



PRODUCT MANUAL

AWWAL BASIC CREDIT CARD-*i* (*TAWARRUQ*)

By:
Product Development

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v1.0

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NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
1.0	Product Name	Awwal Basic Credit Card- <i>i</i>	
2.0	Product Category	Revolving Financing	
3.0	Generic Name	Credit Card	
4.0	Concept / Contract Used	<i>Tawarruq</i>	
5.0	Date of Approval by BNM/Date of File to BNM (Credit Card issuer approval)	18 February 2020 – Fees & Charges 5 March 2020 – Product Approval	
6.0	Launch Date	Target to Launch: 1 October 2026	
7.0	Product Owner	Card Business – Retail Banking Division (RBD)	
8.0	Regulatory Requirements	• Specification Letter Basic Credit Card Product • BNM Policy Document on Tawarruq • BNM Guidelines on Ibra` for Sale-Based Financing • BNM Policy Document on Credit Card-<i>i</i> • BNM Policy Document on Responsible Financing • BNM Guidelines on Product Transparency and Disclosure • BNM Policy Document on Prohibited Business Conduct • BNM Policy Document on Foreign Exchange Policy Notices • BNM Policy Document on Anti-Money Laundering, Countering Financing of Terrorism, Countering Proliferation Financing and Targeted Financial Sanctions for Financial Institutions (AML/CFT/CPF and TFS for FIs) • Personal Data Protection Act (PDPA) 2010 • Guidelines on Imposition of Fees and Charges on Financial Products and Services • Policy document on Management of Customer Information and Permitted Disclosures • Circular on Fair Debt Collection Practices issued on 10 September 2007 (BNM/RH/CIR 013-1); • Islamic Financial Services Act 2013 (IFSA)	
9.0	Internal BMMB Policy	This product manual shall be read together with: • Bank's general circulars; • SOP – Credit Card (<i>Tawarruq</i>)-<i>i</i> (TBD);	

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		• SOP – Merchant Acquiring (TBD); • Guideline on Credit Risk Policy (GCRP); • Policy on Anti-Money Laundering, Countering Financing of Terrorism and Targeted Financial Sanctions (AML/CFT and TFS) • AML/CFT/CPF Guideline for Individual • AML/CFT/CPF Guideline for Entity • Internal Shariah Policies; • Related Standard Operating Procedure (SOP) & User Guides (UG); • Any other guidelines and circulars issued by the Bank from time to time.	

SECTION 1: PRODUCT STRUCTURE																																								
NO	ITEM	DESCRIPTION			SUPPORTING DOCUMENTS																																			
1.0	Objectives	The objectives of this product are: a) To ensure full compliance with Bank Negara Malaysia’s (BNM) “Specification Letter on Basic Credit Card Product” dated 7 July 2026 and to meet the regulatory requirement through the approval of credit card product variation for Basic Credit Card-i (BCC-i). b) To offer lower profit rates and controlled credit limits, with the objective of promoting to customers with responsible financing proposition that prioritizes affordability over reward-based spending. c) To reduce the overall cost of financing through the removal of rewards and ancillary benefits and other related costs components. This Product Manual should also be read in conjunction with all Bank Negara Malaysia (BNM) guidelines and directives and other relevant statutory bodies and governing authorities where applicable.																																						
2.0	Market Segmentation	<table><tr><td>√</td><td colspan="2">Consumer</td></tr><tr><td></td><td colspan="2">Corporate</td></tr><tr><td></td><td colspan="2">Commercial</td></tr><tr><td></td><td colspan="2">Government</td></tr><tr><td></td><td colspan="2">Others:</td></tr></table> Consumer <table><tr><td>√</td><td colspan="2">Resident</td></tr><tr><td></td><td>√</td><td>Mass Market</td></tr><tr><td></td><td>√</td><td>Mass Affluent</td></tr><tr><td></td><td>√</td><td>Affluent Banking</td></tr><tr><td>√</td><td colspan="2">Non-Resident</td></tr><tr><td></td><td>√</td><td>Foreigner (Expatriates)</td></tr></table> <table><tr><th>Resident</th><th>Non-Resident</th></tr><tr><td> - Malaysian Citizen - Malaysian Citizen with PR status of another country but resides in Malaysia - Non-Malaysian Citizen with PR status in Malaysia and resides in Malaysia - Business/ enterprise/ societies established/ operating in Malaysia </td><td> - Non-Malaysia Citizen - Malaysian Citizen with PR status abroad and resides in Malaysia - Foreign embassies, high commissions, supranational, central banks. - Business entities established abroad. </td></tr></table>	√	Consumer			Corporate			Commercial			Government			Others:		√	Resident			√	Mass Market		√	Mass Affluent		√	Affluent Banking	√	Non-Resident			√	Foreigner (Expatriates)	Resident	Non-Resident	- Malaysian Citizen - Malaysian Citizen with PR status of another country but resides in Malaysia - Non-Malaysian Citizen with PR status in Malaysia and resides in Malaysia - Business/ enterprise/ societies established/ operating in Malaysia	- Non-Malaysia Citizen - Malaysian Citizen with PR status abroad and resides in Malaysia - Foreign embassies, high commissions, supranational, central banks. - Business entities established abroad.	
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SECTION 1: PRODUCT STRUCTURE			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
3.0	3.1 Structure Of Product	a) Awwal Basic Credit Card-i: This is a Shariah compliant credit card facility for individual Customers to finance his/her personal needs. b) Under this product, the Customer shall apply for a regular credit card facility under <i>Tawarruq</i> concept. The Bank provides services, benefits and privileges to the cardholders along with the approved card limit which will be assigned to the cardholders under the <i>Tawarruq</i> concept. c) The financing amount (the credit limit) shall be made available to the Customer throughout the tenor up to the specified maximum amount. The maximum financing limit shall be equal to the maximum credit limited granted, which is equal to the commodity Purchase Price under <i>Tawarruq</i>. d) The Customer shall be charged daily profit charges on the outstanding balance of the facility, which he/she shall service on a monthly basis. The total profit charges incurred by the Customer shall not exceed the total profit portion of the contracted Selling Price under <i>Tawarruq</i>. • Settlement of the facility shall be by means of minimum monthly payments, contracted monthly instalments (Balance Transfer Programmes, Automatic Balance Conversions and any Easy Payment Plans), bullet payments before the end of the tenor, or any other mode of settlement accepted by the bank.	
	3.2 Shariah Concept	3.2.1 <i>Tawarruq</i>¹ consists of two sale and purchase contracts. The first involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis. 3.2.2 <i>Wakalah</i>² means a contract where a party, as principal (muwakkil) authorizes another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee. 3.2.3 <i>Wa`d</i>³ refers to a unilateral promise which refers to an expression of commitment given by one party to another to perform certain action(s) in the future. 3.2.4 <i>Murabahah</i> refers to a sale and purchase of an asset where the acquisition cost and the mark-up are disclosed to the purchaser. References: ¹BNM/RH/PD 028-8 ²BNM/RH/PD 028-3 ³BNM/RH/PD 028-38 ⁴BNM/RH/STD 028-4	

SECTION 1: PRODUCT STRUCTURE			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
	3.3 Tenets and Pillars of Shariah Principles/ Contracts	a) <u>Tawarruq</u>¹ • Contracting parties: ○ Shall be a seller and a purchaser who enter into a sale and purchase contract. ○ The seller in the first sale and purchase contract shall not be the purchaser in the second sale and purchase contract in the same <i>Tawarruq</i>. ○ The contracting parties shall have the legal capacity to enter into each sale and purchase contract in the <i>Tawarruq</i>. • Asset must be: ○ Recognised by the Shariah, valuable, identifiable and deliverable; and ○ The asset is already in existence and owned by the seller in each respective sale and purchase contracts involved. ○ The undivided asset shall be apportioned based on practices which are recognised by Shariah. ○ The following assets shall not be traded under Tawarruq arrangement: (i) Gold, silver and currencies; (ii) Asset to be constructed or asset under construction; and (iii) Assets which are debt in nature. ○ In the event where the asset is not present at the place of contract session, the seller shall provide the purchaser with specific description of the asset. ○ The transfer of ownership from the seller to the purchaser shall take effect upon entering into a valid sale and purchase contract; notwithstanding there is no registration of legal ownership to the purchaser. ○ The purchaser shall take possession of the asset before the asset can be sold to a third party. Possession of the asset shall be either physical or constructive possession. ○ Possession of the asset shall take effect upon takhliyah (the seller releasing the asset to the purchaser) through any mechanism permitted by the Shariah including 'urf tijari (customary business practice) in order for tamkin (the purchaser would have access to the asset) to take place and for the purchaser to assume its ownership risk. ○ The seller shall be liable for any loss or damage of the asset before the purchaser takes possession of the asset.	

SECTION 1: PRODUCT STRUCTURE			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		○ The same asset shall not be the subject matter of multiple <i>Tawarruq</i> at any one time. • Price must be: ○ Determined and mutually agreed by the contracting parties at the time of entering into each of the respective sale and purchase contract. ○ Where the sale and purchase contract in the <i>Tawarruq</i> is on a <i>Murabahah</i> basis, the requirements on price in the <i>Murabahah</i> sale shall be complied with, including of disclosure cost and profit. ○ In the event the contracting parties mutually agree to reschedule the payment period, such agreed rescheduling shall not lead to any increase of the remaining debt. • Offer and Acceptance: ○ Each sale contract in the <i>Tawarruq</i> arrangement shall be entered into through an offer and acceptance between the contracting parties. ○ Must be executed in the following sequence, whereby the seller sells the asset to the purchaser by entering into a sale & purchase contract, and subsequently, the purchaser from the first sale and purchase contract enters into another sale and purchase contract to sell the same asset to a third party. • Requirements of <i>Tawarruq</i>: ○ Each sale and purchase contract in the <i>Tawarruq</i> shall satisfy all the necessary conditions of a valid sale and purchase contract under Shariah. ○ All sale and purchase contracts in the <i>Tawarruq</i> shall be executed by entering into a separate and independent sale and purchase contract. ○ Execution of each sale and purchase contract in the <i>Tawarruq</i> must be respectively evidenced by appropriate documentation or record. ○ The purchaser in each sale and purchase contract in the <i>Tawarruq</i> shall have the right to take delivery of the asset. ○ The sale and purchase contract in the <i>Tawarruq</i> shall not contain any terms and conditions that restrict the purchaser from taking delivery of the asset or create an obligation for the purchaser to sell the underlying asset. • Dissolution of sale and purchase contract in <i>Tawarruq</i>: ○ The sale and purchase contract in the <i>Tawarruq</i> is dissolved when:	

SECTION 1: PRODUCT STRUCTURE			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		(i) The purchaser exercises the defect option to terminate the sale and purchase contract; (ii) Any of the contracting parties exercises mutually agreed time period; (iii) Any of the contracting parties exercises the option to terminate the sale and purchase contract due to breach of the specified terms; or (iv) Both contracting parties mutually agree to terminate the sale and purchase contract. ○ Upon dissolution of any of the sale and purchase contracts in the <i>Tawarruq</i> where the asset has not been sold to a third party, the asset shall be returned to the respective seller and the price paid shall be returned to the respective purchaser. ○ The dissolution of the sale and purchase contract shall be effective provided that the asset can be returned to the seller. Otherwise, the seller is entitled to the value of the asset. ○ Each sale and purchase contract in the <i>Tawarruq</i> shall satisfy all the necessary conditions of a valid sale and purchase contract under Shariah. • Completion of <i>Tawarruq</i> ○ The sale and purchase contract in the <i>Tawarruq</i> is completed upon fulfillment of the obligations of the contracting parties which include the following: (i) Full settlement of the selling price; (ii) Transfer of the obligation to pay the selling price to a third party through <i>hiwalah al-dayn</i>; (iii) Waiving of the right to receive the remaining or outstanding selling price through a rebate by the seller; or (iv) Full <i>muqassah</i> (set-off) of debt obligations between the contracting parties. ○ Upon completion of the <i>Tawarruq</i>, the contracting parties are free from any contractual obligations. b) <u>Murabahah²</u> • Contracting parties: ○ Shall be a seller and a purchaser. ○ The contracting parties shall have the legal capacity to enter into the <i>Murabahah</i> contract. • Asset must be: ○ Recognised by the Shariah, valuable, identifiable and deliverable; and	

