BANK ISLAM

IMPORTANT: READ THIS PRODUCT DISCLOSURE SHEET BEFORE YOU DECIDE TO TAKE OUT BANK ISLAM VISA SAPPHIRE DEBIT CARD-i. BE SURE TO ALSO READ THE GENERAL TERMS AND CONDITIONS.	**BANK ISLAM VISA SAPPHIRE DEBIT CARD-i** **Date: 10 August 2023**

1. What is the Bank Islam Visa Sapphire Debit Card-i?

Bank Islam Visa Sapphire Debit Card-i is one of the methods of payment which allows you to use Bank Islam's services and perform payment transaction directly from your account in Bank Islam to any participating retail and service outlets. You are required to maintain an account with Bank Islam, to be linked to your Bank Islam Visa Sapphire Debit Card-i. If the said account is closed, your Bank Islam Visa Sapphire Debit Card-i will be automatically cancelled.

The following individual account customers are eligible to apply for Bank Islam Visa Sapphire Debit Card-i:

- ✓ Maintain Investment Account and Deposit Account (except Qard-based Account) with minimum balance of RM200,000 and above; OR
- ✓ Maintain amount of RM200,000 Unit Trust and above; OR
- ✓ Housing Financing more than RM1.0 Mill and maintain minimum Investments/Deposits (except Qard-based Account) of RM50,000; OR
- ✓ Personal Financing more than RM200,000 and maintain minimum Investments/Deposits (except Qard-based Account) of RM50,000.

Bank Islam Visa Sapphire Debit Card-i is based on the concept of Ujrah where a payment is made by a party for the utilization of services rendered by the other party. Ujrah occurs when the Cardholder agrees and paid for the fees and charges imposed by Bank Islam for the services rendered through the usage of Bank Islam Visa Sapphire Debit Card-i.

2. What are the fees and charges I have to pay?

Issuance Fee	RM10.00
Annual Fee	▪ Waived *Note: Annual Fee of RM10.00 will be charged upon renewal if the customer does not meet the eligibility criteria.*
Cash Withdrawal at Bank Islam ATM	Free
Cash Withdrawal at ATM via MEPS	▪ Local Bank – RM1.00 per withdrawal ▪ Foreign Bank – RM4.00 per withdrawal
Cash Withdrawal at any bank via VISA Plus	RM10.00 per withdrawal
MyDebit Cash Withdrawal Transaction Fee via Point-of-Sale (POS) Terminal	RM0.50 per transaction
Overseas transaction conversion fees	Subject to exchange rate determined by VISA at that particular time
Card Replacement Fee due to Lost, Stolen or Damaged	▪ Waived *Note: If the customer does not meet the eligibility criteria, he/she will be offered with another Debit Card-i. However, card issuance fee is applicable. Kindly refer to the Product Disclosure Sheet (PDS) of the Bank Islam Debit Card-i at Bank Islam website www.bankislam.com*
Sales Draft Retrieval Fee	▪ Original – RM15.00 per slip ▪ Copy – RM5.00 per slip
Balance Enquiry at Bank Islam ATM and via MEPS	Free
Tabung Haji Transaction at Bank Islam ATM	▪ RM1.00 per withdrawal transaction ▪ RM1.00 per cash deposit transaction
SSPN-i Transaction at Bank Islam	▪ Free for account balance inquiry ▪ Free for every deposit to SSPN-i account transaction ▪ RM0.50 per fund transfer from/to SSPN-i account transaction ▪ RM0.50 per withdrawal from SSPN-i account transaction ▪

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3. What are the key terms and conditions?

- **Minimum Balance**
  You need to maintain minimum balance in your account for the purpose of debiting Annual Fee. The minimum balance may differ according to the type of account linked to the Bank Islam Visa Sapphire Debit Card-i. Kindly refer to Bank Islam website at www.bankislam.com for more information on the respective account's minimum balance requirement.

- **Retail Transaction**
  You can use Bank Islam Visa Sapphire Debit Card-i to perform retail transaction to purchase goods and services at more than 80 million merchants worldwide. The transaction is subjected to a daily default limit of RM3,000. You may perform maintenance on your own for retail purchase limit up to RM10,000 via Bank Islam's ATM or any other channels as communicated by Bank Islam from time to time. Alternatively, you may visit our nearest branch or call our Contact Centre at +603 26 900 900 for any request of limit higher than RM10,000 but capped at RM30,000.

