



بنك معاملات
Bank Muamalat

BANK MUAMALAT CREDIT CARD-i APPLICATION FORM / BORANG PERMOHONAN KAD KREDIT-i BANK MUAMALAT



IMPORTANT: Please read our Personal Data Protection Notice ("Notice") and Product Disclosure Sheet ("PDS") before completing this form. By giving us your personal data and signing this form, you are indicating to us that you consent and agree to the terms of our Notice, PDS and the terms of this form and for the process and disclosure of data under the Personal Data Protection Act 2010. Our Notice and PDS is available on our website at www.muamalat.com.my and from any of our branches. / **PENTING:** Sila baca Notis Perlindungan Data Peribadi ("Notis") dan Risalah Pendedahan Produk ("RPP") kami sebelum melengkapkan borang ini. Dengan memberikan data peribadi anda kepada kami dan menandatangani borang ini, anda memaklumkan kepada kami bahawa anda memberi kebenaran dan bersetuju terhadap terma-terma Notis, RPP dan terma-terma di dalam borang ini dan juga untuk proses dan pendedahan data di bawah Akta Perlindungan Data Peribadi 2010. Notis dan RPP kami boleh di perolehi daripada laman sesawang kami di www.muamalat.com.my dan di mana-mana cawangan kami.

CARD TYPE / JENIS KAD	Visa Platinum-i	Visa Infinite-i
Annual Income / Pendapatan Tahunan	Above / Melebihi RM36,000.00	RM300,000.00
AGE ELIGIBILITY / KELAYAKAN UMUR	Principal Card / Kad Utama	Supplementary Card / Kad Tambahan
Minimum Age / Umur Minimum	21 Years / 21 Tahun	18 Years / 18 Tahun
Maximum Age / Umur Maksimum	65 Years / 65 Tahun	65 Years / 65 Tahun

DOCUMENTS REQUIRED / DOKUMEN YANG DIPERLUKAN

EMPLOYED / BEKERJA	SELF-EMPLOYED / BEKERJA SENDIRI
☒ Copy of NRIC (both sides) / passport for Principal and Supplementary applicant(s) (if applicable). / Salinan Kad Pengenalan (depan dan belakang) / pasport untuk pemohon Kad Utama dan permohonan Kad Tambahan (jika ada). ☒ Copy of latest 1 month Payslip OR BE Form with official tax receipt OR EPF statement OR EA Form / Salinan Penyata Gaji 1 bulan ATAU borang BE serta resit cukai rasmi ATAU Penyata KWSP ATAU Borang EA terkini.	☒ Copy of latest 6 months bank statements, Business Registration AND B Form with official tax receipt. / Salinan penyata bank 6 bulan terkini, Pendaftaran Perniagaan Dan Borang B serta resit cukai rasmi.

Note: Additional documents may be requested during processing. Approval is subject to the Bank's credit assessment and has the right to reject the application without assigning any reasons. For unsuccessful application, the supporting documents will be destroyed and not returned to the applicant. /

Nota: Dokumen tambahan mungkin akan diminta semasa pemrosesan. Kelulusan adalah tertakluk kepada penilaian kredit Bank dan Bank berhak untuk menolak permohonan tanpa sebarang alasan. Untuk permohonan yang tidak berjaya, dokumen sokongan akan dilupuskan dan tidak akan dikembalikan kepada pemohon.

I wish to apply for (Please tick) / Saya ingin memohon (Sila tandakan): ☐ VISA PLATINUM-i ☐ VISA INFINITE-i

1 APPLICANT'S PERSONAL INFORMATION / MAKLUMAT PERIBADI PEMOHON

Salutation / Gelaran : ☐ Tan Sri ☐ Datuk ☐ Dato ☐ Other / Lain-lain _____
☐ Mr. / Encik ☐ Mdm / Puan ☐ Ms. / Cik

Gender / Jantina : ☐ Male / Lelaki ☐ Female / Perempuan

Marital Status / Taraf Perkahwinan : ☐ Single / Bujang ☐ Married / Berkahwin ☐ Widow / Balu ☐ Divorced / Berceraai

Nationality / Warganegara : ☐ Malaysia ☐ Others / Lain-lain _____

Race / Bangsa : ☐ Malay / Melayu ☐ Chinese / Cina ☐ Indian / India ☐ Others (please specify) / Lain-lain (sila nyatakan) _____