SECTION 1: PRODUCT STRUCTURE

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		○ The asset is already in existence and owned by the seller. ○ The following assets shall not be traded under Murabahah contract: (i) Asset to be constructed or asset under construction; and (ii) Asset which is debt in nature. ○ The ownership in the Murabahah asset must be effectively transferred from the seller to the purchaser. ○ The transfer of ownership is affected upon entering into a valid sale and purchase contract even though there is no legal registration of the ownership, provided that the sale and purchase is supported by evidence of transaction. ○ The transfer of ownership shall take effect by the seller disposing of the right of ownership (takhliyah) resulting in the purchaser having access to the asset (tamkin) and assuming its risk through any mechanism permitted by the Shariah and generally accepted by customary business practices ('urf tijari). ○ The seller shall bear the liability for loss or damage of the asset before disposing the right of ownership (takhliyah), which results in the purchaser having accessibility to the asset (tamkin). ○ Multiple Murabahah contracts shall not be entered into simultaneously on the same asset. • Price must be: ○ Determined and mutually agreed at the time of entering into the Murabahah contract; ○ The price shall be based on the disclosed acquisition cost and added mark-up at the time of entering into the contract; ○ Any direct expenses to be incurred after entering into the Murabahah contract shall not form part of the acquisition cost and shall be borne by the purchaser; and ○ Any discount on the acquisition cost obtained upon purchase by the seller shall be reflected as a reduction in the acquisition cost. • Offer and Acceptance: ○ The Murabahah contract shall be entered into through an offer and acceptance between the contracting parties. ○ Any term or condition mutually agreed upon which does not contravene the Shariah shall be binding on the contracting parties. c) <u>Wakalah³</u>	

SECTION 1: PRODUCT STRUCTURE			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		- Contracting parties: - The contracting parties in a Wakalah contract are the agent (wakil) and the principal (muwakkil). - The contracting parties shall have legal capacity to enter into the <i>Wakalah</i> contract. - Subject matter: - The subject matter of the Wakalah contract shall be known to the wakil. - The subject matter of the Wakalah contract shall be matters that may be delegated. - The subject matter of the Wakalah contract shall be Shariah compliant. - The offer and acceptance - The offer and acceptance may be expressed verbally or by appropriate documentation or by any other methods accepted by customary business practises (<i>'urf tijari</i>) which do not contravene the Shariah principles. d) <u>Wa`d⁴</u> - In a <i>Tawarruq</i>, the purchaser may provide a promise to purchase the asset from the seller upon its acquisition from a third party. - The <i>Tawarruq</i> shall not contain any condition that requires the purchaser to promise that the asset will be sold to a third party. - The <i>Tawarruq</i> shall not contain any condition that requires the purchaser to promise that the asset will be sold to its original seller. <u>References:</u> ^{1,4} BNM/RH/PD 028-8 ² BNM/RH/STD 028-4 ³ BNM/RH/CP 028-8	
	3.4 Diagrammatic Illustration, Flowchart and Product Structure Explanation	<i>Tawarruq – Commodity Murabahah to avail the credit limit</i>	

SECTION 1: PRODUCT STRUCTURE

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		The diagram illustrates the six steps of the Awwal Basic Credit Card-i financing process: Step 1: Customer enters into a binding promise for asset requisition. Step 2: Bank purchases Commodity from commodity trader in cash. Step 3: Bank sells the Commodity to the Customer at a Selling Price in deferred payment. Step 4: Customer appoints the Bank as an agent (Wakalah) to sell the commodity. Step 5: Bank sells the Commodity to another commodity trader at Commodity Cost. Step 6: Disbursement and credit the financing amount into customer's acc.	
Steps	Descriptions		
1	The Customer applies for Awwal Basic Credit Card-i financing from the Bank by entering into a binding promise (<i>Wa`d Mulzim</i>) for an asset requisition to purchase the commodity from the Bank. The Customer will issue a Purchase Requisition (which is irrevocable on issuance) to the Bank. The document comprises of the following elements: • Purchase Request, to the effect that the Customer requests to purchase the Underlying Commodity from the Bank; • Undertaking To Purchase (<i>Wa`d Mulzim</i>), to the effect that the Customer undertakes to purchase the Underlying Commodity from the Bank at the Selling Price upon the Bank having purchased the said Underlying Commodity from a commodity trader (i.e. 1st Trader); and • Agency to Conclude Purchase, to the effect that the Customer will appoint the Bank as his restricted agent (restricted <i>Wakalah</i>) to conclude the purchase of the Underlying Commodity from the Bank and subsequently to enter into the <i>Murabahah</i> Sale Contract (on his behalf) with the Bank. The Customer will also execute and deliver a Letter of Agency to the Bank whereby the Customer will appoint the Bank as his agent (under <i>Wakalah</i> concept) to sell the Underlying Commodity to another commodity trader (i.e. 2nd Trader) upon conclusion of the <i>Murabahah</i> Sale Contract.		

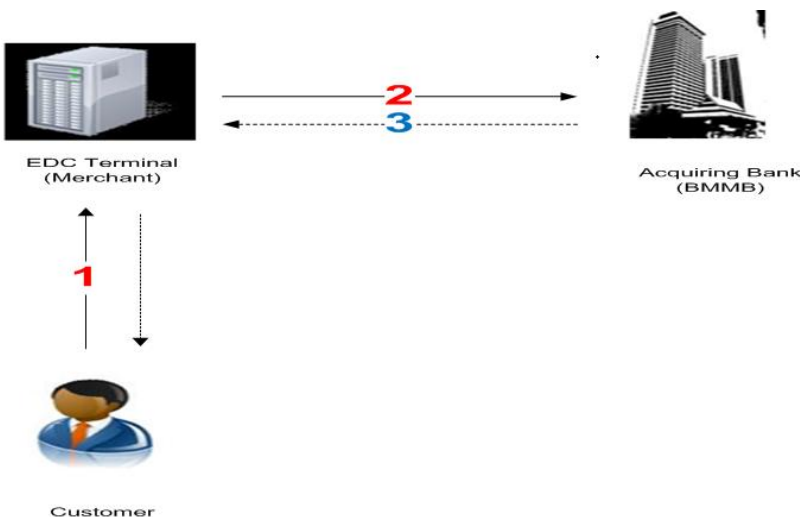
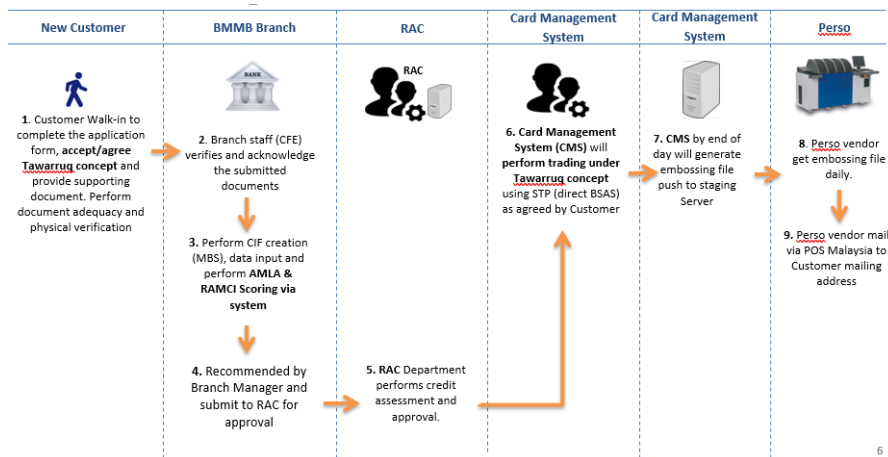
SECTION 1: PRODUCT STRUCTURE

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		2 Upon receipt by the Bank of the Purchase Requisition from the Customer and pursuant to the Purchase Request, the Bank will purchase the Underlying Commodity from a commodity trader at the cost price of the Underlying Commodity which shall be an amount equivalent to the Financing Amount. The commodity trader will deliver the Underlying Commodity evidenced by the certificate together with the delivery order as evidence for the transfer of ownership to the Bank.	
		3 Pursuant to the Undertaking To Purchase (<i>Wa'd Mulzim</i>), the Bank will then sell the Underlying Commodity to the Customer at the Selling Price based on the <i>Murabahah</i> concept (Commodity Cost + Profit Margin) which shall be payable by the Customer to the Bank by way of installments or deferred payment or any other method in accordance with the manner as prescribed by the Bank. Pursuant also to the Agency to Conclude Purchase, the Bank (as the Customer's Representative to accept on the Customer's behalf) will then conclude the purchase of the Underlying Commodity from the Bank and enter into the <i>Murabahah</i> Sale Contract.	
		4 The <i>Murabahah</i> contract concluded and the Customer appoint the Bank as an agent to sell the commodity to the second trader.	
		5 (i) Upon conclusion of step (3) above and pursuant to the Letter of Agency, the Bank will then sell the Underlying Commodity to the second commodity trader at the Commodity Cost. OR (ii) The Customer opts to take physical delivery of the commodity. The Bank shall facilitate contact between the Customer and Commodity Supplier with regards to the physical delivery of the commodity to the Customer. As a result, the Customer shall receive commodity from the Commodity Supplier and all of the cost and expenses incurred shall be borne by the Customer. The Bank shall not disburse any proceeds to the Customer. The flow does not proceed to Step 6 if the Customer opts for delivery of the commodity.*	
		6 The Bank will then disburse the sale proceeds, which will be an amount equivalent to the Financing Amount (the	

SECTION 1: PRODUCT STRUCTURE

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS												
		credit limit), received from such sale, into a designated account of the Customer. <i>*For details on option for physical commodity delivery, refer to SOP.</i>													
3.5	Diagrammatic Illustration, Flowchart and Product Structure Explanation	5.5.1. Awwal Basic Credit Card-i – BMMB as the issuer <pre>graph LR; C[Customer] -- 1 --> ET[EDC Terminal Merchant]; ET -- 2 --> AB[Acquiring Bank]; AB -- 3 --> VISA[VISA]; VISA -- 4 --> IB[Issuing Bank BMMB]; IB -- 5 --> AB; AB -.-> ET;</pre> <table><thead><tr><th>Step</th><th>Description</th></tr></thead><tbody><tr><td>1</td><td>Customer makes a transaction at an EDC Terminal (Merchant). The amount is deducted from the Customer's approved credit limit.</td></tr><tr><td>2</td><td>The card information is transmitted to the Acquiring Bank through acquiring processor for authorization.</td></tr><tr><td>3</td><td>The card information is sent to VISA by the Acquiring Bank for authorization.</td></tr><tr><td>4</td><td>VISA will identify the Card Issuing Bank and then send authorization to them.</td></tr><tr><td>5</td><td>Upon authorization and approval by the Issuing Bank, the approval data is transmitted through VISA. VISA will forward the approval message to the Acquiring Bank. Then, the Acquiring Bank will send the approval to the EDC Terminal (Merchant).</td></tr></tbody></table>	Step	Description	1	Customer makes a transaction at an EDC Terminal (Merchant). The amount is deducted from the Customer's approved credit limit.	2	The card information is transmitted to the Acquiring Bank through acquiring processor for authorization.	3	The card information is sent to VISA by the Acquiring Bank for authorization.	4	VISA will identify the Card Issuing Bank and then send authorization to them.	5	Upon authorization and approval by the Issuing Bank, the approval data is transmitted through VISA. VISA will forward the approval message to the Acquiring Bank. Then, the Acquiring Bank will send the approval to the EDC Terminal (Merchant).	
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SECTION 1: PRODUCT STRUCTURE

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS								
		5.5.1. Awwal Basic Credit Card-i – BMMB as the acquirer  <table><tr><th>Step</th><th>Description</th></tr><tr><td>1</td><td>Customer makes a transaction at an EDC Terminal (Merchant).</td></tr><tr><td>2</td><td>The card information is transmitted to the Acquiring Bank through acquiring processor for authorization.</td></tr><tr><td>3</td><td>Upon authorization and approval given by the Acquiring Bank, the approval data is transmitted through to the EDC Terminal (Merchant).</td></tr></table>	Step	Description	1	Customer makes a transaction at an EDC Terminal (Merchant).	2	The card information is transmitted to the Acquiring Bank through acquiring processor for authorization.	3	Upon authorization and approval given by the Acquiring Bank, the approval data is transmitted through to the EDC Terminal (Merchant).	
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4.0	4.1 Process Flow – Awwal Basic Credit Card-i Issuance	Process Flow for Awwal Basic Credit Card-i 6.1.1 Over the Counter  1. BRANCH Customer Walk-in to complete the application form, accept/agree to <i>Tawarruq</i> concept and provides supporting documents.									