- **Pre-Authorisation Charge**
  Pre-authorisation charge refers to a pre-authorised amount which will be debited from the Account when the Cardholder make payment for room registration at hotel using Bank Islam Visa Sapphire Debit Card-i or any other transaction that may require pre-authorisation charge. The Pre-authorisation charge is meant for approval of transaction only. The pre-authorisation amount shall be released when the actual transaction amount is debited from the Account.

Transaction Type	Charge Amount
Hotel	**Check In** Pre-Authorisation charge may be imposed at the option of the hotel's management on the Cardholders' usage of the Bank Islam Visa Sapphire Debit Card-i.
	Check Out If imposed by the hotel's management, pre-authorisation charge will be temporarily held from Cardholder's Account. Within 3 working days after the check-out date, Bank Islam will release the pre-authorisation amount held.
Petrol	Pre-authorisation charge of RM200 will be temporarily held from your Account. Upon completion of the petrol purchase transaction, Bank Islam will release the RM200 amount held immediately and thereafter deduct the exact amount for the petrol purchase from your Account.

  Note: Some Authorised Merchants may impose pre-authorisation charge on the Cardholder's usage of Bank Islam Visa Sapphire Debit Card-i to ensure the Cardholder will have sufficient funds in the account. Cardholder is advised to check with the Authorised Merchant on the amount that will be held and when the amount will be released prior to performing any transaction.

- **Contactless (payWave) Transaction**
  The "wave" function of Bank Islam Visa Sapphire Debit Card-i (transaction with no PIN/signature is required) can be used at participating merchants with "wave" acceptance terminal for up to a maximum RM250 per transaction or RM2, 000 per day. Any purchase of more than RM250 per transaction will require you to enter 6-digit PIN. You may disable or enable the contactless function and manage your daily cumulative contactless transaction limit via Bank Islam's ATM or any other channels as communicated by Bank Islam from time to time. Alternatively, you may visit our nearest branch or call our Contact Centre at +603 26 900 900.

- **Cash Withdrawal**
  You can perform cash withdrawal transaction at the Bank's cash outlets and at any authorized cash outlets (i.e. Bank, ATM or outlet which are authorised to accept VISA PLUS, MyDebit card or any other brand owners of which Bank Islam is a member bank for cash withdrawal) displaying VISA PLUS logo, MyDebit logo and MEPS logo up to a maximum of RM5,000 per day.

  You can also perform cash withdrawal transaction via Point-of-Sale (POS) terminal at any Authorized Merchant that accepts MyDebit as one of the mode of payment at the counter. Cash withdrawal at POS terminal can be made up to RM500.00 per transaction and subject to daily limit of RM2,000 provided that a retail purchase shall be made using the Bank Islam Visa Sapphire Debit Card-i (the minimum retail purchase amount is subject to the Authorised Merchant's discretion). Further information and list of Authorized Merchant is stated in Bank Islam's website at www.bankislam.com.

- **Overseas and Card-Not-Present (CNP) Transaction**
  Bank Islam Visa Sapphire Debit Card-i is being equipped with high safety security features through the '3D Secured' application which requires 'One-Time-Password' (OTP) verification for your convenience to perform overseas retail transactions and/or Card Not-Present (CNP) transactions. CNP transaction shall include Mail Order Telephone Order (MOTO), direct debit and e-commerce transactions. However, there are certain merchants of overseas and CNP transactions that do not equipped with high safety security features. If you are performing overseas and/or CNP transactions which are NOT using/bypassing '3D Secured' application process, the associated risks are as follows:
  i. Your Bank Islam Visa Sapphire Debit Card-i information might be stolen and/or misused by others;
  ii. The stolen Bank Islam Visa Sapphire Debit Card-i information might be used to perform series of unauthorized transactions;
  iii. The unauthorized transaction may affect your ability to use your threshold limit until completion of the investigation.

  You are required to decide whether to agree and participate in overseas and CNP transactions or not upon Bank Islam Visa Sapphire Debit Card-i issuance.

If you have already agreed to participate before (or vice versa) and would like to change your decision, you may enable or disable it via Bank Islam's ATM or any other channels as communicated by Bank Islam from time to time. Alternatively, you may visit our nearest branch or call our Contact Centre at +603 26 900 900.