Name as in NRIC or Passport / Nama mengikut Kad Pengenalan atau Pasport :

Name to appear on Card (maximum 19 characters) / Nama untuk dicetak pada Kad (maksimum 19 huruf) :

NRIC No. (New) / No. Kad Pengenalan (Baru) :

NRIC No. (Old) or Passport No / No. Kad Pengenalan (Lama) atau Pasport :

Date of Birth / Tarikh Lahir :

Mother's Name / Nama Ibu :

Residential Address / Alamat Kediaman :

Postcode / Poskod :

City / Bandar :

State / Negeri :

Telephone No. (Handphone) / No. Telefon (Bimbit) :

6 _____

Telephone No. (House) / No. Telefon (Rumah) :

6 _____

E-Mail address (Mandatory) / Alamat E-Mel (Wajib) :

Correspondence Address / Alamat Surat Menyurat :

Postcode / Poskod :

City / Bandar :

State / Negeri :

Residential Status / Taraf Kediaman :

☐ Self Owned / Milik Sendiri ☐ Parents' / Milik Ibu Bapa ☐ Tenant / Sewa ☐ Relatives' / Milik Saudara ☐ Others / Lain-lain _____

Education Level / Tahap Pendidikan :

☐ Primary / Pendidikan Rendah ☐ Secondary / Pendidikan Menengah ☐ Diploma ☐ Degree / Ijazah ☐ Masters / Ijazah Lanjutan

☐ Doctorate / Kedoktoran ☐ Professional Qualification / Kelayakan Profesional

Telephone No. (Handphone) / No. Telefon (Bimbit) :

Telephone No. (House) / No. Telefon (Rumah) :

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6

E-Mail address (Mandatory) / Alamat E-Mel (Wajib) :

Correspondence Address / Alamat Surat Menyurat :

Postcode / Poskod :

City / Bandar :

State / Negeri :

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SUPPLEMENTARY APPLICANT EMPLOYMENT INFORMATION / MAKLUMAT PEKERJAAN PEMOHON TAMBAHAN

Name of Employer / Nama Majikan :

Business Classification / Klasifikasi Perniagaan :

☐ Sdn Bhd / Pvt. Ltd. ☐ Berhad / Limited ☐ Partnership / Perkongsian ☐ MNC / Public Listed / Senarai Awam ☐ Government / Kerajaan☐ Sole Proprietorship / Milik Sendiri☐ Others / Lain-lain :

Occupation Type / Taraf Pekerjaan :

☐ Employed / Pekerja ☐ Employer / Majikan ☐ Government Employee / Penjawat Awam ☐ Private Employee / Penjawat swasta☐ Self-Employed / Pekerjaan Sendiri☐ Others / Lain-lain :

Relationship to Principal Cardholder / Hubungan dengan Pemegang Kad Utama :

Credit Limit Assignment / Penetapan Had Kredit :

Note : My Supplementary Cardholder will share my facility limit. /

Nota : Pemegang Kad Tambahan saya akan berkongsi had kemudahan saya.

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DECLARATION / PENGAKUAN

I/We hereby declare that all the information given by me/us is true, valid and complete. If any of the information given by me/us is inaccurate or has changes, whether before this application is approved or still in consideration, I/We shall promptly notify the Bank of such changes. I/We hereby confirm that the Bank is authorised to acquire and verify information on me/us from my/our employer(s), any Financial Institutions, Inland Revenue Board of Malaysia, the Central Credit Reporting Information System (CCRIS), Credit Bureau, any other credit reference agencies and/or other sources that the Bank deems appropriate, for any information as required by the Bank. I/We shall be bound by the Terms & Conditions of the Credit Card-i and all future amendments there upon to issuance, activation or use of the Credit Card-i, including the renewal of my/our Credit Card-i in the future. I/We agree that the Bank has the sole right to approve, decline or not to accept my/our Credit Card-i application, including to renew my/our Credit Card-i in the future without assigning any reason whatsoever. I/We further agree that the Principal Cardholder shall be responsible for all liabilities and obligations of the Principal Cardholder as well as those of the Supplementary Cardholder(s). However, the Supplementary Cardholder(s) shall only be responsible for his/her own liabilities and obligations in respect to his/her Credit Card-i consumption. I/We understand that this Credit Card-i application form and all other supporting documents that were submitted to the Bank shall remain the property of the Bank and shall be subjected to any cancellation without notice and would be returned upon request by the Bank. I/We hereby agree the Bank to disclose information to Bank Negara Malaysia, third parties or any agents appointed by the Bank regarding my/our credit facilities and my/our account with Bank Muamalat Malaysia Berhad as may be required, whether pursuant to law or otherwise. The Bank shall not be liable either directly or indirectly to me/us or any other persons for such disclosure.

