FREQUENTLY ASKED QUESTIONS FOR BANK ISLAM VISA PTPTN DEBIT CARD-i / SOALAN-SOALAN LAZIM KAD DEBIT-i BANK ISLAM VISA PTPTN

NO	FREQUENTLY ASKED QUESTIONS (FAQ)	SOALAN-SOALAN LAZIM
1.	**Who is eligible to apply for Bank Islam Visa PTPTN Debit Card-i?** Bank Islam Visa PTPTN Debit Card-i is offered to customer with the following products only : 1. Aged 12 years old and above who have a Saving Account or Current Account (Qard); and/or 2. Aged 18 years old and above who have Al-Awfar and/or iGain Investment Account with Bank Islam	**Siapakah yang layak untuk memohon Kad Debit-i Bank Islam Visa PTPTN?** Kad Debit-i Bank Islam Visa PTPTN ditawarkan kepada pelanggan yang mempunyai produk-produk berikut sahaja : 1. Berumur 12 tahun dan ke atas yang memiliki Akaun Simpanan atau Akaun Semasa (Qard); dan/atau 2. Berumur 18 tahun dan ke atas yang memiliki Akaun Pelaburan Al-Awfar atau iGain dengan Bank Islam
2.	**What are the fees and charges for Bank Islam Visa PTPTN Debit Card-i?** Card Issuance Fee : RM10.00 Card Annual Fee : RM10.00 Card Replacement Fee : RM12.00 Please refer to Product Disclosure Sheet for full details.	**Apakah Fi & Caj yang dikenakan untuk Kad Debit-i Bank Islam Visa PTPTN?** Fi Pengeluaran Kad : RM10.00 Fi Tahunan Kad : RM10.00 Fi Penggantian Kad : RM12.00 Sila rujuk Lembaran Maklumat Produk untuk butiran penuh.
3.	**What are the benefits of Bank Islam Visa PTPTN Debit Card-i?** Benefits of the card : 1. **Facilitates ATM transactions** (cash withdrawal, deposit and fund transfer), Point-Of-Sale (POS) transactions, online transactions, bill payment and access to SSPN-i account.	**Apakah kelebihan memiliki Kad Debit-i Bank Islam Visa PTPTN**? Kelebihan-kelebihan Kad : 1. **Memudahkan urus niaga ATM** (pemindahan wang tunai, deposit dan dana), urusniaga 'Point Of Sale' (POS), transaksi dalam talian, pembayaran bil dan akses ke akaun SSPN-i.

	2. **Cardmember will enjoy Bank Islam TruRewards Loyalty Points (TruPoints)**: i. Cardmember is entitled to earn 1 (one) TruPoints for every RM1 (one) retail spending performed in Malaysia and overseas with the card; ii. TruPoints earned will be accumulated in Cardmembers TruRewards account; iii. Accumulated TruPoints earned from Bank Islam Visa PTPTN Debit Card-i will be automatically redeemed by Bank Islam to PTPTN e-vouchers (every 2,000 TruPoints redemption rate is RM10) and credited directly into the Cardmembers SSPN-i Account every month; iv. If the Cardmember does not have a SSPN-i account, the PTPTN e-voucher redemption will be credited into the Cardmember's PTPTN loan account; v. TruPoints earned from Bank Islam Visa PTPTN Debit Card-i **cannot** be redeemed for other items offered in the Bank Islam TruRewards Loyalty Program. 3. This card carries a **contactless payment** feature. 4. **Safe & Secured** – Usage of card requires PIN. 5. **Flexibility** in the spending limit –Cardmember may set the spending limit. 6. Accepted **worldwide.** Please refer to TruRewards Terms and Conditions for full details.	2. **Ahli kad akan menikmati mata ganjaran Program 'Loyalty' Bank Islam TruRewards (TruPoints):** i. Ahli Kad layak mendapatkan 1 (satu) TruPoints untuk setiap perbelanjaan runcit RM1 (satu) menggunakan kad yang dilakukan di Malaysia dan di luar negara; ii. TruPoints yang diperolehi akan terkumpul di dalam akaun TruRewards Ahli Kad; iii. TruPoints terkumpul yang diperolehi dari Kad Debit-i Bank Islam Visa PTPTN akan ditebus secara automatik oleh Bank Islam untuk e-Baucar (setiap 2,000 TruPoints, kadar penebusan adalah RM10) dan akan dikreditkan terus ke dalam Akaun SSPN-i Ahli Kad setiap bulan; iv. Jika Ahli Kad tidak mempunyai Akaun SSPN-i, e-Baucar PTPTN yang ditebus akan dikreditkan ke dalam akaun pinjaman PTPTN Ahli Kad; v. TruPoints yang diperolehi daripada Kad Debit-i Bank Islam Visa PTPTN **tidak boleh** ditebus untuk barangan lain yang ditawarkan dalam Program 'Loyalty' Bank Islam TruRewards. 3. Kad ini mempunyai fungsi **pembayaran tanpa sentuh**. 4. **Selamat & Terjamin** - PIN diperlukan untuk penggunaan kad. 5. **Fleksibiliti** dalam had perbelanjaan - Ahli Kad boleh menetapkan had perbelanjaan. 6. Diterima di **seluruh dunia.** Sila rujuk Terma dan Syarat TruRewards untuk butiran penuh.