SECTION 1: PRODUCT STRUCTURE			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		2. BRANCH Branch performs customer identification, ensures document adequacy and physical verification of the documents submitted by the Customer. 3. BRANCH Branch performs CIF Creation (MBS), data input (Card Management System) and then performs, AML name screening & RAMCI Scoring via system. 4. BRANCH Branch Manager recommends and submits to RAC for approval. The physical documents are couriered to Card Business Department for filing purposes. 5. RETAIL APPROVING CENTRE (RAC) RAC performs credit approval. System will automatic flows to perform trading with Bursa Suq Al Sila (BSAS). 6. CARD MANAGEMENT SYSTEM (CMS) Card Management System will directly perform trading with BSAS system via STP under Tawarruq concept as agreed by the Customer. 7. CARD MANAGEMENT SYSTEM (CMS) Card Management System at the end of day will generate embossing file to be pushed to the staging Server. 8. PERSONALISATION VENDOR Personalisation vendor gets embossing file daily. 9. PERSONALISATION VENDOR TO CUSTOMER Personalisation vendor mail via POS Malaysia to Customer's mailing address.	

SECTION 2: PRODUCT INFORMATION			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
1.0	Offer Period	Awwal Basic Credit Card-i - VISA Platinum October 2026 onwards.	
2.0	Description of Product	a) Awwal Basic Credit Card-i refers to a credit card-i which does not provide rewards, cashback, privileges or other ancillary benefits and applies a single interest or profit rate in respect of retail transactions. b) The facility is based on the Shariah concept of <i>Tawarruq</i>. It is a Shariah compliant revolving financing facility. The facility extends to the Customer a credit line for personal use. The facility resides in the Customer's designated Account as a maximum debiting limit. - As a revolving financing in nature, the Customer shall service a minimum monthly amount comprising of Principal and Profit Charges on a monthly basis. Profit Charges are charged on the outstanding utilized limit only, on a daily basis. - Settlement of the facility shall be by way of lump sum (bullet) payment of the outstanding principal by the end of the tenor, minimum monthly payment, or any other method acceptable by the Bank. (ii) The Awwal Basic Credit Card-i will carry the following general functions: - Credit Card Transaction (EDC / E-POS) - E-Commerce Transactions - Cash Withdrawal at ATM	
3.0	Purpose	VISA Platinum For personal use, this product is offered to Resident and Non-Resident individual Customers of the Mass Market.	
4.0	Target Customers	a) <u>Awwal Basic Credit Card-i</u> VISA Platinum Mass Market : Salary / Income of above RM24,000 annually	
5.0	Age Requirement	- Minimum : 21 years old (Principal Card), 18 years old (Supplementary Card) - Maximum : 70 years old (During application)	
6.0	Financing Amount (Credit Card-i Limit)	a) <u>Awwal Basic Credit Card-i</u> VISA Platinum Maximum credit limit: RM 20,000 or up to two (2) times salary, whichever is lower	

SECTION 2: PRODUCT INFORMATION			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		Note: Maximum cardholder's eligible limit is used to derive the Selling Price in order to determine the contractual Ceiling Profit for the tenor of the facility.	
7.0	Cash Withdrawal	Up to 70% of the available limit, or the remaining unutilised limit. No grace period is applied for cash withdrawals.	
8.0	Financing Tenor	• Minimum 2 years • Maximum 5 years Note: Default tenor is 5 years. Subject to decision by Business Unit from time to time.	
9.0	Underlying Assets	Shariah Compliant Asset such as crude palm oil (CPO), plastic resin-polyethylene (PE), RBD palm olein (OLN) or asset approved by Shariah Committee from time to time utilized for the purposes of entering into the <i>Tawarruq</i> transactions.	
10.0	Ceiling Profit Charges (CPC)	The Ceiling Profit Charge (CPC) is derived from the Maximum Credit Limit assigned to the Customer. The Profit Charge is determined by the approved limit, which is the commodity Purchase Price. The Selling Price is determined by the Ceiling Profit Rate and the agreed tenor under <i>Tawarruq</i> . BMMB reserves the right to grant <i>ibra`</i> on any or the total amount of Ceiling Profit Charge (CPC) less any Actual Profit Charges (APC) incurred.	
11.0	Selling Price (SP)	The Commodity Selling Price comprises the contractual Principal and Profit of the facility. The formula is given as follows: $\text{Selling Price} = \text{Purchase Price} + \left(\text{Purchase Price} \times \frac{\text{Ceiling Profit Rate}}{\text{Tenor [Years]}} \right)$	
12.0	Documents required upon application/ Evidence of Income and or Employment	<u>Credit Card-i</u> <u>Individual Salaried</u> Mandatory • Application Form; • Copy of NRIC or Customer's ID (front and back); • Three (3) months' payslip; OR • EA Form (or equivalent); OR • EPF Statement OR; • BE Form Supporting (Case-to-case basis) • Letter from employer; • Latest three (3) months Bank Account Statement (with proof of salary / income credited) [for Customer with no existing facility with BMMB]	

SECTION 2: PRODUCT INFORMATION														
NO	ITEM	DESCRIPTION		SUPPORTING DOCUMENTS										
		<u>Individual Self Employed</u> Mandatory • Application Form; • Copy of NRIC or Customer’s ID (front and back); • Valid registration / certification of business registration / professional certificate supported by document as proof of income. (i.e. 6 months CASA statement credit balance). Supporting (Case-to-case basis) • Latest Income Tax Return or EA Form (or equivalent); Note: Branches must ensure that the Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) (whichever is applicable) and Shariah requirements are duly observed.												
13.0	Security / Collateral	Clean basis. No collateral, cash deposit, or guarantor required.												
14.0	Security Deposit	None by default. In the event the Customer is eligible but unable to prove annual income, a deposit equal to the granted credit limit must be maintained with BMMB until full settlement. Subject to the Bank’s discretion to approve such Customers.												
15.0	Guarantor	• Case-to-case basis. • Guarantor’s minimum eligibility must be the same or better than the applicant.												
16.0	Currency	Malaysian Ringgit (MYR)												
17.0	Grace Period on Profit Charges	The Customer is granted a 20 + 4 day grace period on Retail Transactions only, provided that all outstanding balance as per the previous month statement is fully settled. The grace period commences from the point of statement issuance. Any amount settled within the grace period is subject to full rebate (<i>Ibra`</i>) by the Bank. No grace period is granted for Cash Withdrawals.												
18.0	Minimum Monthly Payment	5% of the statement balance plus any fixed instalment amount (full) or RM50, whichever is higher.												
19.0	Actual Profit Charges (APC)	<table><tr><td colspan="2">VISA Platinum</td></tr><tr><td></td><td><table><tr><td></td><td>Annual</td><td>Monthly</td></tr><tr><td>Maximum Effective Profit Rate capped at 1.17% per month, which is the equivalent of 14%</td><td>= 14.00%</td><td>14.00% ÷ 12 months =1.17%</td></tr></table></td></tr></table>		VISA Platinum			<table><tr><td></td><td>Annual</td><td>Monthly</td></tr><tr><td>Maximum Effective Profit Rate capped at 1.17% per month, which is the equivalent of 14%</td><td>= 14.00%</td><td>14.00% ÷ 12 months =1.17%</td></tr></table>		Annual	Monthly	Maximum Effective Profit Rate capped at 1.17% per month, which is the equivalent of 14%	= 14.00%	14.00% ÷ 12 months =1.17%	
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SECTION 2: PRODUCT INFORMATION

NO	ITEM	DESCRIPTION				SUPPORTING DOCUMENTS								
		per annum, of the total outstanding balance.												
		Akad will be based on the rate for Ceiling Profit Rate & Selling Price by taking consideration that customer currently holding an existing card or may apply for additional card.	=	18.00%	18.00% ÷ 12 months = 1.50%									
		Note: - The Bank shall not impose any profit on the portion of outstanding balances that relate to the profit that is carried forward from the previous statement. - The cap on finance charges and profit rate (at 14.00% per annum) reflects the reduction in costs including rewards, benefits, privileges and other ancillary cost that should result in commensurate reduction in finance charges and profit rate applicable to cardholders.												
20.0	Mode of APC Servicing Payment	- Any crediting of the Financing Account constitutes a reinstatement of the facility. - APC is based on the utilized amount. - APC is accrued daily on the outstanding principal amount only, from the point of transaction posting and is to be charged monthly, but only after grace period has lapsed. - There is no compounding of APC charges. - Monthly Actual Profit Charges (APC) is charged to the Customer and NOT deducted from the Customer’s limit. - For minimum or partial (less than minimum) monthly payment, maximum allocation for Profit Charges portion of the payment shall not exceed 30%.												
21.0	Fees and Charges	Type and quantum of fees and charges to be imposed: <table><tr><th>Fees & Charges</th><th>Amount</th></tr><tr><td>Annual Fee</td><td>Not Applicable</td></tr><tr><td>Cash Withdrawal Fee</td><td> - Service Fee 2% on withdrawn amount OR RM30, whichever is higher - Actual Profit Charge (APC) shall be capped at a maximum of 1.5% per month, which is equivalent to 18% per annum </td></tr><tr><td>Late Payment Compensation (Ta`width)</td><td>Ta`width (Compensation): In the event that customer do not meet the minimum monthly payment payable by the due date. The customer</td></tr></table>				Fees & Charges	Amount	Annual Fee	Not Applicable	Cash Withdrawal Fee	- Service Fee 2% on withdrawn amount OR RM30, whichever is higher - Actual Profit Charge (APC) shall be capped at a maximum of 1.5% per month, which is equivalent to 18% per annum	Late Payment Compensation (Ta`width)	Ta`width (Compensation): In the event that customer do not meet the minimum monthly payment payable by the due date. The customer	
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SECTION 2: PRODUCT INFORMATION

