

NOTIS PENTING

Perubahan Kadar Keuntungan Kad Kredit-i Bank Islam bagi Program Pakej Majikan & Pendidikan

Ahli Kad-i Yang Dihargai,

Dimaklumkan bahawa kadar keuntungan bagi Kad Kredit-i Bank Islam bagi Ahli Kad Kredit-i Program Pakej Majikan dan Pendidikan akan disemak semula **berkuat kuasa 1 September 2026** seperti berikut:

Kategori (Berdasarkan Rekod Pembayaran Ahli Kad-i)	Kadar Semasa	Kadar Keuntungan Baharu (Berkuat Kuasa 1 September 2026)
Peringkat 1: Bayaran minimum dibuat tepat pada masanya selama 12 bulan berturut-turut	- Program Pendidikan: 9% setahun - Program Pakej Majikan: 12% setahun	15.0% setahun
Peringkat 2: Bayaran minimum dibuat tepat pada masanya selama 10 atau 11 bulan dalam tempoh 12 bulan yang lalu	16.0% setahun	17.0% setahun
Peringkat 3: Bayaran minimum dibuat tepat pada masanya selama 9 bulan atau kurang dalam tempoh 12 bulan yang lalu	17.5% setahun	18.0% setahun

NOTA:

- Ahli Kad-i di bawah program Pakej Majikan dan Pendidikan yang dicipta ("created") sebelum 1 Ogos 2026 akan terus menikmati kadar keuntungan promosi sedia ada selama 12 bulan dari tarikh kelulusan.
- Selepas tamat tempoh 12 bulan tersebut, kadar keuntungan baharu akan terpakai secara automatik mulai bulan ke-13.
- Sebagai contoh, jika program anda diluluskan pada Julai 2026, kadar promosi akan kekal sehingga Jun 2027, manakala kadar baharu akan berkuat kuasa mulai Julai 2027.
- Kadar yang terpakai akan ditentukan berdasarkan rekod pembayaran sepanjang 12 bulan terdahulu, khususnya bilangan bulan di mana bayaran minimum dibuat tepat pada masanya.
- Kriteria pengelasan peringkat kekal tidak berubah. Semakan ini hanya melibatkan struktur kadar keuntungan dan tidak menjejaskan syarat kelayakan bagi setiap peringkat.
- Terma dan Syarat lain kekal tidak berubah.

Terima kasih atas sokongan berterusan anda.

IMPORTANT NOTICE

Revision of Profit Rates for Bank Islam Credit Card-i for Package Employer & Education Programs

Dear Valued Cardmember,

Please be informed that the profit rates applicable to your Bank Islam Credit Card-i under Package Employer and Education Programs will be revised **effective 1 September 2026** as detailed below:

Category (Based on Cardmembers' Payment Record)	Current Profit Rate	Revised Profit Rate (Effective 1 September 2026)
Tier 1: Minimum payments made on time for 12 consecutive months	- Education Program: 9% p.a. - Package Employer Program: 12% p.a.	15.0% p.a.
Tier 2: Minimum payments made on time for 10 or 11 months within the last 12 months	16.0% p.a.	17.0% p.a.
Tier 3: Minimum payments made on time for 9 months or fewer within the last 12 months	17.5% p.a.	18.0% p.a.

NOTES:

- Cardmembers under Package Employer and Education programs whose applications were created before 1 August 2026 will continue to enjoy the existing promotional profit rates for 12 months from the approval date.
- Upon completion of the 12-month promotional period, the revised promotional rates will automatically apply from 13th onwards.
- For example, if your program was approved in July 2026, the promotional rate will remain valid until June 2027, and the revised rate will take effect from July 2027.
- The applicable rate will be determined based on your repayment performance over the preceding 12 months, specifically the number of months in which the minimum payment was made on time.
- The tier classification criteria remain unchanged. This revision affects only the profit rate structure and does not impact the eligibility requirements for each tier.
- All other Terms and Conditions remain unchanged.

Thank you for your continued support.

Bank Islam Malaysia Berhad