

PRODUCT DISCLOSURE SHEET

IMPORTANT:

PLEASE READ THIS PRODUCT DISCLOSURE SHEET BEFORE YOU DECIDE TO TAKE UP THE BANK ISLAM DEBIT CARD-i (BIDC-i). BE SURE TO ALSO READ THE BANK ISLAM DEBIT CARD-i TERMS AND CONDITIONS.



**BANK ISLAM DEBIT CARD-i
EFFECTIVE 30 DECEMBER 2025**

1. What is the Bank Islam Debit Card-i (BIDC-i)?

BIDC-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. BIDC-i offered is Visa or Mastercard. You are required to maintain an account with Bank Islam, to be linked to your BIDC-i. If the said account is closed, your BIDC-i will be automatically cancelled.

BIDC-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 BIDC-i.

Below are the Bank Islam co-brand Debit Cards-i:-

- (a) Bank Islam Visa Team Harimau Debit Card-i is issued in collaboration with Football Association of Malaysia (FAM).
- (b) Bank Islam Visa State Football Club Debit Card-i is issued in collaboration with Malaysia State Football Association Malaysia affiliate with Football Association of Malaysia (FAM).
- (c) Bank Islam Visa University Debit Card-i (UniDebit) is a combination of the Cardholder's Bank Islam Visa Debit Card-i and University ID/Matric Card into a single card which allows Cardholder to access to Bank Islam's services and University's application.
- (d) Bank Islam Visa Malaysia Rugby Union Debit Card-i issued in collaboration with Malaysia Rugby Union (MRU).
- (e) Bank Islam Visa Perbadanan Tabung Pendidikan Tinggi Nasional Debit Card-i issued in collaboration with Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN).
- (f) Bank Islam Visa Tabung Haji Debit Card-i issued in collaboration with Lembaga Tabung Haji (TH).
- (g) Bank Islam Visa Institut Pendidikan Guru Malaysia (IPGM) Debit Card-i issued in collaboration with Yayasan Didik Negara.
- (h) Bank Islam Visa Majlis Agama Islam Wilayah Persekutuan (MAIWP) Debit Card-i in collaboration with Majlis Agama Islam Wilayah Persekutuan (MAIWP).
- (i) Bank Islam Visa Alumni Universiti Teknologi MARA Debit Card-i in collaboration with Universiti Teknologi MARA.

Minors (aged 12 to 17 years old) are eligible to apply and use BIDC-i (except for UniDebit card) with Qard Savings Account-i. However the request for minor BIDC-i must be accompanied with letter of indemnity signed by parents/guardians.

Note:-

BIDC-i comes with a contactless feature which enables you to pay for goods and services by tapping or waving your BIDC-i at contactless readers/terminals.