NO	ITEM	DESCRIPTION		SUPPORTING DOCUMENTS											
			will be charged 1% of the outstanding balance (comprising retail transactions and cash withdrawals only), subject to a maximum of RM 100 . The Ta`widh charges shall neither be compounded nor added to the outstanding amount in arrears for the computation of profit charges.												
		Lost Card Replacement	RM 50 per card (for loss due to Customer negligence)												
		Conversion for Overseas Transactions	The exchange rate is determined by VISA International, on the date of conversion in addition to a 1% foreign currency administration cost imposed by BMMB.												
		Service Tax	RM 25 for each Principal and Supplementary Card. Service Tax will be charged on the Card activation date and every subsequent anniversary of the issuance date.												
		Transfer or Migration of Existing Outstanding Balance	Not Applicable												
		a) Rationale of introducing the above fees :- • Direct costs of the Bank as imposed by third parties.													
b) Communication plan :- • BMMB website • Display / advertise at prominent / strategic places / banking hall • BMMB Social Networking Sites • Product Disclosure Sheet															
c) Additional information :- • None.															
22.0	Mode of Payment	<table><tr><td></td><td>Salary Deduction at source</td></tr><tr><td></td><td>Standing Instruction at BMMB</td></tr><tr><td>√</td><td>Cash (ATM/CDM)</td></tr><tr><td></td><td>Cheque</td></tr><tr><td>√</td><td>Over-the-Counter (home account & inter-branch)</td></tr><tr><td>√</td><td>Others please specify: Any other method acceptable by the Bank. i.e. IBG / Internet Banking (Online Transfer)</td></tr></table>		Salary Deduction at source		Standing Instruction at BMMB	√	Cash (ATM/CDM)		Cheque	√	Over-the-Counter (home account & inter-branch)	√	Others please specify: Any other method acceptable by the Bank. i.e. IBG / Internet Banking (Online Transfer)	
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SECTION 2: PRODUCT INFORMATION																										
NO	ITEM	DESCRIPTION			SUPPORTING DOCUMENTS																					
23.0	Mode of Settlement	Besides the Profit Charges, the mode of settlement of the principal amount shall be settled by way of the following: a) Minimum monthly payment; b) Contracted monthly instalments (Balance Transfers, Easy Payment Plans, Instalment Payment Plans, Cash Instalment Plans, Automatic Balance Conversions); c) Lump sum (bullet) payment by the end of the period; d) Any other method acceptable by the Bank.																								
24.0	Card Statement	To provide E-Statement by default. The statement shall be consolidated between the Principal Cardholder and the Supplementary Cardholder																								
25.0	Loyalty Programme	Not Applicable for Awwal Basic Credit Card																								
26.0	Balance Transfer Programme	a) The balance transfer programme shall target the revolvers market. b) The maximum balance transfer limit shall be up to 70% of the total credit limit, or the remaining unutilised limit. c) The balance transfer programme is structured as follows: <table><tr><th>Card Type / Jenis Kad</th><th>Balance Transfer Plan & Tenure</th><th>Profit Rate (one-time upfront charge on approved amount)</th><th>Minimum Transfer</th><th>Maximum Transfer</th></tr><tr><td rowspan="2">AmanahRaya Visa Platinum-i / EON Visa Platinum-i</td><td>6 Months & 12 Months</td><td>0%</td><td>RM3,000</td><td rowspan="2">Up to 70% of the available credit limit</td></tr><tr><td>24 Months</td><td>2.5%</td><td>RM5,000</td></tr><tr><td rowspan="2">All Other Credit Card -i</td><td>6 Months</td><td>0%</td><td>RM3,000</td><td rowspan="2">Up to 70% of the available credit limit</td></tr><tr><td>12 months</td><td>2.5%</td><td>RM5,000</td></tr></table>			Card Type / Jenis Kad	Balance Transfer Plan & Tenure	Profit Rate (one-time upfront charge on approved amount)	Minimum Transfer	Maximum Transfer	AmanahRaya Visa Platinum-i / EON Visa Platinum-i	6 Months & 12 Months	0%	RM3,000	Up to 70% of the available credit limit	24 Months	2.5%	RM5,000	All Other Credit Card -i	6 Months	0%	RM3,000	Up to 70% of the available credit limit	12 months	2.5%	RM5,000	
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SECTION 2: PRODUCT INFORMATION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS								
27.0	Transfer or Migration of Existing Outstanding (O/S) Balance	a) <u>Apply for BCC-i & Close/Terminate Existing Card</u> - One-off transfer/ migration of existing outstanding (O/S) balance (principal only) for amount not exceeding the BCC-i card limit of RM20,000, with no fees or charges imposed. - No credit underwriting/ assessment required, as the outstanding balance is transferred/ migrated within the existing shared limit. - The remaining O/S balance (Principal + Profit Charges) must be settled/ paid by the cardholder for the existing card to be closed. Scenario 1: Outstanding (O/S) Within BCC-i RM20,000 Limit - Total Limit : RM30,000 - O/S Principal Balance : RM15,000 - O/S Profit Charges : RM500 - Total O/S Balance : RM15,500 <table><tr><td>Transfer to BCC-i</td><td> - O/S Principal Balance transferred to BCC-i : <u>RM15,000</u> - BCC-i spending limit cap : <u>RM20,000</u> - Available BCC-i Balance After Transfer : <u>RM5,000</u> </td></tr><tr><td>Existing Card:</td><td> - O/S Profit Charges of RM500 will not be transferred to BCC-i and must be settled/ paid by the cardholder. - Existing Card will be closed/ terminated. </td></tr></table> Scenario 2: O/S Balance Exceeds BCC-i RM20,000 Limit - Total Limit : <u>RM30,000</u> - O/S Principal Balance : RM25,000 - O/S Profit Charges: RM1,000 - Total O/S Balance : <u>RM26,000</u> <table><tr><td>Transfer to BCC-i</td><td> - O/S Principal Balance transferred to BCC-i : <u>RM20,000</u> - BCC-i spending limit cap : <u>RM20,000</u> - Available BCC-i Balance after transfer : <u>RM0</u> </td></tr><tr><td>Existing Card:</td><td> - O/S Principal Balance of <u>RM5,000</u> & O/S Profit Charges of <u>RM1,000</u> will not be transferred to BCC-i and must be settled/ paid by the cardholder. - Existing Card will be closed/ terminated. </td></tr></table>	Transfer to BCC-i	- O/S Principal Balance transferred to BCC-i : <u>RM15,000</u> - BCC-i spending limit cap : <u>RM20,000</u> - Available BCC-i Balance After Transfer : <u>RM5,000</u>	Existing Card:	- O/S Profit Charges of RM500 will not be transferred to BCC-i and must be settled/ paid by the cardholder. - Existing Card will be closed/ terminated.	Transfer to BCC-i	- O/S Principal Balance transferred to BCC-i : <u>RM20,000</u> - BCC-i spending limit cap : <u>RM20,000</u> - Available BCC-i Balance after transfer : <u>RM0</u>	Existing Card:	- O/S Principal Balance of <u>RM5,000</u> & O/S Profit Charges of <u>RM1,000</u> will not be transferred to BCC-i and must be settled/ paid by the cardholder. - Existing Card will be closed/ terminated.	
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SECTION 2: PRODUCT INFORMATION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS												
		b) <u>Apply for BCC-i & Retain Existing Card</u> - One-off transfer/ migration of existing outstanding (O/S) balance (principal only) for amount not exceeding the BCC-i card limit of RM20,000, with no fees or charges imposed. - No credit underwriting/ assessment required, as the outstanding balance is transferred/ migrated within the existing shared limit. - The remaining O/S balance (Principal + Profit Charges) shall be continued to be served/ payable by the cardholder. Scenario 1: O/S Within BCC-i RM20,000 Limit - Total Limit : RM30,000 - O/S Principal Balance : RM15,000 - O/S Profit Charges : RM500 - Total O/S Balance : RM15,500 <table><tr><td>Transfer to BCC-i</td><td> - O/S Principal Balance transferred to BCC-i : <u>RM15,000</u> - BCC-i spending limit cap : <u>RM20,000</u> </td></tr><tr><td>Retain Existing Card:</td><td> - O/S Profit Charges of RM500 will not be transferred to BCC-i & continue to be served/ payable by the cardholder </td></tr><tr><td>Limit Maintenance</td><td> - Available share limit after transfer : <u>RM14,500</u> - Available spending limit for BCC-i : <u>RM5,000</u> </td></tr></table> Scenario 2: O/S Balance Exceeds BCC-i RM20,000 Limit - Total Limit : RM30,000 - O/S Principal Balance : RM25,000 - O/S Profit Charges : RM1,000 - Total O/S Balance : RM26,000 <table><tr><td>Transfer to BCC-i</td><td> - O/S Principal Balance transferred to BCC-i : <u>RM20,000</u> - BCC-i spending limit cap : <u>RM20,000</u> </td></tr><tr><td>Retain Existing Card:</td><td> - O/S Principal Balance of <u>RM5,000</u> & O/S Profit Charges of <u>RM1,000</u> will not be transferred to BCC-i & continue to be served/ payable by the cardholder. </td></tr><tr><td>Limit Maintenance</td><td> - Available share limit after transfer : <u>RM4,000</u> - Available spending limit for BCC-i : <u>RM0</u> </td></tr></table>	Transfer to BCC-i	- O/S Principal Balance transferred to BCC-i : <u>RM15,000</u> - BCC-i spending limit cap : <u>RM20,000</u>	Retain Existing Card:	O/S Profit Charges of RM500 will not be transferred to BCC-i & continue to be served/ payable by the cardholder	Limit Maintenance	- Available share limit after transfer : <u>RM14,500</u> - Available spending limit for BCC-i : <u>RM5,000</u>	Transfer to BCC-i	- O/S Principal Balance transferred to BCC-i : <u>RM20,000</u> - BCC-i spending limit cap : <u>RM20,000</u>	Retain Existing Card:	O/S Principal Balance of <u>RM5,000</u> & O/S Profit Charges of <u>RM1,000</u> will not be transferred to BCC-i & continue to be served/ payable by the cardholder.	Limit Maintenance	- Available share limit after transfer : <u>RM4,000</u> - Available spending limit for BCC-i : <u>RM0</u>	
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SECTION 2: PRODUCT INFORMATION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS																																								
28.0	Instalment Payment Plan (IPP)	The IPP is a plan which allows the cardholder to convert a retail transaction with the Credit Card-i into an instalment plan over a specified tenor. The retail transaction must be billed to the Credit Card-i account and not posted in the statement forming part of the outstanding balance due, and has not passed its payment due date at the point of conversion. The cardholder shall apply for the conversion under IPP via telephone call to the Bank’s customer service or by walk-in to branches. The purchase amount must be within the cardholder’s available limit and subject to the minimum purchase amount. The profit rate may be charged as per the One-Off profit charge. Any missed payment amounts shall be subject to profit charges according to the cardholder’s prevailing profit tier. The IPP is offered as per the following: EON Visa Credit Card-i <table><tr><th>Tenor/Month</th><th>Minimum Purchase Amount</th><th>One Time Profit Charge</th></tr><tr><td>6</td><td>RM500.00</td><td rowspan="2">0% per annum</td></tr><tr><td>12</td><td>RM1,000.00</td></tr><tr><td>18</td><td rowspan="5">RM1,000.00</td><td rowspan="5">6% per annum</td></tr><tr><td>24</td></tr><tr><td>36</td></tr><tr><td>48</td></tr><tr><td>60</td></tr></table> Pos Malaysia & Amanah Raya Credit Card-i <table><tr><th>Tenor/Month</th><th>Minimum Purchase Amount</th><th>One Time Profit Charge</th></tr><tr><td>6</td><td>RM500.00</td><td rowspan="2">0% per annum</td></tr><tr><td>12</td><td>RM1,000.00</td></tr><tr><td>18</td><td rowspan="2">RM1,000.00</td><td rowspan="2">6% per annum</td></tr><tr><td>24</td></tr></table> All Other Credit Card-i <table><tr><th>Tenor/Month</th><th>Minimum Purchase Amount</th><th>One Time Profit Charge</th></tr><tr><td>6</td><td>RM500.00</td><td rowspan="2">0% per annum</td></tr><tr><td>12</td><td>RM1,000.00</td></tr><tr><td>18</td><td>RM1,000.00</td><td rowspan="2">4% per annum</td></tr><tr><td>24</td><td>RM1,000.00</td></tr></table>	Tenor/Month	Minimum Purchase Amount	One Time Profit Charge	6	RM500.00	0% per annum	12	RM1,000.00	18	RM1,000.00	6% per annum	24	36	48	60	Tenor/Month	Minimum Purchase Amount	One Time Profit Charge	6	RM500.00	0% per annum	12	RM1,000.00	18	RM1,000.00	6% per annum	24	Tenor/Month	Minimum Purchase Amount	One Time Profit Charge	6	RM500.00	0% per annum	12	RM1,000.00	18	RM1,000.00	4% per annum	24	RM1,000.00	
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SECTION 2: PRODUCT INFORMATION									
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS						
		IPP is applicable for retail transactions only with a minimum purchase of RM500 in a single receipt. The following transactions are not convertible under IPP: (a) Cash Withdrawal (b) Instalment amounts payable under other programmes such as Balance Transfer and Easy Payment Plan. (c) Annual Fees (d) Carry forward outstanding balance; and (e) Any other charges provided for in the Cardholder Agreement and terms and conditions. Cardholder eligibility: (a) The available credit limit is more than the purchase amount (b) The card account is not delinquent, suspended, cancelled or in any way in breach of the terms and conditions. Illustration of instalment payment: <i>For a tenor of 24 months and amount of RM1,000</i> Total Amount = Principal + Profit Total Amount = 1,000 + (1,000 x 0.04 x [Tenor in days ÷ 365]) Total Amount = 1,000 + (1,000 x 0.04 x [730 ÷ 365]) Total Amount = 1,080 <i>Therefore;</i> Instalment Amount = Total Amount Due ÷ Tenor in months Instalment Amount = 1,080 ÷ 24 months Instalment Amount = RM45.00 per month							
29.0	Cash Instalment Plan (CIP) - InstaCash	The CIP (<i>marketed as InstaCash</i>) is a plan which allows the cardholder to withdraw cash with the credit card-i and make payments via instalment plan over a specified tenor. There is a One-Time Profit Charge which will be calculated and added onto the instalment amount to be stretched according to the months requested. The cardholder must apply for CIP via telephone call to the Bank’s customer service or by walk-in to branches. No early settlement fee or penalty imposed. The withdrawal amount must be up to 70% the cardholder’s available limit and subject to the minimum amount. <table><tr><th>Tenor (months)</th><th>One-Time Profit Charge</th><th>Minimum Amount</th></tr><tr><td>6</td><td>2.5% p.a. on flat basis</td><td></td></tr></table>	Tenor (months)	One-Time Profit Charge	Minimum Amount	6	2.5% p.a. on flat basis		
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SECTION 2: PRODUCT INFORMATION																																													
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		Note: The profit charges shall not exceed the total profit as per contractual selling price. Cardholder eligibility: (i) Principal cardholder (ii) maximum withdrawal is up to 70% of the available credit limit. (iii) The card account is not delinquent, suspended, cancelled or in anyway in breach of the terms and conditions. Illustration of instalment payment: <i>For a tenor of 24 months and amount of RM5,000</i> Total Amount = Principal + Profit Total Amount = 5,000 + (5,000 x 0.06 x [Tenor in days ÷ 365]) Total Amount = 5,000 + (5,000 x 0.06 x [730 ÷ 365]) Total Amount = 5,600 <i>Therefore;</i> Instalment Amount = Total Amount Due ÷ Tenor in months Instalment Amount = 5,600 ÷ 24 months Instalment Amount = RM233.33 per month																																											
30.0	Prohibited Merchant Category	The current list is as follows: <table><tr><th>MCC</th><th>Description / Keterangan</th><th>MCC</th><th>Description / Keterangan</th></tr><tr><td colspan="2">Amusement & Entertainment / Hiburan</td><td colspan="2">Hotels & Motels / Hotel & Motel</td></tr><tr><td>7800</td><td>Government Owned Lottery</td><td>3669</td><td>Eldorado Hotel & Casinos</td></tr><tr><td>7801</td><td>Internet Gambling</td><td>3676</td><td>Monte Carlo Hotel & Casino</td></tr><tr><td>7802</td><td>Government Licensed Horse/Dog Racing</td><td>3679</td><td>Silver Legacy & Casino</td></tr><tr><td>7995</td><td>Betting (including Lottery Tickets), Casino Gaming Chips,</td><td>3682</td><td>Sahara Hotel and Casino</td></tr><tr><td>9406</td><td>Government Owned Lotteries- Non-US Region</td><td>3708</td><td>Virgin River Hotel & Casino</td></tr><tr><td colspan="2">Personal Service Providers/ Pembekal Perkhidmatan Peribadi</td><td>3712</td><td>Buffalo Bill’s Hotel & Casino</td></tr><tr><td>7273</td><td>Dating and Escort Services</td><td>3728</td><td>Bally’s Hotel and Casino</td></tr><tr><td colspan="2">Miscellaneous Stores / Kedai-kedai Pelbagai</td><td>3731</td><td>Harrah’s Hotel and Casinos</td></tr></table>			MCC	Description / Keterangan	MCC	Description / Keterangan	Amusement & Entertainment / Hiburan		Hotels & Motels / Hotel & Motel		7800	Government Owned Lottery	3669	Eldorado Hotel & Casinos	7801	Internet Gambling	3676	Monte Carlo Hotel & Casino	7802	Government Licensed Horse/Dog Racing	3679	Silver Legacy & Casino	7995	Betting (including Lottery Tickets), Casino Gaming Chips,	3682	Sahara Hotel and Casino	9406	Government Owned Lotteries- Non-US Region	3708	Virgin River Hotel & Casino	Personal Service Providers/ Pembekal Perkhidmatan Peribadi		3712	Buffalo Bill’s Hotel & Casino	7273	Dating and Escort Services	3728	Bally’s Hotel and Casino	Miscellaneous Stores / Kedai-kedai Pelbagai		3731	Harrah’s Hotel and Casinos	
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SECTION 2: PRODUCT INFORMATION						
NO	ITEM	DESCRIPTION				SUPPORTING DOCUMENTS
		5733	Music Stores, Musical Instruments, Pianos, Sheet Music	3737	Riviera Hotel and Casino	
		5813	Drinking Places (Alcoholic Beverages) Bars Taverns, Cocktail Lounges, Nightclubs, Discotheques	3738	Tropicana Resort & Casino	
		5921	Package Stores - Beer, Wine and Liquor	3761	Primadonna Hotel & Casino	
		5993	Cigar Stores and Stands	3762	Whiskey Pete’s Hotel & Casino	
		5967	Adult Content and Services	3763	Chateau Elan Winery & Resort	
		Hotels & Motels / Hotel & Motel		3764	Beau Rivage Hotel & Casino	
		3551	Mirage Hotel and Casino	3765	Bellagio	
		3555	Treasure Island Hotel and Casino	3766	Fremont Hotel and Casino	
		3560	Aladdin Resort and Casino	3767	Main Street Hotel & Casino	
		3564	Sams’ Hotel and Casino	3768	Silver Star Hotel & Casino	
		3582	California Hotel and Casino	3769	Stratosphere Hotel and Casino	
		3624	Lady Luck Hotel & Casino	3771	Ceasars Hotel and Casino	
		3628	Excalibur & Casino	3773	Venetian Resort Hotel & Casino	
		3662	Circus Circus Hotel & Casino	3774	New York NY Hotel & Casino	
		3667	Luxor Hotel & Casino			
		Note: • List of Prohibited MCC’s as reviewed by Card Business and approved by Shariah Committee on a yearly basis. • MCC - 5813 : Drinking Places (Alcoholic Beverages) Bars Taverns, Cocktail Lounges, Nightclubs, Discotheques – this code is allowable by SC, however, the income from this code shall be channelled to charity.				
31.0	Granting of Credit Facility	Once the application is successful and the bank determines the credit limit amount to be granted to the Customer, the bank shall perform the following on the day of limit availing:- • The Bank shall avail the facility amount to the designated Card Account / approved Cardholder application with the Bank which shall equal the allowable utilization. This shall be done only after commodity trading has been executed successfully. • Upon card activation by the Customer, the Bank shall notify the Customer i.e. either through SMS, Retail Internet Banking or any				