4.	**Are all transactions performed using Bank Islam Visa PTPTN Debit Card-i qualified to earn TruPoints?** No. The following transactions shall **NOT** qualify for earning TruPoints:- a. Cash withdrawal via Bank Islam ATMs and ATMs of other banks in Malaysia. b. Fees and charges. (e.g. card annual fees and cash withdrawal fees via other banks' ATMs or any other fees and charges imposed by Bank Islam for services and facilities rendered to the Cardmember). c. Service Tax. d. Overseas cash withdrawal. e. FPX and JomPay transaction. f. Fund transfer. g. e-wallet transaction h. SSPN-i saving and loan repayment	**Adakah semua jenis transaksi menggunakan Kad Debit-i Bank Islam Visa PTPTN layak untuk mendapatkan TruPoints?** Tidak. Transaksi berikut **TIDAK** layak untuk mendapatkan TruPoints:- a. Pengeluaran wang tunai melalui ATM Bank Islam dan ATM bank lain di Malaysia. b. Fi dan caj. (contoh: Fi tahunan kad dan fi pengeluaran tunai melalui ATM bank lain atau apa-apa fi dan caj yang dikenakan oleh Bank Islam untuk perkhidmatan dan kemudahan yang diberikan kepada Ahli Kad). c. Cukai perkhidmatan. d. Pengeluaran tunai di luar negara. e. Transaksi FPX dan JomPay. f. Pindahan dana. g. Transaksi e-wallet h. Simpanan SSPN-i and bayaran balik pinjaman
5.	**Can this TruPoints be redeemed for other products or exchanged for cash?** No. This TruPoints earned from Bank Islam Visa PTPTN Debit Card-i can be redeemed automatically by Bank Islam to PTPTN e-vouchers only.	**Bolehkah TruPoints ini digunakan untuk menebus barangan lain atau ditukarkan kepada tunai?** Tidak. TruPoints yang diperolehi daripada Kad Debit-i Bank Islam Visa PTPTN hanya akan ditebus kepada e-Baucar PTPTN secara automatik oleh Bank Islam.
6.	**Does this TruPoints expire?** Yes, This TruPoints will expire after 36 months from the date of TruPoints earned.	**Adakah TruPoints ini mempunyai tempoh luput?** Ya, TruPoints ini akan luput selepas 36 bulan dari tarikh TruPoints diperolehi.

7.	**How can cardmember check their TruPoints?** Cardmembers can check their accumulated TruPoints from Bank Islam TruRewards website at https://trurewards.bankislam.com.my	**Di manakah ahli kad boleh menyemak TruPoints mereka?** Ahli Kad boleh menyemak baki terkumpul TruPoints mereka di laman sesawang TruRewards Bank Islam di https://trurewards.bankislam.com.my
8.	**Can cardmembers with other Bank Islam Visa Debit Card-i earn this TruPoints (e.g. Bank Islam Team Harimau Debit Card-i)?** No, this TruPoints is offered to qualified transactions with Bank Islam Visa PTPTN Debit Card-i only.	**Bolehkah ahli kad Kad Debit-i Bank Islam yang lain layak mendapat TruPoints ini (contoh. Kad Debit-i Bank Islam Visa Team Harimau)?** Tidak, TruPoints ini ditawarkan untuk transaksi yang layak bagi Kad Debit-i Bank Islam Visa PTPTN sahaja.
9.	**Where can cardmember obtain further details on Bank Islam TruRewards Loyalty Program offered to Bank Islam Visa PTPTN Debit Card-i Cardmembers?** Further details on Bank Islam TruRewards Loyalty Program can be obtained from Bank Islam Corporate website at https://www.bankislam.com/personal-banking/bank-islam-cards/bank-islam-debit-card-i/visa-perbadanan-tabung-pendidikan-tinggi-nasional-ptptn/ OR by contacting Bank Islam Contact Center at 03 26 900 900.	**Di manakah ahli kad boleh mendapatkan maklumat lanjut mengenai Program 'Loyalty' TruRewards yang ditawarkan untuk Kad Debit-i Visa PTPTN Bank Islam?** Maklumat lanjut mengenai Program 'Loyalty' TruRewards boleh didapati di laman sesawang Bank Islam di https://www.bankislam.com/personal-banking/bank-islam-cards/bank-islam-debit-card-i/visa-perbadanan-tabung-pendidikan-tinggi-nasional-ptptn/ ATAU dengan menghubungi Pusat Panggilan Bank Islam di 03 26 900 900.