Saya/Kami mengesahkan bahawa maklumat yang diberi oleh Saya/Kami adalah sahih, benar dan lengkap. Jika maklumat yang diberikan oleh Saya/Kami adalah tidak tepat, mengelirukan atau berubah-ubah, sama ada sebelum permohonan ini diluluskan atau masih dalam pertimbangan, Saya/Kami perlu memaklumkan dengan segera kepada pihak Bank. Saya/Kami mengesahkan Bank Muamalat Malaysia Berhad berhak untuk mendapatkan dan mengesahkan maklumat tentang Saya/Kami daripada majikan Saya/Kami, mana-mana Institusi Kewangan, Lembaga Hasil Dalam Negeri, Central Credit Reference Information System (CCRIS), Biro Kredit, mana-mana agensi laporan kredit dan/atau daripada mana-mana sumber yang dianggap sesuai, untuk apa sahaja maklumat yang diperlukan oleh Bank. Saya/Kami adalah tertakluk kepada Terma dan Syarat Kad Kredit-i dan segala pindaan-pindaan ke atasnya pada masa akan datang sejajar dengan pengeluaran, pengaktifan atau penggunaan Kad Kredit-i Saya/Kami, termasuk pembaharuan Kad Kredit-i pada masa hadapan. Saya/Kami mengakui bahawa Bank mempunyai hak mutlak untuk melulus, menolak atau tidak menerima permohonan Kad Kredit-i Saya/Kami, termasuk pembaharuan Kad Kredit-i Saya/Kami pada masa akan datang tanpa memberikan sebarang sebab. Saya/Kami seterusnya bersetuju bahawa Pemegang Kad Utama akan bertanggungjawab terhadap semua liabiliti dan obligasi Pemegang Kad Utama serta Pemegang (pemegang-pemegang) Kad Tambahan. Walaubagaimanapun, Pemegang (pemegang-pemegang) Kad Tambahan hanya akan bertanggungjawab terhadap liabiliti dan obligasinya sendiri berkenaan penggunaan Kredit Kad-i. Saya/Kami faham bahawa borang permohonan Kad Kredit-i dan semua dokumen sokongan yang dihantar kepada Bank akan tetap menjadi hak milik Bank, tertakluk kepada mana-mana pembatalan tanpa notis dan dikembalikan setelah diminta oleh pihak Bank. Saya/Kami dengan ini memberi kebenaran kepada Bank untuk mendedahkan maklumat berhubung kemudahan kredit atau akaun Saya/Kami dengan Bank Muamalat Malaysia Berhad kepada Bank Negara Malaysia, pihak ketiga dan/atau agen-agen yang dilantik oleh pihak Bank sebagaimana yang ditetapkan oleh undang-undang atau sebaliknya. Pihak Bank tidak akan bertanggungjawab terhadap sebarang liabiliti, secara langsung atau tidak langsung, yang diakibatkan oleh pendedahan berkenaan, sama ada kepada Saya/Kami ataupun mana-mana pihak yang lain.

☐ I/We have read and understood the Product Disclosure Sheet for Bank Muamalat Malaysia Berhad Credit Card-i before I/We decided to apply for this Product. / Saya / Kami telah membaca dan memahami Risalah Pendedahan Produk Kad Kredit-i Bank Muamalat Malaysia Berhad sebelum Saya/Kami memutuskan untuk memohon Produk ini.

☐ I/We have read and understood the Terms & Conditions Declaration for Bank Muamalat Malaysia Berhad Credit Card-i before I/We decided to apply for this Product. / Saya / Kami telah membaca dan memahami Pengakuan dan Terma & Syarat Kad Kredit-i Bank Muamalat Malaysia Berhad sebelum Saya/Kami memutuskan untuk memohon Produk ini.