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

Issuance Fee	<ul style="list-style-type: none"> RM10.00 – Bank Islam Visa University Debit Card-i (UniDebit) RM12.00 – Bank Islam Visa Harimau Debit Card-i RM12.00 – Bank Islam Visa State Football Club Debit Card-i RM12.00 – Bank Islam Visa Malaysia Rugby Union Debit Card-i RM10.00 – Bank Islam Visa Debit Card-i Perbadanan Tabung Pendidikan Tinggi Nasional Debit Card-i RM12.00 – Bank Islam Visa Tabung Haji Debit Card-i RM12.00 – Bank Islam Visa Alumni Universiti Teknologi MARA Debit Card-i RM12.00 – Bank Islam Visa Institut Pendidikan Guru Malaysia (IPGM) Debit Card-i RM12.00 – Bank Islam Visa Debit Card-i RM12.00 – Bank Islam Mastercard Debit Card-i RM10.00- Bank Islam Visa Majlis Agama Islam Wilayah Persekutuan (MAIWP) Debit Card-i
Annual Fee (Annual Fee will not be charged to Cardholder on the same year of BIDC-i is issued)	<ul style="list-style-type: none"> RM10.00 – Bank Islam Visa University Debit Card-i (UniDebit) RM13.00 – Bank Islam Visa Harimau Debit Card-i RM15.00 – Bank Islam Visa State Football Club Debit Card-i RM12.00 – Bank Islam Visa Malaysia Hockey Confederation Debit Card-i RM12.00 – Bank Islam Visa Malaysia Badminton Association Malaysia Debit Card-i RM12.00 – Bank Islam Visa Malaysia Rugby Union Debit Card-i RM10.00 – Bank Islam Visa Perbadanan Tabung Pendidikan Tinggi Nasional Debit Card-i RM12.00 – Bank Islam Visa Tabung Haji Debit Card-i RM12.00 – Bank Islam Visa Koperasi Telekom Malaysia Berhad Debit Card-i RM12.00 – Bank Islam Visa Universiti Tun Hussein Onn Malaysia Alumni Debit Card-i RM12.00 – Bank Islam Visa Alumni Universiti Teknologi MARA Debit Card-i RM12.00 – Bank Islam Visa Alumni Universiti Pendidikan Sultan Idris Debit Card-i RM12.00 - Bank Islam Visa Alumni International Islamic University Malaysia Debit Card-i RM12.00 - Bank Islam Visa Alumni Universiti Teknikal MARA Debit Card-i RM12.00 – Bank Islam Visa Institut Pendidikan Guru Malaysia (IPGM) Debit Card-i RM12.00 – Bank Islam Visa Debit Card-i (<i>Note: RM 2 will be channeled to charity fund under Sadaqa House</i>) RM12.00 – Bank Islam Mastercard Debit Card-i (<i>Note: RM 2 will be channeled to charity fund under Sadaqa House</i>) <i>For more information on Sadaqa House, please visit https://www.bankislam.com/corporate-info/social-finance-bank-islam/sadaqa-house-bank-islam/</i> RM10.00- Bank Islam Visa Majlis Agama Islam Wilayah Persekutuan (MAIWP) Debit Card-i

Cash Withdrawal at Bank Islam ATM	Free
Cash Withdrawal at ATM via MEPS	<ul style="list-style-type: none"> Local Bank - RM1.00 per withdrawal. Foreign Bank – RM1.00 per withdrawal
Cash Withdrawal at any bank via Visa or Mastercard network or Visa Plus	RM10.00 per withdrawal
Conversion fee for overseas transaction	<ul style="list-style-type: none"> The exchange rate is as determined by Mastercard International or Visa International or any other brand owners of which the Bank is a member, plus a 1.25% conversion fee by the Bank on the converted Ringgit Malaysia amount.
BIDC-i Replacement Fee due to Lost, Stolen or Damaged	<ul style="list-style-type: none"> Charge on Bank Islam Visa University Debit Card-i (UniDebit) Replacement Fee is determined by the University RM12.00 – Bank Islam Visa Harimau Debit Card-i RM12.00 – Bank Islam Visa State Football Club Debit Card-i RM12.00 – Bank Islam Visa Malaysia Rugby Union Debit Card-i RM12.00 – Bank Islam Visa Perbadanan Tabung Pendidikan Tinggi Nasional Debit Card-i RM12.00 – Bank Islam Visa Tabung Haji Debit Card RM12.00 – Bank Islam Visa Alumni Universiti Teknologi MARA Debit Card-i RM12.00 – Bank Islam Visa Institut Pendidikan Guru Malaysia (IPGM) Debit Card-i RM12.00 – Bank Islam Visa Debit Card-i (<i>Note: RM 2 will be channeled to charity fund under Sadaqa House</i>) RM12.00 – Bank Islam Mastercard Debit Card-i (<i>Note: RM 2 will be channeled to charity fund under Sadaqa House</i>) <i>For more information on Sadaqa House, please visit https://www.bankislam.com/corporate-info/social-finance-bank-islam/sadaqa-house-bank-islam/</i> RM10.00- Bank Islam Visa Majlis Agama Islam Wilayah Persekutuan (MAIWP) Debit Card-i
Sales Draft Retrieval Fee	<ul style="list-style-type: none"> Original – RM15.00 per slip. Copy - RM5.00 per slip.
Balance Enquiry at Bank Islam ATM and via MEPS	Free

3. What are the key terms and conditions?

a) 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 BIDC-i. Kindly refer to Bank Islam website at www.bankislam.com for more information on the respective account's minimum balance requirement.

b) Retail Transaction

You can use BIDC-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.

c) 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 the Card 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 shall be imposed.
	Check Out Total Pre-Authorisation charge shall be released when the actual transaction amount is debited to the account.

