

PRODUCT DISCLOSURE SHEET



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

BANK ISLAM VISA SAPPHIRE DEBIT CARD-i
09 MARCH 2020

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 RM 200,000 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 RM 200,000 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 Ujah where a payment is made by a party for the utilization of services rendered by the other party. Ujah 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	<ul style="list-style-type: none">• RM10.00
Annual Fee	<ul style="list-style-type: none">• Waived <p><i>Note: Annual Fee of RM10.00 will be charged upon renewal if the customer does not meet the eligibility criteria.</i></p>
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 Plus	<ul style="list-style-type: none">• RM10.00 per withdrawal
Overseas transaction conversion fees	Subject to exchange rate determined by VISA at that particular time
Card Replacement Fee due to Lost, Stolen or Damaged	<ul style="list-style-type: none">• Waived <p><i>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 Bank Islam Debit Card-i Gor Bank Islam website, www.bankislam.com</i></p>
Sales Draft Retrieval Fee	<ul style="list-style-type: none">• Original – RM15.00 per slip.• Copy - RM5.00 per slip.
Statement Request Fee for Current Account	<ul style="list-style-type: none">• Daily – RM3.00 per request• Weekly – RM5.00 per request• Within 1 year – RM1.00 per copy + RM5.00 per request• More than 1 year – RM1.00 per copy + RM10.00 per request

Balance Enquiry at Bank Islam ATM and via MEPS	Free
Tabung Haji Transaction at Bank Islam ATM	<ul style="list-style-type: none"> • RM1.00 per withdrawal transaction • RM1.00 per cash deposit transaction
SSPN-i Transaction at Bank Islam	<ul style="list-style-type: none"> • 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

3. What are the key terms and conditions?

- **Pre-authorization for payment using Bank Islam Visa Sapphire Debit Card-i**

When you are using your Bank Islam Visa Sapphire Debit Card-i at self-service pump (automated fuel dispenser), the pre-authorization amount of RM200 will be temporarily held from your deposit account. The exact transaction amount will be charged and any extra held amount (if any) will be returned into the same account within 3 working days from the transaction date. However, the pre-authorization is not applicable when you are paying using your Bank Islam Visa Sapphire Debit Card-i at the counter.

- **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**

The retail transaction for Bank Islam Visa Sapphire Debit Card-i is limited to 20 transactions subject to a maximum of RM2,000.00 per day. Any changes to this limit will be effected by Bank Islam upon receipt of instruction from the Cardholder.

- **Contactless (payWave) transaction**

The "wave" function of Bank Islam Visa Sapphire Debit Card-i (transaction with no 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 PIN. You may request to disable, enable, and manage your daily cumulative contactless transaction limit by visiting our nearest branch or call our Contact Centre at +603 26 900 900.

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

Bank Islam Visa Sapphire Debit Card-i provides you with the convenience to perform retail transactions including overseas and CNP transactions as our card comes with high safety security feature through the application of "3D secured" which require One-Time-Password (OTP) verification. However, there are certain merchants of overseas and CNP transactions that do not equipped with high safety security features. You are required to decide whether to agree and participate in overseas and CNP transactions or not upon card issuance. If you have already agreed to participate before and would like to change your decision, 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 purchases 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 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; and

- iv. allowing any other person to use the Bank Islam Visa Sapphire Debit Card-i and PIN.
 - 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 fulfill 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 unauthorised 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 card if you have:
 - i. acted fraudulently;
 - ii. delayed in notifying the bank as soon as reasonably practicable after having discovered the loss or unauthorised 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 at +603 26 900 900 **IMMEDIATELY** 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 have any enquiries, please contact us at:

Contact Centre & Customer Care
Bank Islam Malaysia Berhad
Level 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?

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

This information provided in this disclosure sheet is valid as at 09 March 2020.