☐ I/We have read and understood the Cardholder Agreement for Bank Muamalat Malaysia Berhad Credit Card-i before I/We decided to apply for this Product. / Saya / Kami telah membaca dan memahami Perjanjian Pemegang Kad Kredit-i Bank Muamalat Malaysia Berhad sebelum Saya/Kami memutuskan untuk memohon Produk ini.

Notice / Notis :
You may access the PDS, Terms & Conditions, and Cardholder Agreement at
www.muamalat.com.my/

Anda boleh muat turun RPP, Terma & Syarat, dan Perjanjian Pemegang Kad melalui
www.muamalat.com.my



I/ my immediate family /close associate/relative* is a Politically Exposed Person (PEP)/
Saya/ Keluarga terdekat/sekutu rapat/saudara* saya adalah Terdedah Secara Politik

(Delete whichever is not applicable)
(Potong yang mana tidak berkenaan)

☐ Yes / Ya

☐ No / Tidak

Public Office/Ministry/Government Agency / Pejabat Awam/Kementerian/Agensi Kerajaan

Relationship / Hubungan :

Position Held / Jawatan :

Period From / Tempoh Daripada :

By signing this Aqad, I/We agree that / Dengan menandatangani Akad ini, saya/kami bersetuju bahawa :

- Illustration / Ilustrasi :-**

- $$= \text{Card Financing limit} + (\text{Card Financing Limit} \times \text{Profit Rate per annum} \times \text{Tenor}) / \text{Had Pembiayaan Kad} + (\text{Had Pembiayaan Kad} \times \text{Kadar Keuntungan Setahun} \times \text{Tempoh})$$

- ☐ Specified / *Dinyatakan*

RM:				.			.	0	0
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- | | |
|--|--------------------------------|
| | Unspecified / Tidak Dinyatakan |
|--|--------------------------------|

I/We agree that Bank Muamalat Malaysia Berhad may execute the Commodity purchase in the equivalent to the limit which I/We am/are eligible under Credit Card-i. / Saya/Kami bersetuju bahawa Bank Muamalat Malaysia Berhad boleh melaksanakan pembelian komoditi untuk jumlah yang bersamaan dengan had Saya/Kami layak di bawah Kad Kredit-i.

Subject to Bank Muamalat Malaysia Berhad (BMMB) credit evaluation and eligibility of the applicant, BMMB may assign a credit limit to the applicant which shall be equivalent to the commodity purchase price as determined by BMMB at its absolute discretion. If the limit of financing is specified, the application may be rejected if the applicant is not eligible for the requested amount. / Tertakluk kepada penilaian kredit dan kelayakan pemohon, Bank Muamalat Malaysia Berhad (BMMB) boleh menetapkan had kredit kepada pemohon yang akan bersamaan dengan harga pembelian komoditi sebagaimana yang ditentukan oleh BMMB mengikut budi bicara mutlakanya. Sekiranya had pembiayaan dinyatakan, permohonan tersebut boleh ditolak sekiranya pemohon tidak layak untuk jumlah yang diminta.

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Financing Limit (Commodity Cost Price):/ <i>Had Pembiayaan (Harga Kos Komoditi):</i> RM _____	Bank's Selling Price:/ <i>Harga Jualan Bank:</i> RM _____
Calculation for Cost Price : / Pengiraan untuk Harga Kos : Up to specified limit (or assigned limit, if unspecified) as approved by BMMB. <i>Sehingga had yang dinyatakan (atau had yang diperuntukkan jika tidak dinyatakan) seperti yang diluluskan oleh BMMB.</i>	Calculation for Selling Price : / Pengiraan untuk Harga Jualan : Card Financing Limit + (Card Financing Limit) x 18% x _____ years <i>Had Pembiayaan Kad + (Had Pembiayaan Kad) x 18% x _____ tahun</i>

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By signing this Bank Muamalat Malaysia Berhad (BMMB) Credit Card-i application form, I/We declare that / Dengan menandatangani borang permohonan Kad Kredit-i Bank Muamalat Malaysia Berhad (BMMB) ini, Saya/Kami mengesahkan bahawa: -

