>nd</sup> October 2019</p>	<p><b>Bilakah pengiraan baharu ini berkuat kuasa?</b></p> <p>2 Oktober 2019</p>
<p><b>5</b></p>	<p><b>What should I do if i have any enquiry about Minimum Payment?</b></p> <p>If you have enquiries about Minimum Payment, kindly contact us at:</p> <ul style="list-style-type: none"> <li>• <b>Bank Islam Contact Centre and Customer Care:</b> 03-26 900 900</li> <li>• <b>E-mail:</b> <a href="mailto:contactcenter@bankislam.com.my">contactcenter@bankislam.com.my</a></li> </ul>	<p><b>Apakah yang perlu saya lakukan sekiranya saya mempunyai sebarang pertanyaan mengenai Bayaran Minimum?</b></p> <p>Jika anda ingin mendapatkan maklumat lanjut mengenai Bayaran Minimum, sila hubungi kami di:</p> <ul style="list-style-type: none"> <li>• <b>Pusat Panggilan dan Khidmat Pelanggan Bank Islam:</b> 03-26 900 900</li> <li>• <b>E-mel :</b> <a href="mailto:contactcenter@bankislam.com.my">contactcenter@bankislam.com.my</a></li> </ul>