SECTION 2: PRODUCT INFORMATION			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		other communication means, regarding the availability of the amount and facility readiness.	

SECTION 3: CREDIT INITIATION & APPRAISAL

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS																
1.0	Customer's Eligibility	(a) Minimum Income <u>Credit Card-i</u> - Individual with fixed income earner and non-fixed income earner. - Salary account holder with BMMB and non-salary account holder with BMMB. - Employed and self-employed. - Visa Platinum : Above RM36,000 annually <u>Note:</u> For expatriate (non-resident) :- - In the event the customer is eligible but unable to prove annual income and for non-resident, a deposit equal to the granted credit limit must be maintained with BMMB until full settlement. Subject to the Bank's discretion to approved such customers. (b) Payment Capacity based on Debt Service Ratio (DSR) i. For new credit card (standalone application) and new-to-bank customer. <u>Credit Card-i</u> <table><tr><th>DSR</th><th>Criteria</th><th>Region</th></tr><tr><td rowspan="2">60%</td><td>Income RM3,000 & below</td><td>Non-urban areas</td></tr><tr><td>Income RM5,000 & below</td><td>Urban areas</td></tr><tr><td rowspan="2">70%</td><td>Income RM3,001 – RM6,999</td><td>Non-urban areas</td></tr><tr><td>Income RM5,001 – RM6,999</td><td>Urban areas</td></tr><tr><td>80%</td><td>Income RM7,000 & above</td><td>Urban areas / Non-urban areas</td></tr></table> <u>Conditions</u> - Salary credited with BMMB. - If credit card default, to deduct from the salary account (5% minimum payment) based on billing cycle. - The maximum of 2 Issuers are applicable to those who earn less than RM36,000 (i.e. Income RM2,000 – RM2,999). - Advice customer to do Balance Transfer. (c) Employer/ Employment Criteria - The type of stable employer/ employment include but is not limited to the following:	DSR	Criteria	Region	60%	Income RM3,000 & below	Non-urban areas	Income RM5,000 & below	Urban areas	70%	Income RM3,001 – RM6,999	Non-urban areas	Income RM5,001 – RM6,999	Urban areas	80%	Income RM7,000 & above	Urban areas / Non-urban areas	
DSR	Criteria	Region																	
60%	Income RM3,000 & below	Non-urban areas																	
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80%	Income RM7,000 & above	Urban areas / Non-urban areas																	

SECTION 3: CREDIT INITIATION & APPRAISAL

NO	ITEM	DESCRIPTION			SUPPORTING DOCUMENTS
		No	Category of Employer	Eligible Criteria	
		1.	Government and semi-government bodies	- Federal and all states government and its bodies and agencies. - All statutory bodies. - All local authorities.	
		2.	Corporate organization i.e. listed or unlisted public limited companies ("Berhad") and its subsidiaries and associate companies.	Except PN4 companies - listed companies that fail to meet the financial conditions for continued trading and listing under KLSE. (Kindly refer to www.bursamalaysia.com for the update)	
		3.	Private Limited companies ("Sdn Bhd")	At least 3 years establishment. (Kindly refer to the date of registration or incorporation).	
		4.	Financial institutions	Licensed and established Financial Institutions.	
		5.	IPTA	All IPTA	
		6.	IPTS	- Licensed IPTS - At least 3 years establishment. (Kindly refer to the date, registration, or incorporation).	
		7.	Professional firms	- At least 5 years establishment. (Kindly refer to the date, registration, or incorporation). - Establish positive banking relationship with the Bank and/or other financial institutions. - For instance - accounting firms, engineering firms, architect firms, quantity surveyor firms, valuer firms, solicitor firms, company secretaries, tax agents and other professions that are registered with the relevant professional bodies.	
		8.	Business undertakings/ Self-employed (i.e. sole-proprietor, partner, director and/or shareholder of a	- At least 5 years establishment. (Kindly refer to the date, registration, or incorporation). - Establish positive banking relationship with the Bank.	