- | | |
|--------------------------|---|
| ☐ | I/We have read and agreed to be subjected to BMMB's Privacy Notice as enclosed herewith / Saya / Kami telah membaca dan bersetuju untuk tertakluk kepada Notis Privasi BMMB seperti yang dilampirkan di sini; |
| ☐ | I/We hereby agree to give my/our explicit consent to BMMB to collect, process and/or disclose my Personal Data (including sensitive personal data) as detailed out in the Privacy Notice. / Saya / Kami dengan ini bersetuju secara nyata untuk memberi kebenaran kepada BMMB untuk mengumpul, memproses dan/atau mendedahkan Data Peribadi saya (termasuk data peribadi yang sensitif) seperti yang dihuraikan di dalam Notis Privasi. |
| ☐ | The Personal Data provided by me/us is accurate, complete and up-to-date. I/We undertake to inform BMMB immediately in the event of any changes to my/our Personal Data. / Peribadi yang diberikan oleh Saya/Kami adalah tepat, lengkap dan terkini. Saya/Kami berjanji untuk memaklumkan kepada BMMB secepat mungkin sekiranya berlaku sebarang perubahan terhadap Data Peribadi Saya/Kami. |
| ☐ | AGREE /SETUJU |
| ☐ | DISAGREE/TIDAK SETUJU |
- At times, BMMB may send you promotional and marketing materials of products by BMMB, it's subsidiaries and/or its strategic partners that may be of interest to you. / Pada masa-masa tertentu, BMMB mungkin akan menghantar bahan-bahan promosi dan pemasaran produk daripada BMMB, subsidiari yang berkaitan dan/atau rakan-rakan strategik yang mungkin menarik minat anda.

BMMB may use your Personal Data: / BMMB mungkin akan menggunakan Data Peribadi anda:

1. To conduct market research and surveys with the aim of improving our Products and/or Services. / Untuk menjalankan penyelidikan pasaran dan tinjauan dengan tujuan untuk memperbaiki mutu Produk dan/atau Perkhidmatan.
2. For marketing purposes and cross selling purposes, promotional events, competitions and lucky draws including those jointly run with our current and future partners and affiliates. / Untuk tujuan pemasaran dan jualan silang, acara promosi, pertandingan dan/atau cabutan bertuah termasuk yang dijalankan bersama rakan kongsi dan sekutu semasa dan pada masa akan datang.

Disclosure for cross selling purposes shall not be effected if it is objected by you by contacting our branch or customer service number. / Pendedahan bagi tujuan jualan silang tidak akan dilakukan jika anda tidak bersetuju dengan menghubungi cawangan atau nombor perkhidmatan pelanggan kami.

I/We hereby confirm and agree on all the information given in this BMMB Credit Card-i application form./

Saya/Kami dengan ini mengesahkan dan bersetuju ke atas segala maklumat yang diberikan di dalam borang permohonan Kad Kredit-i BMMB.

**Signature of Principal Card Applicant/
Tandatangan Pemohon Kad Utama**

Name / Nama :

Date / Tarikh :

Signature of Supplementary Card Applicant/ Tandatangan Pemohon Kad Tambahan

Name / Nama :

Date / Tarikh :

Introduced by / Diperkenalkan oleh :	_____	Staff ID No. / No. ID Kakitangan :							
(Name & IC No / Nama & No. IC) :	_____	Staff ID No. / No. ID Kakitangan :							
Sales Executive / Pegawai Jualan :	_____	Branch Code / Kod Cawangan :							
Branch / Cawangan :	_____	Campaign Code / Kod Kempen :							
Branch Tel. No. / No. Tel. Cawangan :	_____								

FEES AND CHARGES / FI DAN CAJ

ANNUAL FEES / YURAN TAHUNAN

CARD TYPE / JENIS KAD	PRINCIPAL CARD / KAD UTAMA	SUPPLEMENTARY CARD / KAD TAMBAHAN
Visa Platinum-i*	RM138.00	RM68.00
Visa Infinite-i	Waived / Dikecualikan	Waived / Dikecualikan

* Visa Platinum-i 1st Year Annual Fees is WAIVED. For subsequent Years, the annual fee waiver is subject to a minimum of 12 retail transactions per annum.

* Yuran Tahunan Pertama Visa Platinum-i DIKECUALIKAN. Untuk tahun seterusnya, ianya dikecualikan tertakluk kepada minimum 12 transaksi runcit setahun.