d) Contactless (Wave) Transaction

The "wave" function of BIDC-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. "Wave" function for Minor BIDC-i is up to RM250 per transaction, subject to maximum amount of RM300 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.

e) Cash Withdrawal

You can perform cash withdrawal transaction at the Bank's cash outlets and at any Authorized Cash Outlets with the Visa/Mastercard/Visa Plus 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 the selected Authorized Merchant up to RM500.00 per transaction and subject to daily limit of RM2,000 provided that a retail purchase shall be made using the BIDC-i. Further information and list of Authorized Merchant is stated in Bank Islam's website at www.bankislam.com

f) Overseas and Card-Not-Present (CNP) Transaction

Bank Islam Debit Card-i are 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 Debit Card-i information might be stolen and/or misused by others;
- ii. The stolen Bank Islam 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 BIDC-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.

g) Minor BIDC-i

Below is the minor BIDC-i limit for retail transactions and cash withdrawal:-

- i. Maximum retail transaction amount of RM 300.00 per day and subject to maximum 20 transactions per day;
- ii. Maximum cash withdrawal is RM1,000 per day.

4. What are my obligations?

As a Cardholder, you are required to:-

- a) Abide by the terms and conditions for the use of BIDC-i;
- b) Take reasonable steps to keep the BIDC-i and PIN secure at all times, including at the place of residence. These include not:
 - i. disclosing the BIDC-i details or PIN to any other person;
 - ii. writing down / recording the PIN on the BIDC-i, or on anything kept in close proximity with the BIDC-i;
 - 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 BIDC-i and PIN; or
 - v. leaving the BIDC-i or an item containing the BIDC-i unattended, in places visible and accessible to others
- c) Notify the bank as soon as reasonably practicable after having discovered that the BIDC-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 the Cardholder's contact number;
- f) Use the BIDC-i responsibly, including not using the BIDC-i for unlawful activity; and
- g) Check the account statement and report any discrepancy without undue delay.
- h) Ensure that your contact details (phone number, email address, mailing address etc.) with the Bank are correct and up-to-date.
- i) To read security tips or warnings posted on Bank's website or mobile banking application, including the Bank's privacy policy statement, prior to providing confidential information to the Bank or third parties.
- j) Verify the authenticity of the message sent by the Bank and report it to the Bank by contacting the Bank Islam Call Centre at +603 26 900 900 if the message is deemed fraudulent.

5. What if I fail to fulfill my obligations?

- a) You will be liable on BIDC-i-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 BIDC-i;
 - iii. voluntarily disclosed the PIN to another person; or
 - iv. recorded the PIN on the BIDC-i or on anything kept in close proximity with the BIDC-i
- b) You will liable on BIDC-i-present unauthorized transactions which require signature verification or the use of contactless card 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 BIDC-i;
 - iii. left the BIDC-i or an item containing the BIDC-i unattended in places visible and accessible to others; or
 - iv. Voluntarily allowed another person to use the BIDC-i.

6. What are the major risks?

Your BIDC-i may be lost, stolen or misused. Please call the Bank at +603 26 900 900 **IMMEDIATELY** after having found your BIDC-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 correspondence 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 have any enquiries, please contact us at:

Bank Islam Card Centre
Level 24, Menara Bank Islam,
No 22, Jalan Perak, 50450 Kuala Lumpur
Telephone: 03-2726 7666
E-mail: bicc.customer.service@bankislam.com.my
Website: www.bankislam.com

If you wish to complain on the products or services provided by us, you may contact us at:

Contact Centre & Customer Care
Bank Islam Malaysia Berhad
Aras 17, Menara Bank Islam
No 22, Jalan Perak,
50450 Kuala Lumpur
Tel: 03-2690 0900
Fax: 03-2782 1337
Email: contactcenter@bankislam.com.my or customercare@bankislam.com.my

If your query or complaints is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.
Tel: 1-300-88-5465
Fax: 03-2174 1515
Email: bnmtelelink@bnm.gov.my

9. Other debit card packages available?

All available BIDC-i for generic and co-brands are listed in this document.

The information provided in this disclosure sheet is valid effective 30 DECEMBER 2025

10. Acknowledge Receipt by Customer

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Name:
I/C Number:
Date: