

PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Debit Card-i. Other customers have read this PDS and found it helpful, **you should read it too.**

1 WHAT IS DEBIT CARD-i

Debit Card-i ("the Card") is a payment instrument based on the Shariah concept of *Ujrah* which refers to a payment (fee on service) in exchange for services rendered.

The Card allows payment for the goods and/or services purchased at the participating retail and service outlets via debit card which will be deducted directly from your deposit account. The Card also allows Customer to withdraw cash at the ATM locally and overseas.

You are required to maintain a deposit account with us, to be linked to your Debit Card-i. The Card will be linked to your Savings or Current Account ("CASA") whereby the transacted amount will be deducted/ debited directly from the designated CASA account. If you choose to close your deposit account maintained with us, your Card will be automatically cancelled and terminated.

The Card will carry maximum of three functions: -

- Debit MasterCard function/application
- ATM function/application; and
- MyDebit function/application.

2 KNOW YOUR OBLIGATIONS

Fees and charges:

Transaction	Fee
1. Issuance Fee - Standard - Platinum - SME - Jariah	RM 8.00 RM 12.00 RM 10.00 (one-off for first issuance) RM10.00 (1 st year one-off)
Note: Not applicable to the Basic Savings Account and Basic Current Account	
2. Annual Fee (year 2 thereafter) - Standard - Platinum - SME - Jariah	RM 12.00 RM 12.00 RM 12.00 RM 12.00
Note: Not applicable to the Basic Savings Account and Basic Current Account	
3. Conversion Fee (from Debit Card-i to Debit Card Platinum-i) - Standard	RM 12.00
4. MEPS Cash Withdrawal Fee - Other Banks - Local incorporated foreign Banks - MasterCard - Overseas ATM Withdrawal (SME) - Jariah	RM 1.00 per transaction RM 1.00 per transaction RM 10.00 per transaction RM 10.00 (waived up to 2 times annually) RM 1.00 for Domestic & RM 10.00 for Cross Border
5. Card Replacement Fee - Standard - Platinum - SME - Jariah	RM 12.00 RM 12.00 RM 10.00 RM 10.00
Note: Not applicable to the Basic Savings Account and Basic Current Account for any replacement of faulty debit cards which is not due to the accountholder's negligence (e.g., lost or damaged by user)	
6. Sales Draft copy requested by Customer	RM 10.80*
7. Name print (i.e. embossed name) on Platinum card	RM 2.16*
8. Foreign Exchange Fee	2%

• Kindly refer to our website at www.muamalat.com.my for details of fees and charges

• *The fees and charges are subject to the service tax (8%) imposed under the Service Tax Act 2018 (as amended), where applicable.

It is your responsibilities to:



Read and understand the **key terms** in the contract before you sign it.



Keep your PIN and security credentials secure at all times. Do not disclose your credentials to any person



Contact us immediately, after having discovered the loss or unauthorized use of your card

Important Note:

The Card shall at all times remain the property of the Bank and shall be surrendered to the Bank immediately upon request with reasonable notice within seven (7) working days.

The Cardholder shall keep and use the Card himself and shall not transfer, pledge or otherwise use it as security for any credit transaction.

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Key Terms on Debit Card Usage and Authorisation

The Cardholder shall accept full responsibility for all transactions as binding and conclusive for all purposes and hereby authorise the Bank to debit the Cardholder's Account with the Cardholder's authority if the cardholder decides on the following:-

- i) Request the Bank to allow usage of the card for card-not-present transactions (for example online transactions) at merchants that do not support secure payment.
- ii) Request the Bank to allow usage overseas.
- iii) The Cardholder has the option to stop the above function by contacting our customer careline at 03-26005500 for Debit Card-i Basic/Standard or 03-26005600 for Debit Card-i Platinum.

3 KNOW YOUR RISKS

What happens if you fail to fulfil your obligations?

- a) Your liability for unauthorized transactions is up to a maximum of RM 250, provided you have not acted fraudulently or unlawfully or failed to inform the Bank of the loss of your Card IMMEDIATELY after having found that your card is lost or stolen. In such cases, your liability for such unauthorized transactions may exceed the amount of RM250.
- b) You will be fully liable for PIN-based unauthorized transactions if you acted fraudulently, delayed in notifying the Bank, disclosed or recorded your PIN, or otherwise failed to safeguard it.
- c) You will be fully liable for signature-based or contactless unauthorized transactions if you acted fraudulently, delayed in notifying the Bank, left your Card unattended, or voluntarily allowed another person to use it.

4 OTHER KEY TERMS

- a) Pre-authorization for payment using the Card:-
 - i) Pre-authorization amount of RM 200 will be charged to your payment instrument account/banking account when you make payment using your Card at automated fuel dispenser. We will only post the exact amount of transaction and release any extra hold amount from your account within three (3) working days after the transaction date.
 - ii) Pre-authorization amount for transactions at hotel and hospital will be charged during check-in (depending on the duration of living) and the actual amount will be revised after settlement is made by the merchant. The pre-authorized amount shall be determined by the acquiring merchant and shall be held up to seven (7) days after the transaction date
- b) This debit card-i is blocked from using for overseas transactions and card not present (CNP) transactions such as online purchases or telephone orders. You must opt-in before you can use your card for overseas and CNP transactions.
- c) You must notify us immediately:
 - Upon receiving transaction alert if the transaction was not authorised by you; and
 - When there is any change in your contact number
- d) You have the option to turn off the contactless function of your card during account opening, card application, or any time thereafter.
- e) If you failed to abide by the terms and conditions of your debit card-i, we have the right to terminate your card.

If you have any questions or require assistance on your Debit Card-i, you can:



Call us at:
03-26005500



Visit us at:
[Debit Card-i](#)



Email us at:
feedback@muamalat.com.my

Customer's Acknowledgment

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- I acknowledge that Bank Muamalat has provided me with a copy of the PDS.
- I have read and understood the key information contained in this PDS.

**A Customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name: _____

Date: _____

IMPORTANT NOTE:
PLEASE NOTIFY THE BANK IMMEDIATELY IF THERE IS UNAUTHORISED USE OR TRANSACTION OF YOUR CARD.