Note: VISA payWave is contactless payment using VISA payWave platform for any retail purchase at any participating retail and service outlets. Bank Islam Visa Sapphire Debit Card-i with VISA payWave function will carry the Contactless logo.

4. What are my obligations?

As a Cardholder, you are required to:

(a) Abide by the terms and conditions for the use of Bank Islam Debit Card-i;

(b) Take reasonable steps to always keep the Bank Islam Visa Sapphire Debit Card-i and PIN secure at all times, including at the place of residence. These include not:

  i.   disclosing the Bank Islam Visa Sapphire Debit Card-i details or PIN to any other person;

  ii. writing down / recording the PIN on the Bank Islam Visa Sapphire Debit Card-i, or on anything kept in close proximity with the card;

  iii. using a PIN selected from your birth date, identity card, passport, driving license or contact numbers;

  iv. allowing any other person to use the Bank Islam Visa Sapphire Debit Card-i and PIN; and

  v.   leaving the Bank Islam Visa Sapphire Debit Card-i or an item containing the debit card-i unattended, in places visible and accessible to others.

(c) Notify the Bank as soon as reasonably practicable after having discovered that the Bank Islam Visa Sapphire Debit Card-i is lost, stolen, an unauthorized transaction had occurred or the PIN may have been compromised;

(d) Notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized;

(e) Notify the Bank immediately on any change in your contact number;

(f) Use the Bank Islam Visa Sapphire Debit Card-i responsibly, including not using the Bank Islam Visa Sapphire Debit Card-i for unlawful activity; and

(g) Check the account statement and report any discrepancy without undue delay.

5. What if I fail to fulfil my obligations?

(a) You will be liable on card-present unauthorized transactions which require PIN verification if you have;

  i.   acted fraudulently;

  ii. delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of the Bank Islam Visa Sapphire Debit Card-i;

  iii. voluntarily disclosed the PIN to another person; or

  iv. recorded the PIN on the Bank Islam Visa Sapphire Debit Card-i or on anything kept in close proximity with the card.

(b) You will be liable on card-present unauthorized transactions which require signature verification or the use of contactless and if you have:

  i.   acted fraudulently;

  ii. delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of the Bank Islam Visa Sapphire Debit Card-i;

  iii. left the Bank Islam Visa Sapphire Debit Card-i or an item containing the card unattended in places visible and accessible to others; or

  iv. voluntarily allowed another person to use the Bank Islam Visa Sapphire Debit Card-i.

6. What are the major risks?

Your Bank Islam Visa Sapphire Debit Card-i may be lost, stolen or misused. Please call the Bank **IMMEDIATELY** at +603 26 900 900 or via any other channels as communicated at Bank Islam's website www.bankislam.com from time to time after having found your Bank Islam Visa Sapphire Debit Card-i is lost or stolen.

7. What do I need to do if there are changes to my contact details?

It is important for you to inform the Bank on any change in your contact details to ensure that all correspondences and transaction alerts reach you in a timely manner. You may call our Contact Centre at +603 26 900 900 or update the information at any of our branches near you.

8.	Where can I get further information?

If you wish to make any queries or complaint on the products or services provided by us, you may contact us at:	If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or BNM TELELINK:

Contact Centre & Customer Care
Bank Islam Malaysia Berhad
17th Floor, Menara Bank Islam
No 22, Jalan Perak
50450 Kuala Lumpur
Tel: 03 2690 0900
Fax: 03 2782 1337
 	
Email: customercare@bankislam.com.my
	(a) via phone to : 1-300-88-5465 (1-300-88-LINK)
	(b) via fax to : 03 2174 1515
	(c) via email to : bnmtelelink@bnm.gov.my
	(d) via letter to : Laman Informasi Nasihat dan Khidmat (LINK)
	  Bank Negara Malaysia
	  P.O. Box 10922
	  50929 Kuala Lumpur

9.	Other similar type of service available

Kindly refer to Bank Islam Debit Card-i Product Disclosure Sheet for other Debit Card-i packages.

Note:
1. Information contained herein is accurate as of the time of publishing and subject to change in accordance with applicable rules, regulations or guidelines issued by Bank Negara Malaysia from time to time.
2. All information provided in this Product Disclosure Sheet is valid with effect from 10 August 2023.

Acknowledge Receipt by Customer

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Name:
I/C Number:
Date: