

BANK MUAMALAT CREDIT CARD-i
FREQUENTLY ASKED QUESTIONS & ANSWERS
CARD ACTIVATION

1. How do I activate my Credit Card-i (“Card”) and set my Personal Identification Number (“PIN”) number?

To activate your Card, please follow these steps: -

a) Existing Bank Muamalat Internet Banking User:

- Step 1: Log in to <https://www.i-muamalat.com.my>;
- Step 2: Select ‘Other Services’ > ‘Card’ > ‘Card Maintenance’;
- Step 3: Select the Card you wish to activate;
- Step 4: Request ‘Transaction Authentication Code (TAC)’;
- Step 5: Insert TAC number and click Confirm;
- Step 6: Select ‘Other Services’ > ‘Card’ > ‘PIN Maintenance’ to set up PIN;
- Step 7: Create 6-digit PIN and confirm;
- Step 8: Request ‘Transaction Authentication Code (TAC)’;
- Step 9: Insert TAC number and click Confirm.

b) New Bank Muamalat Internet Banking User holding Credit Card-i only):

- Step 1: Log in to www.i-muamalat.com.my;
- Step 2: Select ‘First Time Registration’;
- Step 3: Enter Credit Card-i 16 Digit Card Number;
- Step 4: Select ‘ID Type’;
- Step 5: Enter ‘ID number’ and ‘Phone number’;
- Step 6: Create 6-digit PIN and confirm;
- Step 7: Create ‘Username’;
- Step 8: Enter New Password and reconfirm;
- Step 9: Select ‘Security Image’ to complete the card activation process.

First Time Registration Acknowledgment Page will be displayed “You have successfully registered for Bank Muamalat Internet Banking and your credit card has been activated”.

c) New Bank Muamalat Internet Banking User holding both Credit Card-i & Debit Card-i :

*Note: If you are holding both Credit Card-i & Debit Card-i, kindly register i-Muamalat using **Debit Card-i** and then proceed with Credit Card-i activation.*

- Step 1: Log in to <https://www.i-muamalat.com.my>;
- Step 2: Select 'First Time Registration';
- Step 3: Enter 16 Digit Debit Card-i Number and ATM PIN;
- Step 4: Select 'ID Type';
- Step 5: Enter 'ID number' and 'Mobile number for TAC';
- Step 6: Create 'Username' for i-Muamalat;
- Step 7: Enter New Password for i-Muamalat and reconfirm;
- Step 8: Select 'Security Image';

**First Time Registration Acknowledgment Page will be displayed.
Call Customer Service at 03 2600 5500 to complete i-Muamalat activation process;**

- Step 9: Once i-Muamalat activated, log in again to
<https://www.i-muamalat.com.my>;
- Step 10: Select 'Other Services' > 'Card' > 'Card Maintenance';
- Step 11: Select the Card you wish to activate;
- Step 12: Request 'Transaction Authentication Code (TAC)';
- Step 13: Insert TAC number and click Confirm;
- Step 14: Select 'Other Services' > 'Card' > 'PIN Maintenance' to set up PIN;
- Step 15: Request 'Transaction Authentication Code (TAC)';
- Step 16: Insert TAC number and click Confirm.

2. Why do I need to activate my Card?

Card activation is an extra step to protect Cardholders from the possibility of fraudulent transactions being carried out by unauthorized parties. Card activation is also required in order to use it for your day-to-day transactions.

3. Which types of Cards need to be activated?

All new, renewal or replacement Cards, both Principal and Supplementary, require activation.

4. Do I need to activate my Card immediately?

Upon receipt of your Card, we encourage immediate activation to ensure your transactions can occur smoothly so you can enjoy the privileges that comes with the Card.

5. Can I activate my Card anytime of the day?

Yes. You can activate anytime of the day as the activation is available 24 hours, 7 days a week.

6. Can I use my Card if I have not activated it?

No, you can't. You will need to activate your Card prior to using it. This is a safety mechanism to protect unauthorized transactions prior to the activation of your Card.

7. If I am still unable to use my Card upon activation, who can I seek assistance from?

In cases where you encounter any difficulties, please call our Customer Service at +603-2600 5500 immediately.

8. I am currently overseas, how can I activate my Card?

You can activate your Card even when you are overseas provided you have your Card with you. If you are an Existing Bank Muamalat Internet user or a new one, please follow the steps as per Question 1 or Question 2 accordingly.

9. Is my Supplementary Card automatically activated when I activate my Principal Card?

No, it is not.

10. Does a Supplementary Card require activation as well?

Yes. Supplementary Cards will also need to be activated by the Principal Cardholder before use.

11. How do I activate my Supplementary Card?

The Supplementary Card can be activated using the same methods as the Principal Card as per the steps in (1) & (2).

12. Can my Supplementary Card be activated before I activate my Principal Card?

Yes, the Supplementary Card can be activated prior to the activation of the Principal Card. Principal cardholder will receive email notification on the activation of Supplementary Card.

13. Does the activation take immediate effect?

Yes. The activation is with immediate effect upon completion of the activation process.

14. Can I use my Card immediately upon activation?

Yes. You will be able to use your Card immediately upon activation.

15. How will I know that my Card has been activated?

Upon successful activation, Cardholders will receive an SMS message at their registered mobile phone number stating that their Card has been activated.

16. What if I receive the successful activation SMS message but I did not carry out the activation process?

If you did not activate your Card and receive the successful activation SMS message, please call our 24-Hour Customer Service at +603-2600 5500 immediately.

17. What if I do not activate my Card?

If your Card is not activated, you won't be able to utilize your Card for your day-to-day transactions and will be declined when you attempt to use it.

END OF CARD ACTIVATION FREQUENTLY ASKED QUESTIONS

SAFETY TIPS

1. Abide by the terms and conditions for the use of the Bank Muamalat Card-i;
2. Take reasonable steps to keep the Bank Muamalat Card-i and Personal Identification Number (PIN) secure at all times, including at the cardholder's place of residence. These include not:
 - i. Disclosing the Bank Muamalat Card-i details or PIN to any other person;
 - ii. Writing down the PIN on the Bank Muamalat Card-i, or on anything kept in close proximity with the card;
 - iii. using a PIN selected from the cardholder's birth date, identity card, passport, driving licence or contact numbers;
 - iv. Allowing any other person to use the Bank Muamalat Card-i and PIN; and
 - v. Leave Bank Muamalat Card-i unattended.
3. Notify the Bank as soon as reasonably practicable after having discovered that the Bank Muamalat Card-i is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;
4. Notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised;
5. Notify the Bank immediately of any change in the cardholder's contact number;
6. Use the Bank Muamalat Card-i responsibly, including not using the card for unlawful activity;
7. Check transaction record in the account statement from time to time and report any discrepancy without undue delay;
8. The Bank will never call customers and request for their information, for instance Card-i number, CVV number etc. as the bank already has their information; and
9. Customers to ensure that the transactions for Card - Not- Present (CNP) and non-3D secure are opt-out if not intending to use them.

THANK YOU FOR BANKING WITH BANK MUAMALAT MALAYSIA BERHAD