RETAIL TRANSACTION PROFIT RATE / KADAR KEUNTUNGAN URUSNIAGA RUNCIT

TIER / TAHAP	PAYMENT CONDITION / SYARAT-SYARAT PEMBAYARAN	ANNUAL PROFIT CHARGE CAJ KEUNTUNGAN TAHUNAN
TIER 1 / TAHAP 1	Cardholders who promptly settle their monthly minimum payment due before or on the Due Date for 12 consecutive months. / Pemegang-pemegang Kad yang menjelaskan bayaran minimum bulanan yang perlu dibayar sebelum atau pada Tarikh Akhir bayaran selama 12 bulan berturut-turut.	15% per annum / setahun
TIER 2 / TAHAP 2	Cardholders who promptly settle the minimum payment amount due for 10 months or more in a 12-month cycle / Pemegang-pemegang Kad yang menjelaskan bayaran minimum bulanan yang perlu dibayar selama 10 bulan atau lebih dalam kitaran 12 bulan	17% per annum / setahun
TIER 3 / TAHAP 3	Cardholders who DO NOT FALL within any of the categories as stated above. / Pemegang-pemegang Kad yang TIDAK TERMASUK di dalam mana-mana kategori yang diuraikan di atas.	18% per annum / setahun

Cash Withdrawal Charge / Caj Pengeluaran Tunai	Calculated on a daily rest basis from the transaction (withdrawal) date until the date when full payment is received. / Dikira atas dasar baki harian dari tarikh transaksi (pengeluaran) sehingga tarikh di mana bayaran penuh diterima.	18% per annum / setahun
Cash Withdrawal Service Fee / Yuran Perkhidmatan Pengeluaran Tunai	Fees on Cash Withdrawal, whichever is higher. / Yuran pengeluaran tunai, yang mana lebih tinggi.	2.0% or RM30 per withdrawal / 2.0% atau RM30 setiap pengeluaran
Late Payment Compensation Charge / Caj Pampasan Pembayaran Lewat	Charge for Total Outstanding Balance if the minimum payment due is not paid by the Payment Due Date. / Caj Baki Tertunggak sekiranya pembayaran minimum yang belum dibayar pada Tarikh Akhir Pembayaran.	Minimum of RM10, whichever is higher, subject to a maximum of RM100. / Minimum RM10, yang mana lebih tinggi, tertakluk kepada maksimum RM100.
Overlimit Charge / Caj Terlebih Had	Not Applicable / Tidak Berkenaan	-
Overseas Transactions / Transaksi Luar Negara	The conversion rate is determined by Visa International on the date of the conversion, plus an administrative cost. / Kadar pertukaran ditentukan oleh Visa International pada hari pertukaran, berserta kos pentadbiran.	1.0 % of the overseas transaction amount / 1.0 % daripada jumlah transaksi luar negara.
Lost Card Replacement Fee / Yuran Penggantian Kad Hilang	Fees for every Lost Card Replacement / Yuran untuk Penggantian Setiap Kad yang Hilang	RM50 per Card / RM50 untuk Setiap Kad
Sales Draft Retrieval Fee / Yuran Permintaan untuk Draf Jualan	Fees for every Sales Draft Retrieval Request / Yuran Permintaan untuk Setiap Draf Jualan.	RM15 per copy per transaction / RM15 untuk setiap salinan per transaksi.
Physical Statement Request Fee / Yuran Permintaan Penyata Fizikal	Fees for physical monthly statement request. / Yuran untuk permintaan penyata fizikal bulanan.	RM5 per copy / RM5 untuk setiap salinan
Liability for Unauthorised Transactions / Liability untuk Urusniaga yang tidak dibenarkan	You will be liable for unauthorised transactions which require PIN or Signature verification or unauthorised transactions using a contactless card, if you have: (i) acted fraudulently; or (ii) delayed in notifying the Bank as soon as reasonably practicable but not later than 3 days after having discovered the loss or unauthorised use of the Card; or (iii) voluntarily disclosing your PIN to another person; or (iv) recorded the PIN on the Card, or on anything kept in close proximity with your Card. / Anda akan bertanggungjawab untuk transaksi yang tidak dibenarkan yang memerlukan pengesahan PIN atau Tandatangan, atau transaksi tidak dibenarkan menggunakan kad tanpa sentuhan, sekiranya anda: (i) melakukan penipuan; atau (ii) lewat dalam memberitahu pihak Bank dengan seberapa segera yang munasabah tetapi tidak melebihi Tiga (3) hari setelah mendapati bahawa anda telah kehilangan atau transaksi yang tidak diberikuasa telah dilaksanakan; atau (iii) secara sukarela mendedahkan PIN anda kepada orang lain; atau (iv) merekod/mencatat PIN pada Kad, atau pada apa-apa yang disimpan berdekatan dengan Kad anda.	
Service Tax / Cukai Perkhidmatan	RM25 for each Principal and Supplementary Card. Charged on Card activation date and on every subsequent anniversary of the issuance date. / RM25 untuk setiap Kad Utama dan Tambahan. Dikenakan pada tarikh Kad diaktifkan dan pada tarikh ulang tahun pengeluaran Kad pada tahun berikutnya.	