SECTION 3: CREDIT INITIATION & APPRAISAL

NO	ITEM	DESCRIPTION			SUPPORTING DOCUMENTS
			private/ limited company)	public (company)	
		○ Employment criteria include but is not limited to the followings: (i) Confirmed employment with stable employer must be employed with the company/ employer for at least six (6) months. (ii) Nature of employment on permanent basis. However, employment on contractual basis can only be considered for managerial level only. ○ In cases where the application does not meet the above requirements and the Branch under their discretion feel that the case is worth to be considered, it must be duly supported with strong justification and subject to the higher level of approving authority. (d) Employment Verification will be waived for the following selected customer criteria. The requirement for employment verification shall be determined by the business unit from time to time. ○ Salary Employed i. Government staff/ servant with HRMIS; ii. Existing Salary Account holders; iii. Existing financing customer with good payment history (subject to customer's current employer is same as the previous financing application); iv. Customer's employer name shown in CCRIS, Supplementary Credit Report (SCR) – supplement information is the same as in the application form (the employment record in SCR shows the same employer and at least one (1) year in service; AND Good conduct in CCRIS for other Banks' facilities with minimum record of one (1) year disbursed/ activated. ○ Self-Employed i. Business established more than five (5) years; ii. Private Clinic/ Medical Practitioner more than one (1) year; iii. Existing BMMB Current Account/ Saving Account holder more than 12 months.			
2.0	Net Disposable Income (NDI)	By region as per Guidelines to Credit Risk Policy (GCRP).			
		Region	State	NDI (RM)	
		Major Urban Areas	Klang Valley/ Penang Island/ Johor Bahru	1,800	

SECTION 3: CREDIT INITIATION & APPRAISAL												
NO	ITEM	DESCRIPTION				SUPPORTING DOCUMENTS						
		Northern	Perlis/ Kedah/ Perak/ Pulau Pinang	1,500								
		Eastern	Kelantan/ Pahang/ Terengganu	1,500								
		Southern	Melaka/ Negeri Sembilan/ Johor	1,500								
		Central	Selangor	1,500								
		East Malaysia	Sabah/ Sarawak/ Labuan	1,500								
3.0	CTOS Checking (Credit Tip Off Service)	No adverse records. Others as per GCRP.										
4.0	CCRIS Conduct (Central Credit Reference Information System)	Favorable and Pursuable. Others as per GCRP.										
5.0	RAMCI (Ram Credit Information) and Credit Limit Eligibility	Only applications with RAMCI rating of 4 to 10 are to be considered. <table><tr><th>Monthly Income</th><th>RAMCI rating</th><th>Credit Limit</th></tr><tr><td>RM2,000 and above</td><td>4-10</td><td>Up to RM 20,000 or 2x salary, whichever is lower</td></tr></table>				Monthly Income	RAMCI rating	Credit Limit	RM2,000 and above	4-10	Up to RM 20,000 or 2x salary, whichever is lower	
Monthly Income	RAMCI rating	Credit Limit										
RM2,000 and above	4-10	Up to RM 20,000 or 2x salary, whichever is lower										
6.0	Security Documents	(a) Application Form Signed; (b) Letter of Guarantee (if applicable); and (c) Any other relevant documents as the Bank deems necessary.										

SECTION 4: CREDIT APPROVAL												
NO	ITEM	DESCRIPTION		SUPPORTING DOCUMENTS								
1.0	Approval Process and Credit Underwriting Criteria	As per the following policy: • Credit Risk Policy (CRP); • Guideline to Credit Risk Policy (GCRP); • Any other guideline and circular issued by the Bank from time to time.										
2.0	Application	The Customer shall apply for the Credit Card-i by appointing the Bank as an agent to perform the functions as per the following:- i. To avail the financing facility to the Customer by way of Commodity <i>Murabahah</i> transaction (as per above Section 1, item 5.4 Diagrammatic Illustration, Flowchart and Product Structure Explanation), which is part of the buy and sell transaction to avail the credit limit to the Customer; and ii. To disburse the financing proceeds to the relevant accounts (if applicable).										
3.0	Evaluation & Approval (Branches and Retail Approving Centre (RAC))	Branches and Retail Approving Centre (RAC) • Applications for Consumers that have been recommended by Branches shall be forwarded to RAC for approval. • Applications which deviate (e.g. higher limit, Affluent Customers, no proof of income) will be assessed and decided by Retail Approving Centre (RAC). • Application process as per Card Business’s SOP. • Any request for variation of the aforementioned terms is to be decided on a case-to-case basis by respective approving parties namely Card Business or higher approving authority based on its strong merits.										
4.0	Authority Limit	• Single Approving Authority for Credit Card-i is as follows:<table><tr><th>Head of Credit</th><th>Senior Credit Manager</th><th>Credit Manager</th><th>Credit Analyst</th></tr><tr><td>< RM1mil</td><td>< RM500k</td><td>< RM100k</td><td>Nil</td></tr></table>If the credit card limit is >RM200k, the application will be subject to joint approval by the SCM and HOC.		Head of Credit	Senior Credit Manager	Credit Manager	Credit Analyst	< RM1mil	< RM500k	< RM100k	Nil	
Head of Credit	Senior Credit Manager	Credit Manager	Credit Analyst									
< RM1mil	< RM500k	< RM100k	Nil									

SECTION 5: CREDIT ADMINISTRATION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
1.0	Product Code	1.1 Generic Product Name : Awwal Basic Credit Card-<i>i</i> 1.2 Refer to BNM Code for the following: • Facility Type : 34510 • Sectoral Classification Code (SCC) : 9700 • Purpose Code (PC) : 4100 / 4500 • Counterparty / Customer(s) Code (CC) / Entity Type : 11 (Individual)	
2.0	Commodity Transaction (Revolving Financing)	• The buying and selling transaction of commodity is to be (i) held centrally by Credit Operation (COD); or (ii) via Straight Through Processing (STP) integration with Card Management System (CMS). • For the purpose of the transaction, the Bank will enter into the following agreements with the appointed traders: (a) Commodities Purchase with the 1st Trader. (b) Commodities Sale with the 2nd Trader. • There would be a Commodity Account (on the delivery of the commodity) maintained for record purposes and each commodity traders are to maintain Escrow Account with the Bank for payment purposes. • <u>First Leg Transaction</u> Purchase the commodity from 1st Trader/ Supplier  BRANCH  CAD  1ST TRADER  	

Step	Descriptions
1	Branch to place an order (via email/ fax or any other manner that prescribed by the Bank).
2	After cut-off time, Credit Administration Department (CAD) to consolidate all orders from various branches and places an order (in bulk) to the 1st Trader. Documentations/ Forms involved are as follows: (a) CAD will submit a Purchaser’s Request to the 1st Trader (seller) via email/ fax/ telephone and confirm it in writing. Written confirmation shall be received by the seller on the day that the Purchaser’s Request is made. (b) Then, the seller submits a Seller’s Offer to CAD to sell the commodity that is specified in the Purchaser’s Request. The seller shall make the Seller’s Offer via email/ fax/ telephone and shall confirm it in writing.

SECTION 5: CREDIT ADMINISTRATION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
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SECTION 5: CREDIT ADMINISTRATION											
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS								
		Delivery of Commodity CAD will proceed with delivery of commodity upon receiving the confirmed request. Refer to SOP Credit Administration Department for detailed process.									
3.0	Credit Limit	Under the concept of <i>Tawarruq</i> , the Credit Limit granted to the Customer refers to the amount that the Bank makes available by way of commodity <i>Murabahah</i> , which is equivalent to the Facility Utilization Amount (principal amount) approved by the Bank.									
4.0	Contactless Transaction Limit	Maximum of RM500 daily in accumulated transactions, subject to: i. Maximum of RM250 per transaction; ii. Maximum of 10 times contactless transactions per day									
5.0	Types of Profit Rate (Profit Charges)	<u>Fixed rate</u> i. Actual Profit Rate (APR) The APR is a fixed rate used to calculate the actual profit charges imposed on the Customer based on the facility utilization. It is capped at a maximum of 14.00% per annum (1.17% per month) of the approved Card limit for the individual customer.									
6.0	Actual Profit Charges (APC)	<table><tr><th colspan="2">Tiered Rates</th></tr><tr><th>Condition</th><th>Annually</th></tr><tr><td>Maximum Profit Rate capped at</td><td>14.00%</td></tr><tr><td>Cash Withdrawal (applicable for Resident only).</td><td>18.00%</td></tr></table> <u>Illustration on Actual Profit Charges (APC)</u> APC will be based on fixed rate applicable to the Customer <i>Illustration:</i> <u>October 2026</u> Credit Limit (Financing Amount) = RM20,000 Actual Profit Charge (APC) = 14% per annum = 14% ÷ 365 days = 0.038% per days Utilization Amount = RM 2,000 (October 2026) Tenor = 5 years APC (for the month of October 2026) = RM2,000 x 0.038% x 31 = <u>RM 23.56</u>	Tiered Rates		Condition	Annually	Maximum Profit Rate capped at	14.00%	Cash Withdrawal (applicable for Resident only).	18.00%	
Tiered Rates											
Condition	Annually										
Maximum Profit Rate capped at	14.00%										
Cash Withdrawal (applicable for Resident only).	18.00%										

SECTION 5: CREDIT ADMINISTRATION			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		Customer then proceeds to settle the total amount for October 2026 promptly $\begin{aligned}\text{Total amount due} &= \text{Utilization Amount} + \text{APC} \\ &= \text{RM 2,000.00} + \text{RM23.56} \\ &= \text{RM2,023.56}\end{aligned}$	
7.0	Ceiling Profit Charge (CPC) Computation	The formula to determine the Card's CPC is based on the Selling Price (SP) as follows: $\begin{aligned}\text{Total Ceiling Profit Charge (CPC)} &= \text{Purchase Price} \times \text{Ceiling Rate} \times \text{Tenor in years} \\ \text{Selling Price (SP)} &= \text{Purchase Price} + (\text{Purchase Price} \times \text{Ceiling Rate} \times \text{Tenor in years})\end{aligned}$ Where; $\begin{aligned}\text{Ceiling Profit Charge (CPC)} &= \text{Maximum profit charges allowed for the tenor} \\ \text{Purchase Price} &= \text{The commodity purchase price, which is equivalent to the absolute maximum allowable limit allowed on a particular Card type} \\ \text{Selling Price} &= \text{The commodity sale price under Murabahah} \\ \text{Ceiling Rate} &= 18.00\%\end{aligned}$ <u>Illustration:</u> <u>VISA Platinum</u> $\begin{aligned}\text{Card Limit (Purchase Price)} &= \text{RM 50,000} \\ \text{Ceiling Rate} &= 18.00\% \text{ (maximum allowable)} \\ \text{Tenor} &= 5 \text{ years}\end{aligned}$ Therefore; $\begin{aligned}\text{Selling Price (SP)} &= \text{RM 50,000} + (\text{RM 50,000} \times 18.00\% \times 5 \text{ years}) \\ &= \text{RM 95,000}\end{aligned}$ And; $\begin{aligned}\text{Ceiling Profit Charges (CPC)} &= \text{RM 50,000} \times 18.00\% \times 5 \text{ years} \\ &= \text{RM 45,000}\end{aligned}$	

SECTION 5: CREDIT ADMINISTRATION			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
8.0	Credit Administration	Disallow for status that is adjudicated bankrupt or nearing bankruptcy	
9.0	AML/CFT/CPF (Anti-Money Laundering, Countering Financing of Terrorism, Countering Proliferation Financing	Name screening. (refer to Guideline AML/CFT/CPF Chapter 5 : Screening) Due diligence process (CDD, EDD, ODD as necessary).(refer to Guideline AML/CFT/CPF Chapter 3 Customer Due Diligence; Chapter 6 Standard CDD; Chapter 7 Enhanced Due Diligence; Chapter 11 On-Going Due Diligence (ODD) and Update of Customer Records) To be guided by Guideline AML/CFT/CPF for Individual and any relevant SOP/Guideline.	
10.0	Provisioning Policy	As per Guidelines on Classification and Impairment Provision for Loans/ Financing or Accounting Standard MFRS 9 or any other regulatory/ internal guidance applicable, subject to change as approved by the Bank from time to time. To use treatment applied for Personal Financing 1 (PPK): 12-months Probability of Default (PD) of 0.916% - Lifetime PD of 6.527%	