PART I

FATCA Self Certification

Definitions applicable

The term U.S. person or United States person means a person described in section 7701(a) (30) of the Internal Revenue Code: The term "United States person" means - A citizen or resident of the United States

Please check "/" Yes or No for each of the following questions:

- Are you a U.S. Citizen?
- Do you hold a U.S. Permanent Resident Card (Green Card)?
- Are you a U.S. Resident?
- If you have ticked "No" to all three questions above, then please tick as:

Yes	No
☐	☐
☐	☐
☐	☐
☐	Non U.S. person
☐	U.S. person

If you have ticked "Yes" to any of the questions from 1 - 3, please tick as: Please fill up U.S. IRS form W9
(<https://www.irs.gov/pub/irs-pdf/fw9.pdf?portlet=-103>)

PART II

CRS Self Certification

Tax Residency

Please tick (/) one of the following :

- () i. I am only a tax resident of Malaysia and I have no other tax residency (ies) with other country (ies)
() ii. I am a tax resident of Malaysia and I have other tax residency (ies) with other country (ies)
() iii. I am not a tax resident of Malaysia but I have other tax residency(ies) with other country(ies)

If you have selected ii and iii above, please complete the following table:

For the purpose of taxation, I am a tax resident in the following countries and my Tax Identification Number (TIN) or an equivalent each country is set out below or I have indicated that a TIN or its equivalent is unavailable:

Reason for TIN Not Available:

Reason A - The jurisdiction where the account holder is a resident for tax purpose does not issue TINs to its residents.

Reason B - The account holder is unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN if you have selected this reason)

Reason C - TIN is not required. (Note: Only select this reason only if the domestic law of the jurisdiction does not require the collection of the TIN issued by such jurisdiction)

Country of tax residence	TIN	If no TIN is available, please tick (/) one the appropriate reason	If Reason B is selected, explain why TIN is not available
		☐ A ☐ B ☐ C	
		☐ A ☐ B ☐ C	
		☐ A ☐ B ☐ C	

Declaration and Signature

I represent and declare that the information provided above is true, accurate and complete. I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the account(s) to which form relates.

I understand that the term "U.S. person" means any citizen or resident of the United States.

I hereby consent to Bank Muamalat Malaysia Berhad or any of its affiliates, including branches (collectively "the Bank") disclosing the financial accounts information to regulatory authorities in which this account(s) is/ are maintained and exchanged with tax authorities of another country/ jurisdiction in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information in accordance with the requirements of the Foreign Account Tax Compliance Act and Common Reporting Standard as may be stipulated by applicable laws, regulations, agreements or regulatory guidelines or directives.

I hereby agree that the Bank may classify me as reportable account and/or suspend, recall or terminate my account(s) and/or facilities granted to me, in the event I fail to provide accurate and complete information and/or documentation as the Bank may require.

I hereby agree that the Bank may withhold from my account(s) such amounts in accordance with the provisions of Foreign Account Tax Compliance Act or as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I undertake to notify the Bank in writing within 30 calendar days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect or incomplete, and to provide the Bank with a suitable updated self-certification and Declaration within 30 days of such change in circumstances.

Signature* :

Name* :

New IC Number / Passport No :

Date (dd/mm/yyyy)* :

Capacity :

(Indicate the capacity if you are not the Account Holder of all the account(s) to which form relates. If signing under a Power of Attorney, attached a certified copy of the Power of Attorney)

Disclaimer:

Bank Muamalat Malaysia Berhad will not provide any tax advisory and the individual/entity to seek consult his/her/its tax or legal advisor on FATCA and CRS.