SECTION 6: CREDIT MANAGEMENT & SUPERVISION			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
1.0	Payment Schedule/ Frequency	i. On monthly basis for Minimum Monthly Payment. ii. On monthly basis for Profit Charges incurred. iii. Lump sum / bullet settlement of the principal by the end of the tenor.	
2.0	Payment Priority	The payment priority are as follows: (a) Government Charges (SST, Tax) (b) Cash Withdrawal (c) Retail Spending (Including Instalment and Balance Transfer) (d) Fees and Charges (Including Late Payment Charges (<i>Ta`width</i>))	
3.0	Lump Sum Payment Treatment	• Purpose ○ To reduce Profit Charges amount accruing while the financing tenor remains unchanged. ○ To reinstate the Credit Card-<i>i</i> (<i>Tawarruq</i>) facility within the Customer's utilization limit. ○ To settle the principal outstanding. • Treatment ○ Lump sum payment is to reduce / settle principal outstanding. ○ Rebate/ <i>Ibra`</i> shall be granted to the Customer.	
4.0	Advance Payment	• Purpose - As an advance payment on an unutilized or fully replenished credit card facility, or as excess payment beyond full settlement of outstanding charges. (A facility with no debit balance only). • Treatment: ○ To treat as a credit balance belonging to the Customer residing in the Customer's card account, which shall have crediting priority over the Customer's limit when utilized. ○ No rebate/ <i>Ibra`</i> involved. ○ Any excess credit balance in the Credit Card-<i>i</i> account may be refunded to the Customer's CASA subject to the Bank's decision.	
5.0	Automatic Balance Conversion	Automatic Balance Conversion (ABC) Conversion of vulnerable Cardholders outstanding credit card-<i>i</i> balance to term financing as per the following terms (Subject to system readiness). The amount to be converted shall be the outstanding principal only and shall exclude any profit accrued and outstanding profit charges and any other fees owed by the Cardholder : (i) 3 years tenor (ii) Maximum profit rate of 13% (iii) Early settlement is allowed and subject to <i>ibra`</i> by BMMB (iv) The credit card facility cannot be utilized until settlement of the term financing.	

SECTION 6: CREDIT MANAGEMENT & SUPERVISION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS																		
		Cardholders are categorised as vulnerable if they: (i) Earn less than RM5,000 monthly; (ii) Are consistent revolvers over the last 12 months; (iii) Average payments made are 10% or less of their outstanding balances over the last 12 months.																			
6.0	Rescheduling and Restructuring	- Rescheduling & restructuring (R&R) may be under the Bank or AKPK. The card account shall be blocked and the status shall not be normalized. - The amount to be converted shall be the outstanding principal only and shall exclude any profit accrued and outstanding profit charges and any other fees owed by the Cardholder.																			
7.0	Account Status	<table><tr><td>0. New today in process</td></tr><tr><td>1. Active</td></tr><tr><td>2. Paid-off / Closed</td></tr><tr><td>3. Matured</td></tr><tr><td>4. New today</td></tr><tr><td>5. Zero accrual</td></tr><tr><td>6. Freeze with accrual</td></tr><tr><td>7. Freeze with zero accrual</td></tr><tr><td>8. Charged off</td></tr></table>	0. New today in process	1. Active	2. Paid-off / Closed	3. Matured	4. New today	5. Zero accrual	6. Freeze with accrual	7. Freeze with zero accrual	8. Charged off										
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6. Freeze with accrual																					
7. Freeze with zero accrual																					
8. Charged off																					
8.0	Account Sub-Status	<table><tr><td> - Frozen </td><td> - Fraud </td></tr><tr><td> - Deceased </td><td> - Closed </td></tr><tr><td> - Cancelled </td><td> - Write-off File Closed </td></tr><tr><td> - Early Care </td><td> - Terminated </td></tr><tr><td> - Transferred </td><td> - Ceased </td></tr><tr><td> - Write-off Closed </td><td> - Abandoned </td></tr><tr><td> - Restructured </td><td> - Restructure Closed </td></tr><tr><td> - Recalled </td><td> - Open </td></tr><tr><td> - Legal Action other Banks </td><td></td></tr></table>	Frozen	Fraud	Deceased	Closed	Cancelled	Write-off File Closed	Early Care	Terminated	Transferred	Ceased	Write-off Closed	Abandoned	Restructured	Restructure Closed	Recalled	Open	Legal Action other Banks		
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Transferred	Ceased																				
Write-off Closed	Abandoned																				
Restructured	Restructure Closed																				
Recalled	Open																				
Legal Action other Banks																					
9.0	Utilisation	Any debiting via Awwal Basic Credit Card-i transactions including EDC terminals, E-Point of Sales and ATM Cash Withdrawals or by other means, the debiting of the Customer’s Card Account for any amount by the Customer shall constitute a utilization of the Facility by the Customer.																			
10.0	Non-Utilisation	(a) In the event that the Customer does not activate and does not utilize the Facility, after a period of ninety (90) days the Bank shall terminate the facility and cut the card. The Bank always reserves the right to																			

SECTION 6: CREDIT MANAGEMENT & SUPERVISION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS																											
		continue or terminate the Facility. The Customer must make a new application for new card. (b) In the event that the Customer activates but does not utilize the Facility, the facility shall remain available to the Customer in full until the end of the tenor. The Bank always reserves the right to continue or terminate the Facility. Note that for VISA Platinum, the Customer shall still incur the Annual Card Fees on the first anniversary of the facility subject to waiver of the first year’s fee. (c) Upon termination of the Facility, any amount so owing under the Facility shall immediately fall due and be payable together with costs and/or other monies due thereof within thirty (30) days from the date of notification of the termination to the Customer and the Bank shall thereafter be entitled to enforce any or all of the remedies and rights available to the Bank.																												
11.0	Default	Default occurs when minimum monthly payment is not paid or is only partially paid.																												
12.0	Suspension	The card usage shall be suspended if default occurs in the monthly payment. Suspension of the card shall take effect after payment is past due for 30 days (Delinquent 2). <i>Illustration:</i> <table><tr><th>No</th><th>Events</th><th>Card Status</th></tr><tr><td>1</td><td>Statement cycle on 1st of every month</td><td>-</td></tr><tr><td>2</td><td>1st statement date – 01/08/2019</td><td>Active</td></tr><tr><td>3</td><td>1st payment due date – 20/08/2019</td><td>Active</td></tr><tr><td>4</td><td>If no payment is made by 20/08/2019, on 21/08/2019 account shall be past due for X days (Delinquent 1)</td><td>Active</td></tr><tr><td>5</td><td>X days + 30 days (Delinquent 2) – Card will be suspended starting 21/09/2019</td><td>Suspended for usage</td></tr><tr><td>6</td><td>X days + 60 days (Delinquent 3) – Card will be temporarily on hold</td><td>On hold</td></tr><tr><td>7</td><td>If settlement occurs: Card is auto regularized for usage upon settlement of overdue minimum monthly payment up to X days (Delinquent 1)</td><td>Active</td></tr><tr><td>8</td><td>If no settlement occurs: X days + 90 days (Delinquent 4) – Card will be terminated on 20/11/2019 during EOD</td><td>Terminated</td></tr></table>	No	Events	Card Status	1	Statement cycle on 1 st of every month	-	2	1 st statement date – 01/08/2019	Active	3	1 st payment due date – 20/08/2019	Active	4	If no payment is made by 20/08/2019, on 21/08/2019 account shall be past due for X days (Delinquent 1)	Active	5	X days + 30 days (Delinquent 2) – Card will be suspended starting 21/09/2019	Suspended for usage	6	X days + 60 days (Delinquent 3) – Card will be temporarily on hold	On hold	7	If settlement occurs: Card is auto regularized for usage upon settlement of overdue minimum monthly payment up to X days (Delinquent 1)	Active	8	If no settlement occurs: X days + 90 days (Delinquent 4) – Card will be terminated on 20/11/2019 during EOD	Terminated	
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SECTION 6: CREDIT MANAGEMENT & SUPERVISION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
13.0	Termination	(a) In the event of non-payment, the card will be terminated. Non-payment is the event that minimum monthly payment is not paid for 90 days from the first statement day (Delinquent 4). (b) The card will be terminated if the cardholder is discovered to have used the credit card-i for an unlawful activity.	
14.0	Reinstatement	Any credit transaction to the Customer's Credit Card Account shall constitute a financing replenishment of the credit line. For cards which have been terminated, reinstatement of the card will be considered upon full settlement of the total outstanding balance.	
15.0	Renewal / Extension	The Customer may, by giving a prior thirty (30) Business Days' notice to the Bank, renew the Facility subject to approval by the Bank where in such an event the Customer and the Bank shall execute the relevant documentation and new <i>aqad</i> which is to be determined by the Bank.	
16.0	Reminders / Notices	a) First reminder on Minimum Monthly payment overdue b) Second Reminder on Minimum Monthly payment overdue c) First Reminder on Maturity d) Second Reminder on Maturity e) Third Reminder on Maturity f) Notice on Facility Expired	
17.0	Impairment Status (Classification of Impaired Status)	a) Where termination due to Delinquent 4 has occurred i.e. no settlement has occurred; or b) When minimum monthly payment has not been met for 90 days or 3 months (4 months payment) consecutively (no payment or less than minimum monthly payment or both); or c) Where payment is overdue after its financing maturity date; or d) When account has been recalled/terminated for any reason (including fraudulent); or e) Other classifications as required under BNM guidelines and stipulated under the Guidelines to Credit Risk Policy (GCRP) such as rescheduling and restructuring accounts shall be impaired accordingly. Note: For further details, refer to Guidelines <u>to Credit Risk Policy: Chapter 7</u>	
18.0	Rebate / <i>Ibra`</i>	Rebate / <i>Ibra</i> on deferred profit shall be granted to the Customer subject to Shariah principle: a) The Bank shall grant Rebate / <i>Ibra`</i> in case of early settlement of the facility to the Customer;	

SECTION 6: CREDIT MANAGEMENT & SUPERVISION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS							
		b) Settlement of the original financing contract due to financing restructuring exercise; c) Settlement by customers in the case of default; and d) Settlement by customers in the event of termination or cancellation of financing before the maturity date. <u>Note:</u> Item (a), (b) & (d) are applicable for both fixed and floating Facility whilst item (c) is only applicable for floating Facility and subject that there is no event of default occurring and continuing. e) General Rebate / <i>Ibra'</i> formula: <table><tr><td>Outstanding Balance (Outstanding Selling/Sales Price)</td><td>-</td><td>Outstanding Principal Amount</td><td>-</td><td>Amount due to the Bank¹</td><td>-</td><td>Reductio n of <i>Ibra'</i>²</td></tr></table> <u>Whereby:</u> ¹Amount due to the Bank refers to any profit amount due by the customer upon early settlement such as current month profit and profit in arrears (if any). ²Reduction of <i>Ibra'</i> refers to the cost the Customer needs to bear due to early settlement prior maturity (if applicable). <u>Note:</u> The Rebate/<i>Ibra'</i> clause is subject to change from time to time subject to the guidelines issued by Bank Negara Malaysia and Management approval shall be required for new changes.	Outstanding Balance (Outstanding Selling/Sales Price)	-	Outstanding Principal Amount	-	Amount due to the Bank ¹	-	Reductio n of <i>Ibra'</i> ²	
Outstanding Balance (Outstanding Selling/Sales Price)	-	Outstanding Principal Amount	-	Amount due to the Bank ¹	-	Reductio n of <i>Ibra'</i> ²				
19.0	<i>Ta`widh</i> (Compensation of Late Payment)	The Customer undertakes to pay the compensation to the Bank for any outstanding balances* and payment of outstanding Sales Price at the date of maturity of the Facility as follows:- a) For the failure to pay any Facility instalment from the date of the first use up to the date of Facility matured, the rate of compensation to be used is up to one percent (1%) per annum on the outstanding amount or any other method that been approved by Bank Negara Malaysia. Without affecting the above, the amount of the compensation fee (<i>Ta`widh</i>) shall not be compounded on the outstanding instalments. b) For the failure to pay any instalment and where the failure continues over the maturity date of the Facility, the rate of compensation will be used is current Islamic Interbank Money Market Rate on the outstanding overdue principal amount or any other method approved by Bank Negara Malaysia; and								

SECTION 6: CREDIT MANAGEMENT & SUPERVISION

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS						
		c) <i>Ta`widh</i> formula: <table><tr><td>Default payment during the financing tenor and before maturity</td><td>=</td><td>$\frac{\text{Overdue Instalment(s)} * 1\% * \text{No. of Days Overdue}}{365 \text{ or } 366 \text{ (leap year)}}$</td></tr><tr><td>Default payment which exceeded the maturity date</td><td>=</td><td>$\frac{\text{Overdue Instalment(s)} * 1\% * \text{IIMM Rate} * \text{No. of Days overdue}}{365 \text{ or } 366 \text{ (leap year)}}$ IIMM: Islamic Interbank Money Market </td></tr></table>	Default payment during the financing tenor and before maturity	=	$\frac{\text{Overdue Instalment(s)} * 1\% * \text{No. of Days Overdue}}{365 \text{ or } 366 \text{ (leap year)}}$	Default payment which exceeded the maturity date	=	$\frac{\text{Overdue Instalment(s)} * 1\% * \text{IIMM Rate} * \text{No. of Days overdue}}{365 \text{ or } 366 \text{ (leap year)}}$ IIMM: Islamic Interbank Money Market	
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Default payment which exceeded the maturity date	=	$\frac{\text{Overdue Instalment(s)} * 1\% * \text{IIMM Rate} * \text{No. of Days overdue}}{365 \text{ or } 366 \text{ (leap year)}}$ IIMM: Islamic Interbank Money Market							
		d) The <i>Ta`widh</i> amount shall not be compounded on the overdue instalment or outstanding principal amount.							

SECTION 7: MERCHANT ACQUIRING			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
1.0	Description	The Merchant Acquiring refers to the Bank's acquisition of merchants and enabling them with the necessary infrastructure to accept Card payments. This includes providing the merchants with Electronic Data Capture (EDC) Terminals capabilities and access and integration to relevant systems to establish cards as an option for receiving payments.	
2.0	Payment Networks	VISA	
3.0	Market Segmentation	Retail Merchants	
4.0	Company Eligibility	- Malaysian registered company including SME's, Corporate & Commercial - Malaysian registered Society, Associations, Trustees, Professional Bodies, Government, Cooperations - Malaysian registered individual with valid business registration - Institutions other than firms, corporations and other business enterprises that are acceptable to the Bank	
5.0	Documents Required	- Photocopy of IC of all Owners / Partners / Directors / Authorized persons - Form B&D / SSM for Sole Proprietor / Partnership (Certified True Copies for original copies) - Form 49/24/M&M/9 for Sdn Bhd (Certified True Copies for original copies) - Latest 3 months Bank Statement (if other than BMMB account) Note: Certified True copies by Company Secretary or any of the respective regulators or authorities.	
6.0	Credit Tip Off Service (CTOS)	No adverse record / Adverse records settled. Others as per Guidelines to Credit Risk Policy (GCRP)	
7.0	AMLA / MATCH	No adverse records. To follow as per AML/CFT/CPF Guideline.	
8.0	Legality of Business	Legal business with business license provided by local council and any of the respective regulators or authorities.	
9.0	Roles & Responsibility	Branch - Perform identification and verification for existing and new merchant Card Business - Merchant Acquisition / Sales & Application approval - Merchant application processing (including MATCH submission) setup and maintenance - Merchant settlement & payment - preparation	

SECTION 7: MERCHANT ACQUIRING

NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS												
		- Dispute management - Charge-Back, representment, retrieval request, documentation for pre-arbitration and arbitration in relation to merchant acquiring - Verification and approval on merchant related posting - Report preparation for Bank, PayNet, BNM, MasterCard, and VISA - Merchant Fraud investigation - Online Transaction Monitoring - Call centre for merchant services Terminal Vendor - Terminal Set-Up and maintenance													
10.0	Merchant Discount Rate (Retail)	The Merchant Discount Rate (MDR) is a charge to a merchant by the Bank for accepting payment from their Customers in credit and debit cards every time a card gets swiped in their stores. The Merchant Discount Rate (MDR) imposed on merchants is as follows: <table><tr><th>Card Transaction</th><th>Rate</th></tr><tr><td>Debit Card</td><td>Between 0.40% to 0.80%</td></tr><tr><td>MasterCard and VISA Local – On Us</td><td>Between 1.00% to 1.20%</td></tr></table> <table><tr><th>Card Transaction</th><th>Rate</th></tr><tr><td>MasterCard and VISA Local – Off Us</td><td>Between 1.20% to 1.50%</td></tr><tr><td>MasterCard and VISA International</td><td>Between 1.50% to 2.00%</td></tr></table> Card Business will review the MDR from time to time in accordance to market demand.	Card Transaction	Rate	Debit Card	Between 0.40% to 0.80%	MasterCard and VISA Local – On Us	Between 1.00% to 1.20%	Card Transaction	Rate	MasterCard and VISA Local – Off Us	Between 1.20% to 1.50%	MasterCard and VISA International	Between 1.50% to 2.00%	
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Card Transaction	Rate														
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MasterCard and VISA International	Between 1.50% to 2.00%														
11.0	Terminal Deposit	RM2,500 per unit for GPRS / Wireless terminal													
12.0	Monthly Rental	RM80 per unit for GPRS / Wireless terminal													
13.0	Paper Role	RM200 per box (100 roles per box)													
14.0	Authority Approval	The authority approval is in accordance to the respective officer’s grade <table><tr><th>Details</th><th>Division Head of Consumer Banking</th><th>Head of Card Business</th></tr><tr><td>MDR VISA / MasterCard Debit Card</td><td><0.50%</td><td>0.50% and above</td></tr><tr><td>MDR VISA / MasterCard Credit Card</td><td><1.00%</td><td>1% and above</td></tr><tr><td>Terminal Rental Fee (TRF)</td><td>N/ A</td><td>Free of TRF</td></tr></table> Notes: - The above MDR limit of authority is for card present transactions (face-to-face transactions using contact or contactless). - Terminal Rental Free (TRF) is monthly rental fee for EDC terminal being charged to the merchant.	Details	Division Head of Consumer Banking	Head of Card Business	MDR VISA / MasterCard Debit Card	<0.50%	0.50% and above	MDR VISA / MasterCard Credit Card	<1.00%	1% and above	Terminal Rental Fee (TRF)	N/ A	Free of TRF	
Details	Division Head of Consumer Banking	Head of Card Business													
MDR VISA / MasterCard Debit Card	<0.50%	0.50% and above													
MDR VISA / MasterCard Credit Card	<1.00%	1% and above													
Terminal Rental Fee (TRF)	N/ A	Free of TRF													

SECTION 8: OTHER REQUIREMENTS			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
1.0	Third Party Arrangement	☒ Yes ☐ No • VISA Worldwide • Card Management System (CMS) for Card System • Cardzone Sdn Bhd • Silverlake • Cyber Village Sdn Bhd • Personalisation Vendor i.e. Idemia Malaysia Sdn Bhd • Bursa Suq As-Sila (commodity trading via STP)	
2.0	Terms and Conditions	The approved Terms & Conditions must be Shariah compliant and mutually agreed by both parties.	
3.0	Transparency to Customer	☒ Yes; Product Disclosure Sheet 3.1 Is there any advertising material to be used? ☐ No	
4.0	Skills, Expertise and Resources	a) Customer Service Department (CSD): • Receive enquiries and feedback from prospective Customers via toll free number +603 2600 5500 on Credit Card-i and related matters. • Check, provide feedback and update Customers on current application status and other related matters. b) Branches, Consumer Financing Executive ("CFE"), ("DSE"), Branch Managers ("BM"): • Upon Application Form acceptance and sign by Customer, CFE/DSE/BM is required to verify the original documents and submit the processed application to Retail Approving Centre. • Follow up approved applications and deliver Welcome Pack to Customer via Over the Counter or Courier. • To assist walk-in Customers with the card activation. c) Consumer Sales Executive ("CSE"), Islamic Wealth Advisors ("IWA") or any other Bank representatives: • Attend to Customers enquiries and needs; • Conduct standard Customer Due Diligence (CDD) or Enhanced Due Diligence (EDD) (Whichever is applicable). • To assist walk-in Customers with the card activation.	

SECTION 8: OTHER REQUIREMENTS			
NO	ITEM	DESCRIPTION	SUPPORTING DOCUMENTS
		d) Card Fraud Team • To include staff with expertise in Card and Payment Fraud in the Card Fraud Team. Note: Kindly refer to the following Standard Operating Procedure (SOP) for details of the process flow: - SOP Credit Card-<i>i</i> - SOP Merchant Acquiring	
5.0	Risk Management Infrastructure & Processes	• Identify potential risks that arise from the introduction of product, quantify the downside risk and recommend the risk mitigation. • Risk assessment shall be provided by RMD. • Risk assessment signed off by RMD.	
6.0	Accounting and Reporting	To be provided by Finance Division.	
7.0	Capital Charge	The key features of Credit Card-<i>i</i> are as follows: • Orientation Criterion: Offer to individual only. • Product Criterion: Revolving in nature. • Applicable Shariah contract: <i>Tawarruq</i> • Maximum Maturity: 5 years Hence, the exposures will be included in the Regulatory Retail Portfolio (RRP) and will be subject to the following capital charge: • On Balance Sheet: 75% risk weight on balance outstanding. • Off Balance Sheet: 75% risk weight on unutilized credit card line, after applying 20% Credit Conversion Factor (CCF).	
8.0	Shariah Committee	SC 's approvals as follows: • Awwal Basic Credit Card-<i>i</i> (Tawarruq) VISA dated 24 August 2026 via circulation • Credit Card-<i>i</i> (<i>Tawarruq</i>) and Merchant Acquiring Product Manual and Documentations dated 15 October 2019.	
9.0	Endorsement By Management Committee	Nil	
10.0	Endorsement by Executive Risk Management Committee	ERMC has approved the product structure and proposal on its meeting dated <u>17 August 2026.</u> ERMC has approved the Credit Card-<i>i</i> Issuing and Merchant Acquiring in detail on its meeting dated <u>24 October 2019.</u>	

SECTION 8: OTHER REQUIREMENTS																								
NO	ITEM	DESCRIPTION		SUPPORTING DOCUMENTS																				
11.0	Endorsement by Board Risk Management Committee	Nil																						
12.0	Does the Product Involve the Followings:	12.1 Foreign Currency <table><tr><td></td><td>Yes, please specify:</td></tr><tr><td>√</td><td>No</td></tr></table> 12.2 Outflow Of Reserves <table><tr><td></td><td>Yes, please specify:</td></tr><tr><td>√</td><td>No</td></tr></table> 12.3 Investment In Non-Ringgit Instrument <table><tr><td></td><td>Yes, please specify:</td></tr><tr><td>√</td><td>No</td></tr></table> 12.4 Investment Abroad <table><tr><td></td><td>Yes, please specify:</td></tr><tr><td>√</td><td>No</td></tr></table> 12.5 Payment in Foreign Currency <table><tr><td></td><td>Yes, please specify:</td></tr><tr><td>√</td><td>No</td></tr></table>			Yes, please specify:	√	No		Yes, please specify:	√	No		Yes, please specify:	√	No		Yes, please specify:	√	No		Yes, please specify:	√	No	
	Yes, please specify:																							
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13.0	Regulatory Concerns	Awwal Basic Credit Card-i and Merchant Acquiring • This is a variation of existing Credit Card under Tawarruq concept. • Merchant acquiring is also a new business to be ventured by BMMB and also falls under the Credit Card guidelines of BNM.																						
14.0	Justification for BNM’s Approval	As per Specification Letter on Basic Credit Card Product issued on 7 July 2026.																						
15.0	Issues (raised by other regulators and how the issues are addressed)	Not applicable.																						